

THE GSC HONG LEONG BANK CREDIT CARD TERMS AND CONDITIONS

Last updated on 21 November 2022

These GSC Hong Leong Bank Credit Card Terms and Conditions ("**T&Cs**") T&Cs are to be read together with the Hong Leong Bank Berhad's ("**HLB**") Cardholder Agreement ("**the Agreement**"). Save and except for the variations set out below, all the terms and conditions of the Agreement shall apply. In the event of any discrepancy or inconsistency between the terms and conditions of the Agreement and these T&Cs, these T&Cs shall prevail in so far as they are applicable to the Co-Branded Card (as defined herein). By accepting the Co-Branded Card, the Cardholder (as defined herein) agrees to be bound by these T&Cs and the Agreement.

1. **Definition:** In these T&Cs, unless the context otherwise requires or unless expressly stated herein to the contrary, the following expressions shall have the following meaning:
 - (a) **"Cardholder"** means the individual named on the Co-Branded Card, whether **"Principal Cardholder (including "NTC Principal Cardholder")"** or **"Supplementary Cardholder"**, unless stated otherwise;
 - (b) **"VISA"** means Visa International Services Association, an association incorporated in the State of Delaware, United States of America with its registered office at city of Wilmington, State of Delaware, United States of America of which HLB is a member institution and includes its successors-in-title and assigns;
 - (c) **"Mastercard"** means MasterCard Worldwide, a company organized under the State of Delaware, having its office and principal place of business at 2000 Purchase Street, Purchase, New York, NY 10577-2509, United States of America of which HLB is a member institution;
 - (d) **"Co-Branded Card"** means GSC Hong Leong Credit Card (GSC Gold Credit Card and GSC Platinum Credit Card) issued by HLB with GSC's logo imprinted thereon and/or any other name, logo and/or trademark as may be determined by HLB from time to time, unless stated otherwise;
 - (e) **"GSC"** means Golden Screen Cinemas managed and operated under the name of Golden Screen Cinemas Sdn Bhd;
 - (f) **"HLB Connect App"** means Hong Leong Bank Connect Mobile Banking Application
 - (g) **"RM"** means Ringgit Malaysia, the legal currency in Malaysia;
 - (h) **"Movie Ticket Offer"** means Ringgit Malaysia Six (RM6) off per adult ticket subject to the exclusions set out under Clauses 3 and 4 and the T&Cs herein;
 - (i) **"Movie Ticket Promo Code Offer"** means the privilege awarded to the NTC Principal Cardholder depending on the type of Co-Branded Cards applied by the NTC Principal Cardholder. NTC Principal Cardholder with GSC Gold Credit Card will be entitled to five (5) GSC adult tickets and the NTC Principal Cardholder with GSC Platinum Credit Card will be entitled to ten (10) GSC adult tickets whereby one (1) unique GSC Movie Promo Code will be given to the NTC Principal Cardholders to redeem the movie tickets;
 - (j) **"NTC Principal Cardholder"** means a new cardholder who does not hold any existing HLB credit cards (including the Co-Branded Card) as a principal cardholder before but has applied for the Co-Branded Card;
 - (k) **"Concession Items Offer"** means 30% discount on popcorn bucket, snacks and drinks purchase via GSC's website or GSC mobile apps and 10% discount on popcorn bucket, snacks and drinks purchase at GSC cinema counter subject to the exclusions under Clause 18 and the T&Cs herein;
 - (l) **"Dining Privileges"** means up to 20% discounts which the Cardholder is entitled to get when dining-in at GSC's food and beverages outlets as determined by GSC and HLB;
 - (m) **"GSC Rewards Points"** means the points awarded by HLB to the Principal Cardholder
 - (n) **"GSC Rewards Points Redemption"** means Cardholder is entitled to redeem GSC movie tickets, popcorn bucket, snacks and drinks by using GSC Reward Points; and
 - (o) **"GSC Reward Points Programme"** means the Cardholder is awarded with multipliers of GSC Reward Points according to the relevant spend categories.

- (p) **“QR Pay Transaction”** means retail transactions made via the HLB Connect App using the HLB QR Pay feature.
2. The Co-Branded Card can only be utilized for purchases for personal consumption of a natural person only and cannot be used for business or commercial purchases. HLB reserves the right to terminate with immediate effect any Co-Branded Card utilized for business or commercial purchases which is deemed by HLB to have been made for business or commercial purchases.

Movie Ticket Offer

3. The Cardholder shall be eligible to enjoy the Movie Ticket Offer for purchase via GSC's website or GSC mobile app only. The Movie Ticket Offer shall be subject to a maximum purchase of EIGHTEEN (18) adult tickets per Co-Branded Card per day.
4. The Movie Ticket Offer is applicable to 2D movie, 3D movie, Twin Seats, Gold Class, Premier Class, Premium Leather, Dolby Atmos, MAXX, D-Box and ScreenX seats all day at all GSC cinemas nationwide including GSC Signature Halls except:
- (i) screenings at all Aurum Theatres;
 - (ii) screenings at GSC Terminal 1, Seremban;
 - (iii) Wednesday screenings; and
 - (iv) special movie screenings.
5. The Cardholder shall be subject to a booking fee of Ringgit Malaysia Fifty Cents (RM0.50) per movie ticket purchased via GSC's website or GSC mobile app.
6. Movie Ticket Offer is not applicable to Wednesday movie ticket or any discounted movie tickets.

Movie Ticket Promo Code Offer

7. The NTC Principal Cardholders shall be entitled to redeem all the movie tickets by using one (1) unique GSC Movie Promo Code which is valid for six (6) months from the Co-Branded Card activation date (**“Validity Period”**).
8. For the avoidance of doubt, each purchase of a movie ticket by the NTC Principal Cardholders will entitle the NTC Principal Cardholders to redeem only one (1) adult ticket via the unique GSC Movie Promo Code. Multiple transactions must therefore be performed by using the same unique GSC Movie Promo Code to redeem normal 2D adult tickets, subject to a maximum of three (3) transactions per Co-Branded Card per day.
9. The Promo Code must be redeemed with the approved Co-Branded Card via GSC's website or GSC mobile app only.
10. The Promo Code will be delivered to the Principal Cardholders via Short Message Service (**“SMS”**) to the mobile phone number registered with HLB after the Co-Branded Card is being activated by the Principal Cardholders, subject to the SMS traffic at the respective telecommunication service providers' (**“Telcos”**) network.
11. HLB is not responsible for nor does HLB has any control whatsoever on any SMS traffic congestion, network failure and/or interruptions and/or congestion on the part of the respective Telcos or for any other reason whatsoever during the process of sending the Movie Ticket Promo Code to the registered mobile phone number.
12. For the avoidance of doubt, it is the duty or obligation of the NTC Principal Cardholders to provide their latest and accurate mobile numbers to HLB. HLB shall not be held responsible or liable in the event HLB is unable to send or deliver the Promo Code to the NTC Principal Cardholders due to

the inaccurate or outdated mobile number provided by the NTC Principal Cardholders, or the SMS is unable to be sent or delivered due to mobile service provider interruptions.

13. The NTC Principal Cardholders who do not receive the Promo Code upon Co-Branded Card activation shall contact HLB by calling HLB's Contact Centre at 03-7626 8899 within six (6) months from the Co-Branded Card activation date, otherwise he/she will be deemed to have received the Promo Code accordingly and any claim for the reimbursement of the Promo Code after six (6) months from the Co-Branded Card activation date shall not be entertained by HLB.
14. HLB shall not be responsible for any unclaimed Promo Code after the Validity Period or in the event of non-receipt of the Promo Code by the NTC Principal Cardholder due to any reason whatsoever including but not limited to the inaccurate and/or outdated mobile number registered with HLB.
15. The NTC Principal Cardholder will be able to check the number of movie tickets available for redemption by:
 - (a) contacting HLB's Call Centre at 03-7626 8899; and
 - (b) checking GSC's website/GSC mobile app.
16. The Promo Code shall immediately be void or forfeited upon the occurrence of any of the following events and no refund, extension or compensation whatsoever will be given by HLB:
 - (a) cancellation of the Co-Branded Card for whatever reason;
 - (b) the Co-Branded Card account becomes delinquent;
 - (c) the Movie Ticket Promo Code Offer is terminated for whatever reason;
 - (d) there is fraudulent or unauthorised use of the Co-Branded Card, as determined by the HLB; and
 - (e) the Promo Code Validity Period has expired.
17. HLB shall not be responsible for any unauthorised redemption of the movie tickets by using the unique GSC Movie Promo Code.

Concession Items Offer

18. The Cardholder shall be entitled to enjoy the Concession Items Offer by making payment with the Co-Branded Card only. The Concession Items Offer is not applicable at all Aurum Theatres.

Dining Privileges

19. The Cardholder shall be eligible to enjoy up to 20% discount when dining in at any GSC's Food & Beverage outlets with the Co-Branded Card only.
20. Dining Privileges are not applicable for promotional item and catering. Applicable for dine in only at selected GSC food and beverage outlets i.e. Glitters Café, Paradiso, Café Caro & Dessert Bar, etc.

GSC Reward Points Programme ("Programme")

21. The Cardholder is eligible to participate in the Programme and earn the following GSC Reward Points based on the prescribed Spend Categories:

No.	Spend Categories	GSC Reward Points Multiplier
1.	GSC Spend	3X
2.	Overseas Spend	3X
3.	E-commerce Spend	3X
4.	Other Retail Spend	1X

5.	Accumulative on Other Retail Spend equal or above RM1,000 in a calendar month	Extra 1X*
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- (a) Overseas Spend refers to any retail spend charged in foreign currency regardless of the location of the transaction being performed.
- (b) GSC Spend refers to the movie tickets and/or concession items purchases via GSC's website/GSC mobile apps/GSC counter.
- (c) E-commerce Spend refers to any online retail purchases regardless of the currency.
- (d) Other Retail Spend refers to any retail spend except GSC Spend, Overseas Spend and E-commerce Spend.

*Accumulation of Other Retail Spend will be calculated based on the transactions posted in the Cardholder's Co-Branded Card statement at the end of each calendar month. The Cardholder who spends equal or more than Ringgit Malaysia One Thousand (RM1,000) on Other Retail Spend will be entitled to get extra 1X reward points every 1st of the following month.

- 22. The Programme shall exclude all Government, JomPay, and/or FPX bill payment related transactions, cash advance, Balance Transfer ("BT"), Quick Cash ("QC"), Flexi-Payment Plan ("FPP"), fund transfer, QR Pay Transactions made via HLB Connect App, and any fees and charges imposed by HLB.
- 23. For Extended Payment Plan ("EPP"), the GSC Rewards Points will be rewarded based on the monthly instalment amount.
- 24. The Programme will be determined by the transaction posting date i.e. the date the transaction is posted in the Cardholder Co-Branded Card's account.
- 25. The Cardholder will only be entitled to receive GSC Reward Points for all the transactions performed by using the Co- Branded Card. The Cardholder is not allowed to transfer any other reward points received from the other HLB's credit cards to the GSC Reward Points' bucket.

GSC Reward Points Redemption

- 26. The Cardholder shall only be entitled to use the GSC Reward Points to redeem GSC movie tickets for 2D movie, 3D movie, 4DX, Twin Seats, D-Box, MAXX, Premium Leather Seats, Gold Class, Premiere and concession items at all GSC cinema outlets except for (i) screenings at GSC Terminal 1, Seremban (ii) Signature halls seats; and (iii) Aurum Theatre seats ("**Redemption**") subject to the following:
 - (a) the Redemption is not applicable for all discounted ticket;
 - (b) the Cardholder must have sufficient GSC Reward Points in their Co-Branded Card; and
 - (c) the Cardholder must present the Co-Branded Card at GSC cinema counter for redemption.
- 27. A total of two hundred (200) GSC Reward Points is equivalent to Ringgit Malaysia One (RM1) of the value of the movie ticket/concession items purchase, and this value is subject to changes as may be determined by HLB from time to time.

Example:

No.	Redemption Product	GSC Reward Points (RP) Conversion	Required RP Redemption
1.	1 GSC Movie Ticket	200 RP = RM1	RM18.50 per ticket = 3,700 RP
2.	1 Combo Set	200 RP = RM1	RM12 per combo set = 2,400 RP

28. The Cardholder is also entitled to redeem product or services from the Hong Leong Club Rewards Catalogue 2019 – 2020 by using GSC Reward Points based on the required reward points stated in the catalogue.
29. The Cardholder is also entitled to perform on-the-spot redemption at selected merchants (other than GSC Terminal 1, Seremban and Aurum Theatre) by using the GSC Reward Points.
30. The Movie Ticket Offer, Movie Ticket Promo Code Offer, GSC Reward Points Programme, GSC Reward Points Redemption, Concession Items Offer and Dining Privileges are not for sale and it is not transferable to any third party and not exchangeable for cash, credit or kind, in part or in full.
31. HLB reserves the right to deduct or cancel any Movie Ticket Offer, Movie Ticket Promo Code Offer, GSC Reward Points Programme, GSC Reward Points Redemption, Concession Items Offer and Dining Privileges from any Co-Branded Card account by giving prior notice to the Cardholder.
32. HLB's decision on all matters relating to the Co-Branded Card shall be final and binding on the Cardholder and no appeal shall be entertained by HLB.
33. The Agreement shall, whether repeated herein or not, be deemed incorporated in these T&Cs. In the event of any conflict or discrepancy between the Agreement and the T&Cs set out herein, the T&Cs set out herein shall prevail.
34. HLB shall have the right at its discretion to:
 - (a) vary, delete or add to the benefits or rewards of the Co-Branded Card as stipulated in these T&Cs from time to time by giving prior notice, including but not limited to Movie Ticket Offer, Movie Ticket Promo Code Offer, GSC Reward Points Programme, GSC Reward Points Redemption, Concession Items Offer and Dining Privileges; or
 - (b) vary, delete or add to any of these T&Cs from time to time by giving prior notice; or
 - (c) vary, cancel, suspend or terminate the Co-Branded Card features and benefits from time to time by giving prior notice;

and any such variation, deletion, addition, cancellation, suspension or termination by HLB may be made by placing a general notice in any issue of a daily national newspaper or by posting a general notice in any HLB's branch or its website or by incorporating the notice into HLB's billing statement to be issued to the Cardholders periodically, or such other manner as deemed suitable by HLB. Such notice shall take effect from the date set out in the notice and if no date is stated, will take effect from the date of the notice.
35. HLB shall not be held liable for any claim or compensation for any and all losses and damages suffered or incurred by the Cardholder as a direct or indirect result of any such variation, deletion, addition, cancellation, suspension or termination by HLB. The Cardholder agrees that their continued usage of the Co-Branded Card shall constitute their agreement to such variation, deletion, addition, cancellation, suspension and/or termination.
36. To the fullest extent permitted by law, in no event will HLB or any of its officers, servants, employees, representatives and/or agents be liable for any loss or damages (including without limitation, loss of income, profits or goodwill, indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Co-Branded Card even if HLB has been advised of the possibility of such losses or damages in advance, and all such losses and damages are expressly excluded.
37. HLB shall not be liable for any default due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failures or any event beyond the reasonable control of HLB.

38. To the fullest extent permitted by law, HLB gives no representation or warranty with respect to Movie Ticket Offer, Movie Ticket Promo Code Offer, GSC Reward Points Programme, GSC Reward Points Redemption, Concession Items Offers and Dining Privileges provided under the Co-Branded Card.
39. These T&Cs shall be deemed to be a contract made under the laws of Malaysia and shall for all purposes be governed by and construed in accordance with the laws of Malaysia and the Cardholder hereby agrees to submit to the exclusive jurisdiction of the Courts of Malaysia or the courts of such other competent jurisdiction as HLB may in its sole discretion direct.

If you have any enquiries regarding the terms and conditions, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my.