

Hong Leong Gold Credit Card Terms & Conditions

1. The "Lifetime 6.99% p.a. Balance Transfer Program" ("Program") is open to all new and existing Principal Cardholder(s) of Hong Leong Bank Gold MasterCard and/or Gold Visa Credit Card ("Cardholder(s)") aged 21 years and who are Principal Cardholder(s) of credit card(s)/charge card(s) issued by other Malaysian financial institutions and/or credit card/charge card companies licensed by Bank Negara Malaysia where the billing is in Ringgit Malaysia.
2. New applicant(s) are required to mail the balance transfer application form ("BT Application Form") duly completed to HLB together with the respective credit card application forms. Existing Cardholder(s) are only required to submit the BT application form with supporting documents.
3. The Program applies only to the first balance transferred to the Cardholder's account. It is not applicable to existing Cardholder(s) who had previously performed other balance transfer transactions.
4. Hong Leong Bank Berhad ("HLB") reserves the right to approve or reject any applications submitted by Cardholder(s) under the Program without assigning any reason thereof. Approvals may be subject to further terms and conditions to be imposed by HLB at its absolute discretion.
5. The minimum amount for the balance transfer ("BT") is RM 1,000-00 and the maximum amount will be determined by HLB at its absolute discretion.
6. HLB will notify the Cardholder(s) in writing whether his/her BT application has been approved and the approved limit for the BT ("BT Approved Amount"). Once the BT Approved Amount is determined, a corresponding amount of the Cardholder(s)' credit card(s) limit will be earmarked for this purpose and the available credit limit balance will be reduced accordingly.
7. During the Program period, the Cardholder(s) shall be obligated to pay the minimum payment due in all credit card account(s) and/or BT account(s) or RM 50.00, whichever is higher. If the Cardholder(s) fails to make payment on or before the due date, the Program's interest rate of 6.99% p.a. will be retracted and interest at 1.50% per month will be charged on the amount outstanding in the credit card account and/or the BT account from the date after the due date until full repayment. Failure to comply with the minimum payment obligation will also result in a late payment fee of 1% from the minimum repayment amount or RM10.00, whichever is higher. The late payment fee will be charged accordingly.
8. HLB also reserves the right to retract the Program's interest rate of 6.99% p.a. if the Cardholder(s) breaches any of the terms and conditions of the Program as well as the prevailing terms and conditions governing HLB MasterCard and/or Visa Cardholder Agreement ("Cardholder Agreement").
9. Notwithstanding anything contained in clause 7 and 8 above, if at any time, the Cardholder(s)' credit card account(s) and/or BT account(s) becomes overdue or delinquent, HLB may at its absolute discretion charge on the outstanding balance or a portion thereof finance charges at the usual rate of 18% p.a. notwithstanding that it is still within the Program's term.
10. Pending the approval of Cardholder(s) applications under the Program, Cardholder(s) shall continue to be liable to make payment to his/her other credit/charge card account(s) with the

respective issuing financial institutions and/or companies in accordance with the terms governing the same. HLB shall not be liable for interest on any overdue payment or any finance or other charges incurred as a result of the Cardholder'(s) and/or HLB's failure or delay in making payment to the other credit/charge card account(s) with the respective issuing financial institutions and/or companies.

11. Any other balance transfer transactions made subsequently are subject to HLB's prevailing terms and conditions and standard balance transfer rate(s).
12. These terms and conditions are additional to HLB's Cardholder Agreement with the Cardholder, which regulates the provision of credit card facility by the HLB to the Cardholder. In the event of inconsistency of any of these terms and conditions and the Cardholder Agreement, these terms and conditions shall prevail as they apply to this Program.
13. HLB reserves the right to add, delete or amend the terms and conditions herein, wholly or in part at its absolute discretion, by giving prior notice to the Cardholder, by way of posting on the website, or in any other method deemed suitable by HLB.
14. The Cardholder(s) would not be able to accumulate reward points for the Balance Transfer Program.
15. The Terms & Conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.
16. In addition to the terms stipulated above, the Cardholder agrees that the general terms and conditions in the Cardholder Agreement shall be read together with this terms and conditions as an entire agreement. Any discrepancies between this terms and conditions with the general terms and conditions contained in the Cardholder Agreement, the specific terms above shall prevail.