

Hong Leong Club Rewards Programme (1 July 2020 – 30 June 2021) Terms & Conditions ("T&Cs")

1. Definition

- 1.1. "**Bank**" means Hong Leong Bank Berhad ("**HLBB**").
- 1.2. "**Card**" means Hong Leong MasterCard and/or Visa credit card issued by the Bank.
- 1.3. "**Card Account**" means the account of the Cardholder with the Bank, opened in respect of the Card.
- 1.4. "**Cardholder**" means Principal Cardholder or Supplementary Cardholder to whom the Card is issued by the Bank who is eligible to participate in the Programme.
- 1.5. "**Card Terms & Conditions**" means the terms and conditions applicable to the respective Cards.
- 1.6. "**Fast Track**" is an alternate redemption option which uses a combination of Reward Points ("**RP**") and Ringgit Malaysia ("**RM**") value portion fixed under the Programme.
- 1.7. "**Flight Rewards**" or "**FR**" means the transfer of RP to the participating airline available for frequent flyers on such airline.
- 1.8. "**Fulfilment Agency**" refers to the company appointed by the Bank to manage the delivery of Gifts to the Cardholder.
- 1.9. "**Gifts**" means all rewards available for redemption under the Programme which includes goods, vouchers, services, travel packages and any other privileges contained in the Programme, available on the Hong Leong website at www.hlb.com.my/rewards. The Bank reserves the right to cancel, change or substitute any reward at any time without prior notice.
- 1.10. "**Merchant**" is an individual, firm or company engaged in the business of selling and providing goods and/or services featured in the Programme.
- 1.11. "**On-the-Spot Redemption**" or "**OTSR**" means a redemption option where Cardholder may pay for goods and services using their RP at participating merchants.
- 1.12. "**Programme**" means the Hong Leong Club Rewards Programme and includes any variations or amendments to the same as may be made by the Bank from time to time.
- 1.13. "**Rewards Points**" or "**RP**" means the points awarded to the Cardholder under the Programme pursuant to these T&Cs.
- 1.14. Unless the context otherwise requires, words and expressions respectively defined or construed in the Cardholder Agreement and the Card Terms & Conditions shall have the same meanings when used or referred to herein and words referring to the male gender shall include the female gender and words referring to the singular number shall include the plural number and vice versa.

2. Validity of RP

- 2.1. The RP earned by a Cardholder are valid for up to three (3) years commencing from the date the RP were first earned by a Cardholder. The applicable expiry dates for RP earned on a card shall be shown in the Cardholder's monthly card statement and any unused RP earned and accumulated, will NOT be carried forward upon its expiry.
- 2.2. The expiry date of RP expiring in a particular month shall be the last day of that calendar month. All the RP must be redeemed prior to their expiry date. Unredeemed RP that have expired will be automatically cancelled without notification to the Cardholder.
- 2.3. At the point of card termination or cancellation, NO grace period is given to the Cardholder for RP redemption. All RP must be redeemed prior to the card termination or cancellation by the Cardholder.

3. Eligibility

- 3.1. By participating in the Programme, the Cardholder is subject to the T&Cs contained herein, the Cardholder Agreement and the Card Terms & Conditions.
- 3.2. In order to be eligible to redeem or earn RP, the Cardholder's Card Account must:
 - a) be valid and in good standing;
 - b) not be overdue in payment;
 - c) be operated within its card limit;

- d) not be opened and/or operated in a fraudulent manner; and
- e) not have been closed, cancelled or terminated by the Cardholder or the Bank.

- 3.3. Hong Leong Emirates Card, Hong Leong AirAsia Card, Hong Leong Infinite P Card, Hong Leong Infinite Card, Hong Leong Essential Card, Hong Leong Wise Card, **Hong** Leong Platinum Business Card, Hong Leong I'm Card, Hong Leong The Store Card and Hong Leong Pacific Card are **EXCLUDED** from this Programme.
- 3.4. Any changes of the eligibility criteria for participation in this Programme will be notified to the Cardholder via their Card statement and/or displayed in the Bank's website at www.hlb.com.my ("HLB's Website").

4. Earning of RP

- 4.1. The Cardholder will earn one (1) RP for every Ringgit Malaysia One (RM1) billed on local and international retail purchases to the Cardholder's Principal and Supplementary Card Account. The Bank will not be responsible for any delay in the actual posting of the transaction and/or accrual of RP.
- 4.2. Where applicable, the Cardholder will also earn RP from the Bank's various products, subject to changes from time to time as determined by the Bank.
- 4.3. The RP awarded to the Cardholder will be based on the total value of RM posted for the retail purchases (local and international) made on the Card, including transactions made using Supplementary Card.
- 4.4. The Cardholder will NOT earn RP for the following transactions or charges:
 - a) Cash Advance;
 - b) Quasi Cash i.e. betting and gaming related transactions;
 - c) Transactions at petrol stations;
 - d) Transactions using full points redemption (as referred to in Clause 8.5 below);
 - e) Government and JomPAY related transactions;
 - f) Annual Fee;
 - g) Balance Transfer;
 - h) Late Payment Charges;
 - i) Disputed Charges;
 - j) Fraudulent Charges;
 - k) Finance Charges;
 - l) Card Replacement Fee;
 - m) Delivery Charges;
 - n) Cash Payments;
 - o) Government Tax (if applicable);
 - p) Any other fees, charges or penalties incurred by the Cardholder.
- 4.5. Adjustments will be made to the number of RP accrued in the Cardholder's Card Account accordingly if there are any disputed charges/fraudulent charges posted to the Cardholder's Card Account, including but not limited to, those arising from returned goods or services or from billing disputes.
- 4.6. The accumulation of one (1) RP for every Ringgit Malaysia One (RM1) may be subject to change from time to time as determined by the Bank through HLB's Website.
- 4.7. The Bank reserves the right to vary the period during which the Cardholder must use the RP by giving a minimum of twenty-one (21) days' notice in writing to the Cardholder. The change will take effect from the date specified in such notice.
- 4.8. Only the RP accumulated and reflected in the Cardholder's monthly card statement can be utilised for redemption. For the avoidance of doubt, there may be lapse of time between a transaction made using the Card and the crediting of the RP into the Card Account. The Cardholder is encouraged to check the updated RP available for redemption using Hong Leong Connect Online Banking.
- 4.9. There is no monetary value given for the RP accrued. The accrued RP are not redeemable or convertible to cash or credit unless stated otherwise.
- 4.10. The RP earned is not transferable to any third party.

- 4.11. Where the Principal Cardholder has more than one (1) Card Account that earns RP, the Principal Cardholder is allowed to combine the RP earned in the Card Accounts for redemption.
- 4.12. Where the Principal Cardholder who has more than one (1) Card Account that earns RP, voluntarily cancels any one (1) or more of such Card Account but retains at least one (1) valid Card Account that earns RP with the Bank, any RP accrued in the cancelled Card Account, may be used for the Programme at the absolute discretion of the Bank.
- 4.13. The RP accumulated in the Principal Cardholder's Card Account and/or the Supplementary Cardholder's Card Account can only be redeemed by the Principal Cardholder.

5. Gifts Redemption

- 5.1. Redemption form once accepted by the Bank CANNOT be revoked, cancelled or changed. Once the RP have been redeemed, such RP shall be deemed extinguished and STRICTLY CANNOT be reinstated/refunded.
- 5.2. Redemption of Gifts with insufficient RP will be rejected.
- 5.3. Redemption can only be made by the Principal Cardholder by duly completing and forwarding the redemption forms via fax or mail to the Bank, or by making redemption orders through any one (1) of the following channels:
 - a) Online: through Hong Leong Connect Online Banking; or
 - b) Calling the Hong Leong Contact Centre at 03-7626 8899
- 5.4. The Bank and/or the Fulfilment Agency may notify the Cardholder via call or Short Messaging System ("SMS") if they are unable to process or deliver the Gifts. All Gifts are subject to availability of stock and restrictions on the Gifts redemption may apply.
- 5.5. Any dispute and/or complain in relation to the Gifts under the Programme shall be settled between the Cardholder and the Merchant/Fulfilment Agency without recourse to the Bank.
- 5.6. The Bank is not responsible with respect to death, injury, consequential loss or damage of whatever nature suffered by the Cardholder and/or third party (if applicable), arising from the redemption of the Gifts, including but not limited, to any injury or loss suffered pursuant to the holiday packages, cancellation of holiday packages, extra charges, delay and resulting from any advice, pointers, tips and directions as may be contained in the Programme or from the loss, theft, destruction of a Gift.
- 5.7. Gifts that consist of vouchers issued by the Merchant cannot be converted into cash and are valid for use until the date specified therein and subject to the T&Cs herein. If they remain unused after the specified date, the vouchers will lapse and will not be replaced. The Bank will not entertain any expired, lost or stolen vouchers and/or Gifts requests.
- 5.8. The terms & conditions specified in the vouchers issued by the Merchant are determined by the Merchants and beyond the Bank's control. Any dispute arising under the terms & conditions of the vouchers shall be settled directly by the Cardholder with the Merchants. The Bank will not be responsible in replacing or cancelling any redemption as a result of such dispute.
- 5.9. In the event the vouchers are in the form of cash vouchers, the Cardholder can use the Bank's Card to pay the difference in amount to the participating service establishment should the purchase be in excess of the value stated on the cash vouchers. There will be no refund of the unused portion of the value stated on the cash vouchers.
- 5.10. Issuance of a dining, travel, or hotel/resort voucher does not constitute a reservation with the participating service establishment. The Cardholder is responsible for making the reservations and notifying the participating service establishment of the voucher that they are going to redeem. Hotel/resort voucher will not be extended upon expiry.
- 5.11. Any additional meals, transportation, accommodation or any other arrangements made in connection with any Gifts will be the sole and absolute responsibility of the Cardholder.
- 5.12. The Bank is not responsible for expired, lost or stolen Gifts voucher or items. Gifts voucher of a participating service establishment are only valid at participating outlets listed in the voucher or the Programme.
- 5.13. Voucher redeemed under this Programme, are not exchangeable for other Gifts, are not refundable, not replaceable, and not transferable for cash or credit under any circumstances.
- 5.14. The Bank will NOT (a) replace; or (b) assist the Cardholder by placing a hold or freeze status on any misplaced, lost or stolen Gift voucher under any circumstances.
- 5.15. All the Gift are subject to stock availability and the Bank reserves the right by giving prior notice to the Cardholder to discontinue and/or replace the Gifts with alternative Gifts of similar value.

5.16. There is NO TRIAL PERIOD for all the Gifts.

5.17. The Cardholder who opts for the "Fast Track" redemption hereby authorizes the Bank to debit his Card Account to pay the said charges for the redemption. No cash, cheque or any other mode of payment will be accepted for the "Fast Track" redemption.

5.18. The Cardholder is only allowed to redeem the Card's Annual Fee with RP after the Annual Fee has been charged to the Card Account. Waiver of the Card's Annual Fee by redeeming the RP may be exercised within a period of three (3) months from the date the Annual Fee is charged to the Card Account.

5.19. The Cardholder shall be responsible for the following prescribed fee:

- a) Ringgit Malaysia Ten (RM10) (subject to Government Tax, if applicable) being re-direction fee on every Cardholder's request to re-direct to a different address for Gift delivery after first unsuccessful delivery attempt.
- b) Ringgit Malaysia Ten (RM10) (subject to Government Tax, if applicable) being re-delivery fee on every Cardholder's request to re-deliver to the same address for Gift delivery after first unsuccessful delivery attempt.

Alternatively, the Cardholder has the option of using two thousand five hundred (2,500) RP to off-set the Ringgit Malaysia (RM10) fee (subject to Government Tax, if applicable) for re-direction and/or re-delivery of the Gifts.

Change of delivery address will only be allowed if the Gifts have not been sent out to the Cardholder. The aforesaid Ringgit Malaysia Ten (RM10) fee (subject to Government Tax, if applicable) or two thousand five hundred (2,500) RP will be debited from the Cardholder's Card Account for change of delivery address.

6. Flight Rewards ("FR") Redemption

- 6.1. Only Cardholders who have successfully registered with the participating airline's FR programme and informed the Bank of his FR membership account number at the point of redemption will be able to redeem the FR miles (i.e. Malaysia Airlines Enrich and AirAsia BIG Points).
- 6.2. For the avoidance of doubt, the conversion of RP into any FR miles under the Programme shall take not more than ten (10) days for the completion of the conversion from the date of receipt of the FR Redemption Form and the Bank is under no obligation to effect a manual transfer.
- 6.3. The Bank will not be liable for any delay in processing and crediting of FR miles into the FR membership account of the Principal Cardholder.
- 6.4. The Bank reserves the right to (i) revoke and withdraw participation in FR programme and (ii) change the conversion rate of RP into the FR miles with prior notice to the Cardholder.
- 6.5. The Cardholder is also bound by the terms & conditions of the relevant participating airline's FR programmes.
- 6.6. In the event the conversion of RP into the FR miles is not successful or rejected for any reason whatsoever, the Bank is under no obligation to notify the Cardholder, investigate and/or effect a manual transfer.
- 6.7. There shall be no reversion to RP upon successful conversion and transfer of RP to the FR miles.

7. Delivery of Gifts

- 7.1. All Gifts supplied will be covered by the Merchant/Fulfillment Agency's normal terms of business. For the quality or suitability of the Gift or for any delay in the delivery of the Gifts, the Cardholder shall refer to the Fulfillment Agency directly.
- 7.2. The Cardholder shall provide an address in Malaysia to the Bank for delivery of Gift. No delivery of the Gift will be made to a post office/P.O. Box address.
- 7.3. Delivery of Gift/voucher or item shall be deemed to be made if presented at the address furnished by the Cardholder in his redemption request form.
- 7.4. Delivery of Gift outside Malaysia (other countries) is not allowed notwithstanding that the Cardholder agrees to pay for the delivery charges.
- 7.5. Gift including any document e.g. Gift vouchers will be sent via a delivery service provider. In the event the Cardholder is not available to receive at the delivery address, the Cardholder is required to liaise directly with the delivery service provider to make arrangements for re-delivery.

- 7.6. The Bank is not obliged to replace any lost vouchers should the Cardholder fail to collect the voucher on time as specified in the "attempt card". It is the Cardholder's responsibility to liaise directly with the delivery service provider on any non-collection or unclaimed parcel.
- 7.7. The Bank will make arrangements to deliver the Gift to the Cardholder within **seven (7) working days** (barring any unforeseen circumstances) from the date of receipt of the redemption request by the Bank.
- 7.8. For e-voucher redemption, the Cardholder is responsible for ensuring that the email address submitted for the redemption is accurate and valid. No exchange or substitution of these e-voucher with another item will be entertained upon submission of the redemption.
- 7.9. The Cardholder or recipients of Gift are obliged to present proof of their identity to the delivery service provider at the point of delivery, failing which the delivery service provider has the right to refuse delivery and return the Gifts to the Bank as unclaimed.
- 7.10. Delivery of Gift will only be made against written acknowledgement of receipt of the Gift by the recipient/occupant at the delivery address and where such address is an office address, by any employee of the office. Such acknowledgement shall be deemed to be the acknowledgement of receipt by the Cardholder.
- 7.11. In the event the Cardholder does not receive his redeemed Gift within **twelve (12) working days** from the date of the Bank's receipt of the redemption form, or have not received any SMS notification from the delivery service provider/Fulfillment Agency about the expected delivery date, it is the Cardholder's responsibility to inform the Bank on the non-receipt of Gift. Provided that the Bank has already made arrangement to deliver the Gift to the Cardholder, if no query or response from the Cardholder is received by the Bank by the **fourteenth (14th) working day** from the date of receipt of the redemption request by the Bank, the Cardholder shall be deemed to have received and accepted the Gift.
- 7.12. The Gift accepted by the Cardholder or his/her representative in good condition is strictly non-returnable and non-exchangeable. The Cardholder or his/her representative is advised to examine the Gift upon receipt of the Gift. Should the Gift arrive faulty or damaged, it is the Cardholder's responsibility to return the Gift to the Fulfilment Agency and/or Merchant (where applicable) at the Cardholder's own cost. The Gift must be returned in its original state and packaging for a replacement within **three (3) working days** upon receipt of Gift by the Cardholder or his representatives. Replacement of Gift is not allowed if the Cardholder fails to return the Gift to the Fulfilment Agency and/or the Merchant within **three (3) working days**.
- 7.13. The Cardholder authorizes the Bank to debit his Card Account for the delivery cost of the replacement Gift. The amount debited is non-negotiable and final.

8. On-the-Spot Redemption ("OTSR")

- 8.1. OTSR is only valid for Cards with RP and can be made at participating OTSR merchants only. The participating OTSR merchants list can be found at www.hlb.com.my/rewards.
- 8.2. The conversion rate for RP to RM value is at **500 Reward Points = RM1** and the conversation rate may be changed by the Bank from time to time by giving twenty-one (21) days' prior written notice.
- 8.3. Only Principal Cardholders are eligible to make the redemptions at participating OTSR merchants and must be present during the redemption transaction with their Cards.
- 8.4. All Card accounts must be in good standing at the time of the redemption request.
- 8.5. If there are sufficient RP in the Card Account for the conversion to RM value, **full points redemption** will be applied, where the entire points will be converted to the RM value for the redemption transaction. No RP will be issued to the Cardholder for full point redemption transaction.

For Illustration: Full Points Redemption transaction

Available Reward Points Balance	: 70,103 RP
Total bill amount	: RM136
Points to be redeemed	: 68,000 RP (RM136 X 500 RP)
Points balance after redemption	: 2,103 RP

Note: No RP earned for Full Points redemption transaction

- 8.6. If there are insufficient RP in the Card Account for the conversion to RM value, **partial points redemption** of RP is allowed. The balance RM value will be automatically charged to the Card Account and will earn RP for that portion of RM charged only. All available points for partial points redemption will be converted to RM value and the Cardholders are not able to select how many points they wish to redeem for partial points redemption transactions.

For Illustration: Partial Points Redemption transaction

Available Reward Points Balance	: 70,103 Points
Total bill amount	: RM353
Points to be redeemed	: 70,103 Points
Points converted to RM Value	: RM140.21 (70,103/500 RP)
Balance to be charged to Card	: RM212.79 (RM353 – RM140.21)
Points balance after redemption	: 0 Point

Note: RP will be issued for balance of RM212.79 which is charged to the Card.

- 8.7. The redemption transaction will be deemed verified and acknowledged by the Cardholder with the input of PIN at merchant's terminal.
- 8.8. The Cardholders are required to check and test the items received are in good order as once items are acknowledged as receipt in good condition by Cardholders, the redemption transaction cannot be cancelled.

9. Termination

- 9.1. The Bank reserves the right to suspend or terminate the Programme at any time it deems necessary by giving prior written notice to the Principal Cardholders in the manner it deems appropriate.

Termination of the Programme will take effect on the date specified in the notice. The Cardholder must use any outstanding RP within thirty (30) days of the termination date. All outstanding points will be automatically cancelled upon the expiry of the thirty (30) days period.

10. General

- 10.1. The Gift under the Programme catalogue is valid for redemption from 1 July 2020 to 30 June 2021 and is subject to availability of the Gifts.
- 10.2. The Bank assumes no responsibility for any claims, losses, costs, expenses, or damages of whatever nature resulting from the Cardholder redemption of either the FR, the Gift(s) or OTSR which the Cardholder shall refer to the Fulfilment Agency and/or Merchant.
- 10.3. Suspected or actual fraud and/or suspected or actual abuse relating to the accumulation of RP under the Programme, or redemption of Gift, or transfer of RP to participating airlines' FR and/or performing OTSR transaction may result in the forfeiture of accumulated RP as well as cancellation of Cardholder's participation in the Programme.
- 10.4. If any of the Cardholder's Card Account is not in good standing (overdue in payment or has exceeded its limit), and/or if any of the Cardholders fail to adhere to the T&Cs herein and/or the Cardholder Agreement and/or the Card Terms & Conditions, the Cardholder may be suspended, disqualified and/or excluded from participating in the Programme and/or the RP accrued in the Cardholder's Card Account may be forfeited.
- 10.5. In the event the Cardholder cancels all his Principal Card Account that earn RP with the Bank or if for any reason, the Bank cancels all the Cardholder Principal Card Account that earn RP with the Bank, all RP accrued on such Principal Card Account and all Supplementary Card Account issued under such Principal Card Account will be cancelled and forfeited, and will not be entitled for the Gift, FR or OTSR redemption under the Programme.
- 10.6. By participating in the Programme, the Cardholder consents to and authorize the Bank to disclose the Cardholder's personal data to the Bank's service providers including the Fulfilment Agency for the purposes of running this Programme and delivery of the Gifts.
- 10.7. All questions or disputes regarding the eligibility for the Programme, accrual of RP or redemption of RP including transfer of RP to a participating airline's FR miles and/or performing OTSR transaction will be determined by the Bank at its discretion by giving prior notification to the Cardholder.
- 10.8. Any props, accessories or equipment featured together with the Gifts in any advertising, promotional, publicity and pictorial materials are for decorative and illustration purposes and shall not form part of the Gifts.
- 10.9. The Bank reserves the right to cancel, suspend or amend the Programme T&Cs wholly or partly at any time by giving prior written notice to the Cardholder.
- 10.10. By participating in the Programme, the Cardholder agrees to be bound by the T&Cs and the Bank's decisions.
- 10.11. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Cardholder agrees to submit to the jurisdiction of the Courts of Malaysia.