

**“Pay-with-Points Credit Card Reward Points redemption”**  
**Terms and Conditions**

- 1) These Terms and Conditions are subject to the Hong Leong Club Rewards Catalogue 2015 – 2018 Terms and Conditions as published at <https://www.hlb.com.my/main/personal/rewards-and-privileges>
- 2) The Pay-with-Points (On-the-Spot) Reward Points redemption is only valid for Credit Cards with Reward Points only made at participating merchants only.
- 3) The conversion rate for Reward Points to RM value is at **400 Reward Points = RM 1** and the conversation rate may change from time to time by giving twenty one (21) days prior notice.
- 4) Only Principal Cardholders are eligible to make the redemptions at participating outlets and must be present during the redemption transaction with their Hong Leong Bank Credit Card.
- 5) All Credit Card accounts must be in good standing at the time of redemption request.
- 6) If there are sufficient points in the Credit Card account for the conversion to RM value, the entire points will be converted the RM value for the redemption transaction. No Reward Points will be issued for full point redemption transaction.

**For Illustration: Full Points Redemption transaction**

Available Reward Points Balance	: 55,103 Points
Total bill amount	: RM 136.00
Points to be redeemed	: 54,400 Points (RM 136 X 400 Points)
Points balance after redemption	: 703 Points

Note: No Rewards points earned for Full Points redemption

- 7) Partial redemption of Reward Points is allowed when the Credit Card account has insufficient points to convert to the RM value. The balance RM Value will be automatically charged to the Hong Leong Credit Card and will earn Reward Points for that portion only. All available points for partial redemption will be converted to RM value and Cardholders are not able to select how many points they wish to redeem for Partial redemption transactions.

**For Illustration: Partial Points redemption transaction**

Available Reward Points Balance	: 55,103 Points
Total bill amount	: RM 353.00
Points to be redeemed	: 55,103 Points
Points converted to RM Value	: RM 137.75 (55,103 / 400 Points)
Balance to be charged to Credit Card	: RM 215.25 (RM 353.00 – RM 137.75)
Points balance after redemption	: 0 Point

Note: Reward Points will be issued for RM 215.25 which is charged to the Credit Card.

- 8) The completed redemption transaction must be verified and acknowledged by the Cardholder by signing on the credit card slip.
- 9) 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.