

Hong Leong Sutera Platinum Credit Card Terms & Conditions

The terms and conditions below are to be read together with the Hong Leong Bank Berhad's ("the Bank") 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 the terms and conditions of the Hong Leong Sutera Platinum Credit Card ("Sutera Card"), the terms and conditions of the Sutera Card herein shall prevail in so far as it is applicable to the Sutera Card.

Product Features

1. Credit Card Rewards Programme ("Programme")

- (a) The Cardholders are eligible to participate in the Programme and earn the following Reward Points based on the prescribed Spend Categories:

Spend Categories	Credit Card Reward Points Multiplier
Overseas Spend	6X
Local Dining Spend	3X
Local Weekend Spend	3X
Spend other than the above Spend Categories	1X

Overseas Spend refers to any retail spend (inclusive of online retail purchases) charged in foreign currency regardless of the location of the transaction being performed.

Local Dining Spend refers to the transactions within the Merchant Category Codes (MCCs) of 5811, 5812 & 5814 only

Local Weekend Spend refers to any transaction performed on Saturdays or Sundays and charged in Ringgit Malaysia

- (b) The following transactions are excluded from the entitlement of Reward Points:
- i. Cash Advance;
 - ii. Annual Fee;
 - iii. Balance Transfer;
 - iv. Late Payment Charges;
 - v. Disputes Charges;
 - vi. Fraud Charges;
 - vii. Finance Charges;
 - viii. Card Replacement Fee;
 - ix. Delivery Charges;
 - x. Cash Payments;
 - xi. Any other fees, charges or penalties incurred by the Cardholders; and
 - xii. All Government, JomPAY, FPX and Direct Debit (DDM) related transactions.
- (c) For Flexible Payment Plan ("FPP"), the Rewards Points will be rewarded based on the transaction amount and no further Rewards Points will be rewarded on the monthly installment amount.
- (d) For Extended Payment Plan ("EPP"), the Rewards Points will be rewarded based on the monthly installment amount i.e. 1 Reward Point for every RM1 of the monthly installment amount irrespective of the Spend Categories. .

- (e) The Credit Card Reward Points Multiplier according to the relevant Spend Categories will be determined by the transaction date i.e. the date the Cardholders perform the transaction
- (f) The assignment of MCC for each merchant is subject to classification by the respective merchants' acquiring banks ("Merchant Acquiring Bank") based on their discretion and it is the responsibility of the relevant Merchant Acquiring Bank to assign the correct MCC and MCC description. The Bank shall not be held responsible for inconsistent assignment of the MCC and/or MCC Description by the relevant Merchant Acquiring Bank and/or any incorrect assignment by the Merchant Acquiring Bank that may result in non-entitlement of the Reward Points. The Cardholder shall not be entitled to claim for any compensation against the Bank for any incorrect and/or inconsistent assignment of the MCC and/or MCC description by the relevant Merchant Acquiring Bank.
- (g) All Rewards Points issuance and redemption are subject to Hong Leong Club Rewards Catalogue 2015 – 2018 Terms and Conditions which is made available at www.hlb.com.my/rewards

2. Plaza Premium Lounge Access at KLIA and klia2

- (a) Complimentary access to the Plaza Premium Lounge at KLIA and KLIA2 ("Plaza Premium Lounge Access") is available on a first come, first served basis to all Principal and Supplementary Cardholders upon presenting their respective Sutera Card at the point of ("Plaza Premium Lounge Access").
- (b) The Plaza Premium Lounge Access is available to the first 250 Cardholders at each KLIA and KLIA2 Plaza Premium Lounge monthly ("Limit"). In the event the Limit has been exceeded, the Cardholders will be required to pay the relevant charges at the prevailing prescribed rate imposed by the management of Plaza Premium Lounge at KLIA and KLIA2 ("Management") in order to access the Plaza Premium Lounge..
- (c) The Cardholders are to check with the Management for further information with regard to the availability of the Plaza Premium Lounge Access for the Cardholders.
- (d) The Plaza Premium Lounge Access is subject to the terms and conditions imposed by the Management.

3. Insurance

The Cardholders will enjoy insurance coverage of up to RM1.7million for Travel Accident and Inconvenience which is underwritten by MSIG Insurance (Malaysia) Bhd. To view the policy, please click [here](#).

For queries, call the MSIG Hotline at 1800-88-6744.

In the event of a claim, written notice must be given to:

MSIG

Customer Service Department

Level 22, Menara Weld

No. 76 Jalan Raja Chulan

50200 Kuala Lumpur

Fax no: 03-2026 8086

Email Address: myMSIG@my.msig-asia.com

Website Address: www.msig.com.my

4. **Annual Fee**

The annual fee for Principal Card is RM424 (comprises of Annual Fee=RM400, 6% of GST=RM24) and for Supplementary Card is RM212 (comprises of Annual Fee=RM200, 6% of GST=RM12). Enjoy first year annual fee waiver by performing at least one retail swipe within 45 days from the card approval date.

5. **24 hours Visa Platinum Concierge**

For further assistance and details, the Cardholders are required to call 1-800-80-3006 for Visa Concierge service or visit www.visaplatinum.com.

Product Features Variation

- (a) The Bank shall be entitled to at its absolute discretion and from time to time amend, vary or alter any of the terms and conditions for the Sutera Card or withdraw the Sutera Card at any time with prior notice to the Cardholders and such amendments shall be effective on such date that the Bank may elect to adopt. The Bank may at its discretion mail directly to the Cardholders or notify in the mass media or posting up a notice in the Bank's banking hall or the Bank's website at www.hlb.com.my or any method which the Bank deems practical for such additions, modifications or amendments of the product features.
- (b) The terms and conditions in this document shall be governed by and construed in accordance with the laws of Malaysia and the customers agree to submit to the non-exclusive jurisdiction of the Courts of Malaysia.