

HONG LEONG SUTERA PLATINUM CREDIT CARD TERMS & CONDITIONS

Last updated 27 October 2021

This Hong Leong Sutera Platinum Credit Card ("**Sutera Card**") terms and conditions below ("**Terms and Conditions**") 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 Terms and Conditions, these Terms and Conditions shall prevail to the extent of such discrepancy or inconsistency.

Product Features

1. Sutera 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 Category and Eligible Merchant Category Codes (MCC), Merchants and/or Transactions as set out in Table 1 below:

Table 1

Spend Category	Eligible Merchant Category Codes (MCC), Merchants and/or Transactions	Reward Points Multiplier (for each RM1 spent)
Online Spend (<i>New</i>)	<ul style="list-style-type: none"> • Lazada • Shopee • Grab • Foodpanda • Touch N Go • MYEG • Spotify • Netflix • Apple Music Note: applicable to e-wallet top ups and food delivery transactions as well	8X
Groceries & Essentials (<i>New</i>)	<ul style="list-style-type: none"> • MCC: 5411 – All grocery stores including Giant, Cold Storage, Jaya Grocer, Mercato, etc. • MCC: 5912 – All drug stores and pharmacies including Guardian, Watsons, Caring Pharmacy, etc. • Selected convenience stores – MyNews and 7Eleven 	8X
Dining	MCC: 5811/5812/5814 – All dining outlets	8X
Overseas	Any non-MYR retail transactions, regardless of location	8X
Others	All other Eligible Retail Transactions (as defined below)	1X

- (b) The term "**Eligible Retail Transactions**" shall refer to any retail purchase transaction made locally or overseas, including online transactions, other than the listed Eligible Merchant Category Code ("**MCC**") and/or merchants in Table 1 above which are charged to the Sutera Card (both Principal and Supplementary Sutera Cards) but EXCLUDES the following transactions:
- (i) Government and JomPay related transactions;
 - (ii) FPX bill payment related transactions

- (iii) cash-type transactions including but not limited to Cash Advances and Balance Transfers;
- (iv) Quick Cash transactions;
- (v) fees and charges including but not limited to charges for cash withdrawals and cash payments, annual fees, interest and/or finance charges, disputed transactions, government charges such as taxes and any other kind of charges and penalties;
- (vi) fund transfers (from or to HLB's account whether by HLB or third party);
- (vii) disputed transactions that are subsequently reversed from the account of the Cardholder.

Transactions that fall under 1(b) (i) to (v) will not be entitled for any Reward Points.

- (c) For Flexible Payment Plan (“**FPP**”), the Reward Points will be rewarded based on the transaction amount and the Spend Categories in Table 1. No further Reward Points will be rewarded on the monthly instalment amount as per the tenure agreed.
- (d) For Extended Payment Plan (“**EPP**”), the Reward Points will be rewarded based on the monthly instalment amount i.e., one (1) Reward Point for every Ringgit Malaysia One (RM1) of the monthly instalment amount irrespective of the Spend Categories.
- (e) All Credit Card Reward Points will be awarded on the posting date.
- (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. Save and except for HLB’s wilful default or gross negligence, HLB 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.
- (g) All Reward Points issuance and redemption are subject to Hong Leong Club Rewards Catalogue Terms and Conditions which is made available at www.hlb.com.my/rewards.

2. Insurance

The Principal Cardholders are entitled to enjoy insurance coverage up to Ringgit Malaysia One Million Seven Hundred Thousand (RM1.7 million) for Travel Accident and Inconvenience, Overseas Medical Expenses, Loss of Personal Money and Snatch Theft underwritten by MSIG Insurance (Malaysia) Bhd (“**MSIG**”). 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 Insurance (Malaysia) Bhd
 Customer Service Department
 Level 15, Menara Hap Seng
 No. 2 Jalan P. Ramlee
 50450 Kuala Lumpur
 Fax no: 03-2026 8086
 Email Address: myMSIG@my.msig-asia.com
 Website Address: www.msig.com.my

3. Annual Fee

The Annual Fee will be levied as follows:

Principal Cardholder	RM120
Supplementary Cardholder	RM60

The annual fee will be waived when you use your Sutera Card with a minimum of Ringgit Malaysia Fifteen Thousand (RM15,000) retail spend in a year. For the avoidance of doubt, all government and/or JomPAY related transactions will contribute towards your annual retail spend, however, these transactions will not entitle you for any Reward Points.

4. Product Features Variation

- (a) HLB shall be entitled to, 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 HLB may elect to adopt. HLB may mail directly to the Cardholders or notify in the mass media or posting up a notice in HLB's banking hall or HLB's website at www.hlb.com.my or any method which HLB 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 Cardholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

5. Interpretation

- (a) Unless the context otherwise requires, capitalized words and expressions shall have the same meaning as defined in the Agreement unless specifically defined in this Terms and Conditions.
- (b) Words referring to the male gender shall include the female and/or neuter gender and vice versa.
- (c) Words referring to the singular number shall include plural number and vice versa.