

Hong Leong WISE Credit Card Terms and Conditions (Revised with effect from 1 June 2018)

These Hong Leong WISE Credit Card (“WISE Card”) Terms and Conditions (“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.

1. Cash Back Programme (“Programme”)

- (a) Cardholders of the WISE Card (“Cardholder”) will be awarded with 10% cash back (“Cash Back”), subject to Clause 2 and 3 of the terms and conditions herein, with a minimum spend of RM2,000 on Eligible Retail Transactions (as defined in Clause 3 (a) herein) which are posted to the Cardholder’s Statement in respect of Eligible Retail Transactions charged to the WISE Card and falling under the categories as mentioned below:
- (i) two (2) Spend Categories as elected and enrolled under this Programme by the Cardholder pursuant to Clause 1 (b) herein; and
 - (ii) the Bonus Category as described in Clause 1 (c) herein.
- (b) The Cardholder may enroll up to a maximum of two (2) Spend Categories (“Enrolments”) from the options made available to the Cardholder as listed in the table below or as notified by HLB from time to time :

No.	Spend Categories	Merchants / Merchant Category Code (MCC)
1	Pharmacies	Guardian, Watsons, Caring and Eu Yan Sang outlets
2	Groceries	All grocery stores eg: Giant, Tesco, AEON Big (MCC 5411)
3	Petrol	Automated fuel dispensers at all petrol stations (MCC 5542)
4	Dining	All dining outlets (MCC 5811, 5812, 5814)
5	Departmental Stores	Parkson, AEON, Isetan, Metrojaya, Robinsons, Tangs, GAMA and Sogo outlets
6	Book Stores	MPH, Popular, Borders, Kinokuniya, Times, Smart and BookXcess stores
7	Utilities	Electricity and Water (MCC 4900)
8	Entertainment	All cinemas (MCC 7832), Ticket Charge, Ticketpro, Red Box and Neway
9	Travel	All airlines (MCC 3000-3299, 4511), hotels (MCC 3501-3999, 7011), tour packages (MCC 4722, 4723)

- (c) All Cardholders will be automatically enrolled for the Bonus Category as described below:

No.	Bonus Category	Merchants / Merchant Category Code (MCC)
1	Mobile	Maxis, Celcom, Digi, U Mobile and YES

- (d) All new Enrolments at the point of application for the WISE Card will be free of charge and will take effect upon the WISE Card approval.
- (e) In the event that Enrolments are not selected by the Cardholder at the point of application for the WISE Card, any Enrolment after the approval of the WISE Card will be treated as a “Change of Enrolment” and will be subject to clause 4 herein.

2. Eligibility & Participation

- (a) To participate in the Programme, the following eligibility requirements must be met:
- (i) the Cardholder’s WISE Card Account must be valid and in good standing, not overdue in payment and must not be closed or terminated by either the Cardholder or HLB; and
 - (ii) the Cardholder must not be in breach of any of these Terms and Conditions or the terms and conditions of the Agreement.
 - (iii) Eligibility will be revoked in respect of Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB or have been declared bankrupt (pursuant to a petition by

either banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the availability of the Programme.

3. Terms and Conditions of the Programme

- (a) The term “Eligible Retail Transaction” shall refer to any retail purchase transaction made locally and overseas, including online transactions which are charged to the WISE Card (both Principal and supplementary WISE Cards) but EXCLUDES the following transactions:
- (i) cash-type transactions including but not limited to Cash Advances, Cash-On-Call and Balance Transfers;
 - (ii) Cash-On-Call transactions;
 - (iii) 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 and any other kind of charges and penalties;
 - (iv) installment conversion transactions including but not limited to Flexi Payment Plan;
 - (v) fund transfers (from or to HLB’s account whether by HLB or third party);
 - (vi) disputed transactions that are subsequently reversed from the account of the Cardholder;
 - (vii) all government related transactions and all online transaction(s)/ payment via Hong Leong Connect
- (b) The Cash-Back will be calculated at the end of each calendar month based on 10% of the total Eligible Retail Transactions for the month and is non-cumulative from the previous month. The Cash-Back awarded will be rounded to the nearest Malaysian Ringgit. The total Cash-Back shall be credited monthly to the Principal Cardholder’s account in the following month and subject to a maximum capped Cash-Back of RM100 per month, per account. The Cash-Back credits may or will be utilized towards any outstanding balances due on the WISE Card account. For the avoidance of doubt, any Cash-Back due to the Cardholder will be posted in the WISE Card account on the 28th of the following month and reflected in the Cardholder’s Statement. In the event the Cash-Back due to the Cardholder falls on or after the date of the Cardholder’s Statement, the Cash-Back will only be reflected in the Cardholder’s Statement in the next following month.
- (c) Cash-Back is awarded to the Cardholder based on the total posted Ringgit amount of Eligible Retail Transactions charged to the WISE Card, falling under the two (2) selected Spend Categories pursuant to the Enrolment and/or the Bonus Category. All overseas transactions and transactions performed in foreign currencies will be converted to Ringgit Malaysia at such rate of exchange as determined by HLB at its sole discretion.
- (d) HLB will not be liable for any delay in actual posting of the Eligible Retail Transactions and/or Cash-Back earned during the Programme.
- (e) HLB reserves its rights from time to time, with prior notice, to revise the rate of the Cash-Back awarded at its absolute discretion.
- (f) The assignment of Merchant Category and the Merchant Category Code for each merchant is subject to classification by the respective acquiring banks and it is the responsibility of the particular acquiring bank to assign the correct Merchant Category and Merchant Category Code. HLB shall not be held responsible for any incorrect or different assignment of the Merchant Category and Merchant Category Code that may result in non-posting of the Cash-Back for retail transactions at the eligible merchants. The Cardholder shall not be entitled to claim for any compensation against HLB for such non-posting of the Cash-Back due to incorrect or different assignment of the Merchant Category by the respective merchant’s acquiring bank.
- (g) HLB may from time to time, at its sole discretion, by giving a prior notice of at least twenty one (21) calendar days to the Cardholder, to change, revise, or vary any of these Terms and

Conditions including the Spend Categories, Bonus Category and its eligible Merchants, Merchant Categories, and/or rate of Cash-Back.

- (h) If Cash-Back is given in respect of any Eligible Retail Transaction which is subsequently reversed, the reversal will result in the corresponding Cash-Back being reversed.

4. Change of Enrolment

- (a) Principal Cardholders are given the option to change the Enrolments by selecting different Spend Categories (excluding Bonus Category) (“Revised Enrolment”). For each change of Spend Category, a one-time maintenance service fee (the “Fee”) of Ringgit Malaysia Ten (RM10.00) will be charged at the point of revision of Enrolment (subject to Government Tax, if applicable).
- (b) The Revised Enrolment will be effective on the 1st of the following calendar month (“Effective Date”) subject to the request for the Revised Enrolment made on or before 25th of the previous calendar month; and the initial Enrolment will automatically be deactivated simultaneously when the Revised Enrolment is effective.
- (c) The Bonus Category cannot be changed by the Cardholder and may only be revised by HLB in its absolute discretion in accordance with these Terms and Conditions. The Cardholder shall not be allowed at any time, to select more than two (2) Spend Categories for Enrolment in the Programme.

5. Reward Points

There are no reward points awarded for the WISE Card.

6. Special Note

The WISE Card does not come automatically with a free insurance plan.

7. Product Features Variation

HLB shall be entitled to at its absolute discretion and from time to time amend, vary or alter any of the product features for the WISE Card or withdraw the WISE Card at any time with prior notice to the Cardholder and such amendments shall be effective on such date that HLB may elect to adopt. Subsequently, HLB may at its discretion mail directly to the Cardholder 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.