

HLB WISE Credit Card Terms and Conditions

These HLB 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. Cashback Programme (“Programme”)

a. Cardholders of the WISE Card (“Cardholder”) will be awarded with cashback up to 8% (“Cashback”), subject to the following:

- (i) a minimum spend of RM500 on Eligible Retail Transactions (as defined in Clause 3a herein) on each calendar month;
- (ii) such minimum spend of RM500 on Eligible Retail Transactions are posted in the same calendar month; and
- (iii) such Eligible Retail Transactions fall under the categories (i.e. Spend Category and Merchant Category Code) as listed in Clause 1b below,

or such other conditions as may be notified by HLB from time to time.

b. The earning of Cashback is stipulated in the table below:

Spend Category	Merchant Category Code (MCC)	Transaction performed on Weekdays	Transaction performed on Weekends	Maximum Cashback per Month
Petrol	MCC: 5542 – Automated fuel dispensers at all petrol stations	Enjoy 1% Cash Back	Enjoy 8% Cash Back	RM18
Groceries	MCC: 5411 – All grocery stores including Giant, Cold Storage, Jaya Grocer, Mercato	Enjoy 1% Cash Back	Enjoy 8% Cash Back	RM18
Dining	MCC: 5811/5812/5814 – All dining outlets	Enjoy 1% Cash Back	Enjoy 8% Cash Back	RM18
Others (subject to Clause 3(a) below)	Any MCC not defined above	0.25%	0.25%	Unlimited

- c. Cardholders who do not meet the monthly minimum spend of RM500 as stated in Clause 1(a)(i) and (ii) will still earn 0.25% Cashback on all Eligible Retail Transactions.
- d. For the avoidance of doubt, transactions that fall within the list as provided in Clause 3(a)(i) to (vi) below will not be entitled for the Cashback and the amount from such transactions will not be taken into account and/or form part of the minimum spend of RM500 .
- e. The entitlement of Cashback is calculated based on posted transactions. In the event the posted amount is below RM500 on that particular calendar month, such Cardholder will not be entitled for the 1% (weekdays) or 8% (weekends) Cashback on that particular month. However, such Cardholder will still be entitled for 0.25% Cashback for all his/her Eligible Retail Transactions in that particular month.

An illustration is provided as below for reference purposes:

The Cardholder has performed the following transactions by using his/her WISE Card in August 2019:

Type of Transaction	Amount (RM)	Transaction Date	Transaction Day	Posting Date	Posting Day
JomPAY	400.00	8-Aug-19	Thursday	9-Aug-19	Friday
Groceries	100.00	12-Aug-19	Monday	13-Aug-19	Tuesday
Dining	100.00	17-Aug-19	Saturday	18-Aug-19	Sunday
Cash-On-Call	500.00	22-Aug-19	Saturday	24-Aug-19	Monday
Petrol	100.00	31-Aug-19	Sunday	1-Sep-19	Monday
Others	20.00	24-Aug-19	Monday	25-Aug-19	Tuesday

Q: Does the Cardholder meet the minimum spend of RM500?

A: Yes, total posted transactions amount for August 2019 that will form part of the minimum spend of RM500 is RM620 (which consist of RM400 from JomPAY, RM100 from Groceries, RM100 from Dining and RM20 from Others) because the transaction of RM400 from JomPAY will form part of the minimum spend of RM500.

The amount of RM500 from Cash-On-Call transactions will not form part of the minimum spend of RM500 as it is not an Eligible Retail Transaction.

The amount of RM100 from the Petrol transaction will not form part of the minimum spend of RM500 for August 2019 statement as it is only posted in September 2019.

Q: How much Cashback does the Cardholder earn for the JomPAY transaction performed on 8 August 2019?

A: RMO as transaction(s) for JomPAY are not eligible for the Cashback.

Q: How much Cashback does the Cardholder earn for the transaction for Petrol on 31 August 2019?

A: RM0 as the Petrol transaction is posted on the following month; i.e. September 2019, notwithstanding that the Cardholder has meet the RM500 minimum spend requirement.

Q: What is the total amount of Cashback the Cardholder has earned for the month of August 2019?

A: RM9.05, i.e. RM8 (8% from RM100 of Dining), RM1 (1% from RM100 of Groceries) and RM0.05 (0.25% from RM20 of Others)

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.
 - ii. the Cardholder must not be in breach of any of these Terms and Conditions and/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 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 such as taxes and any other kind of charges and penalties;
 - iv. instalment 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.

Transactions that are not Eligible Retail Transactions will not be entitled for any Cashback and the amount spent from these transactions will not contribute or form part of the minimum spend of RM500 for each calendar month.

For all government and/or JomPAY related transactions, the amount spent from these transactions will contribute and form part of the minimum spend of RM500 for each calendar month. However, these transactions will not be entitled for any Cashback.

- b. The Cashback will be calculated at the end of each calendar month based on the rate as shown in the table in Clause 1b above and is non-cumulative from the previous month. For the avoidance of doubt, Weekdays refer to Mondays to Fridays and Weekends refer to Saturdays and Sundays.
- c. The Cashback awarded will be rounded to settlement of the nearest Ringgit Malaysia (“RM”). The Cashback credits will be utilized towards any outstanding balances due on the WISE Card account. For the avoidance of doubt, any Cashback due to the Cardholder will be credited in the WISE Card account on the 28th day of the following month and reflected in the Cardholder’s Statement. In the event the Cashback due to the Cardholder falls on or after the date of the Cardholder’s Statement, the Cashback will only be reflected in the Cardholder’s Statement in the next following month.
- d. Cashback is awarded to the Cardholder based on the total posted amount of Eligible Retail Transactions in RM charged to the WISE Card. All overseas transactions and transactions performed in foreign currencies will be converted to RM at such rate of exchange as determined by HLB at its sole discretion.
- e. The Bank shall use its best endeavours to ensure the posting of the Eligible Retail Transactions and/or Cashback earned during the Programme will be on time.
- f. HLB reserves its rights from time to time, with prior notice, to revise the rate of the Cashback awarded at its absolute discretion.
- g. 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 (i) a transaction not being categorised as an Eligible Retail Transaction and/or (ii) non-posting of the Cashback for Eligible Retail Transaction at the eligible merchants. The Cardholder shall not be entitled to claim for any compensation against HLB for such non-posting of the Cashback due to incorrect or different assignment of the Merchant Category by the respective merchant’s acquiring bank.
- h. HLB may from time to time, at its sole discretion, by giving prior notice of at least twenty one (21) calendar days to the Cardholder, to change, revise, or vary any of these Terms and Conditions.
- i. If Cashback is given in respect of any Eligible Retail Transaction which is subsequently reversed, the reversal will result in the corresponding Cashback being reversed.

4. Reward Points

There are no reward points awarded for the WISE Card.

5. Special Note

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

6. Product Features Variation

HLB reserves the right to 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 post 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.