

**HONG LEONG WISE CREDIT CARD TERMS AND CONDITIONS**

Last updated 27 October 2021

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 Ringgit Malaysia Five Hundred (RM500) on Eligible Retail Transactions (as defined under Clause 3(a) herein) in each calendar month;
  - (ii) such minimum spend of Ringgit Malaysia Five Hundred (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 Eligible Merchant Category Codes (MCC), Merchants and/or Transactions) as listed in Table 1 below; or such other conditions as may be notified by HLB from time to time.
- (b) The earning of Cashback is stipulated in Table 1 below:

**Table 1**

Minimum Spend/ month (Posted Transaction)	Spend category	Eligible Merchant Category Codes (MCC), Merchants and/or Transactions	Transactions performed on Weekdays	Transactions performed on Weekends	Maximum Cashback per month
RM500	Online Spend (New)	<ul style="list-style-type: none"> <li>• Lazada</li> <li>• Shopee</li> <li>• Grab</li> <li>• Foodpanda</li> <li>• Touch N Go</li> <li>• MYEG</li> <li>• Spotify</li> <li>• Netflix</li> <li>• Apple Music</li> </ul> Note: applicable to e-wallet top ups and food delivery transactions as well	Enjoy 1% Cashback	Enjoy 8% Cashback	RM15
	Groceries & Essentials (Enhanced)	<ul style="list-style-type: none"> <li>• MCC: 5411 – All grocery stores including Giant, Cold Storage, Jaya Grocer, Mercato, etc.</li> <li>• (NEW) MCC: 5912 – All drug stores and</li> </ul>	Enjoy 1% Cashback	Enjoy 8% Cashback	RM15

Minimum Spend/ month (Posted Transaction)	Spend category	Eligible Merchant Category Codes (MCC), Merchants and/or Transactions	Transactions performed on Weekdays	Transactions performed on Weekends	Maximum Cashback per month
		pharmacies including Guardian, Watsons, Caring Pharmacy, etc. • Selected convenience stores – MyNews and 7Eleven			
	Petrol	• MCC: 5542 – Automated Fuel Dispensers (self-service) at all petrol stations	Enjoy 1% Cashback	Enjoy 8% Cashback	RM15
	Dining	• MCC: 5811/5812/5814 – All dining outlets	Enjoy 1% Cashback	Enjoy 8% Cashback	RM15
	Others	• Any Other Eligible MCC, Merchants and/or Transactions	Enjoy 0.25% Cashback		Unlimited
Below RM500	All	• All Eligible MCC, Merchants and/or Transactions	Enjoy 0.25% Cashback		RM1.25

(c) Cardholders who do not meet the monthly minimum spend of Ringgit Malaysia Five Hundred (RM500) as stated under Clauses 1(a) (i) and (ii) above will still earn 0.25% Cashback on all Eligible Retail Transactions as set out in Table 1 above.

(d) The entitlement of Cashback is calculated based on posted transactions in each calendar month. In the event the posted amount is below Ringgit Malaysia Five Hundred (RM500) in that particular calendar month, such Cardholder will not be entitled for the 1% (Weekdays) or 8% (Weekends) Cashback in 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 in Table 2:

The Cardholder has performed the following transactions by using his/her WISE Card in October 2021:

**Table 2**

Type of Transaction	Amount (RM)	Transaction Date	Transaction Day	Posting Date	Posting Day
JomPAY	400	1-Oct-21	Friday	2-Oct-21	Saturday
Groceries & Essentials	250	11-Oct-21	Monday	12-Oct-21	Tuesday
Online Spend	100	13-Oct-21	Wednesday	15-Oct-21	Thursday

Type of Transaction	Amount (RM)	Transaction Date	Transaction Day	Posting Date	Posting Day
Dining	100	16-Oct-21	Saturday	18-Oct-21	Sunday
Quick Cash	500	24-Oct-21	Sunday	25-Oct-21	Monday
Petrol	100	31-Oct-21	Sunday	1-Nov-21	Monday
Others	20	23-Oct-21	Saturday	24-Oct-21	Sunday

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

A: Yes, total posted transactions amount for October 2021 that will form part of the minimum spend of Ringgit Malaysia Five Hundred (RM500) is Ringgit Malaysia Eight Hundred Seventy (RM870) (which consist of Ringgit Malaysia Four Hundred (RM400) from JomPay, Ringgit Malaysia Two Hundred Fifty (RM250) from Groceries & Essentials, Ringgit Malaysia One Hundred (RM100) from Online Spend, Ringgit Malaysia One Hundred (RM100) from Dining and Ringgit Malaysia Twenty (RM20) from Others) because the transaction of Ringgit Malaysia Four Hundred (RM400) from JomPAY will form part of the minimum spend of Ringgit Malaysia Five Hundred (RM500).

The amount of Ringgit Malaysia Five Hundred (RM500) from Quick Cash transactions will not form part of the minimum spend of Ringgit Malaysia Five Hundred (RM500) as it is not an Eligible Retail Transaction (as defined in Clause 3(a) below).

The amount of Ringgit Malaysia One Hundred (RM100) from the Petrol transaction will not form part of the minimum spend of Ringgit Malaysia Five Hundred (RM500) for October 2021 statement as it is only posted in November 2021.

**Q: How much Cashback does the Cardholder earn for the JomPAY transaction performed on 1 October 2021?**

A: Ringgit Malaysia Zero (RM0) as transaction(s) for JomPAY are not eligible for the Cashback. This is provided in Clause 3(a) below.

**Q: How much Cashback does the Cardholder earn in October for the transaction for Petrol on 31 October 2021?**

A: The Ringgit Malaysia One Hundred (RM100) Petrol transaction will not form part of the Cashback for October 2021 (i.e. Ringgit Malaysia Zero (RM0) Cashback) as it is only posted in November 2021. However, the Ringgit Malaysia One Hundred (RM100) Petrol transaction will form part of the Cashback for November 2021 (8% Cashback if the Cardholder meets the Ringgit Malaysia Five Hundred (RM500) minimum spend requirement in November, or 0.25% Cashback otherwise).

**Q: What is the total amount of Cashback the Cardholder has earned for the month of October 2021?**

A: Ringgit Malaysia Eleven and Fifty-Five Cents (RM11.55), i.e. Ringgit Malaysia Eight (RM8) (8% from Ringgit Malaysia One Hundred (RM100) of Weekend Dining), Ringgit Malaysia One (RM1) (1% from Ringgit Malaysia One Hundred (RM100) of Weekday Online Spend), Ringgit Malaysia Two and Fifty-Five Cents (RM2.50) (1% from Ringgit Malaysia Two Hundred Fifty (RM250) of Weekday Groceries) and Ringgit Malaysia Five Cents (RM0.05) (0.25% from Ringgit Malaysia Twenty (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; and
- (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) Quick Cash 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); and
  - (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 Ringgit Malaysia Five Hundred (RM500) for each calendar month.

For all government, JomPAY and/or FPX bill payment related transactions, the amount spent from these transactions will contribute and form part of the minimum spend of Ringgit Malaysia Five Hundred (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 1 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 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 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 discretion.
- (e) HLB 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 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 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. **Annual Fee**

Annual Fee will be levied as following:

<b>Principal Cardholder</b>	RM98
<b>Supplementary Cardholder</b>	RM48

There is no annual fee waiver for WISE Card.

#### 5. **Reward Points**

There are no reward points awarded for the WISE Card.

#### 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](http://www.hlb.com.my) or any method which HLB deems practical for such additions, modifications or amendments of the product features.