

EMIRATES HLB CARDS TERMS AND CONDITIONS

Last updated on 24 March 2023

These Emirates HLB Cards Terms and Conditions (“**T&Cs**”) 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 the T&Cs, the T&Cs herein shall prevail in so far as they are applicable to the Card (as defined herein). By accepting the Card (as defined herein), the Cardholder agrees to be bound by these T&Cs and the Agreement.

1. (A) Definitions:

- (a) “**Annual Fee**” means fee imposed annually on the Cardholder which is payable at the Card Anniversary date of the Card.
- (b) “**Card**” means Emirates HLB World Elite, Emirates HLB World and Emirates HLB Platinum issued by HLB and includes a supplementary card, if applicable.
- (c) “**Card Account**” means the account of the Cardholder in respect of the Card with the HLB.
- (d) “**Cardholder**” means the individual named on the Card whether “**Principal Cardholder**” and/or “**Supplementary Cardholder**” unless stated otherwise.
- (e) “**Principal Cardholder**” means the primary Cardholder to whom the Card is issued by HLB.
- (f) “**Emirates Skywards**” or “**Skywards**” means the frequent flyer programme owned and operated by Emirates.
- (g) “**Skywards Account**” means the Skywards loyalty membership account to which Skywards Miles are awarded and accrued.
- (h) “**Skywards Member**” means any person who is recognized by Emirates in its sole discretion as a member of Skywards.
- (i) “**Skywards Miles**” or “**Miles**” means the credits (in miles) awarded by HLB and/or Emirates to a Skywards Member.
- (j) “**Emirates**” means Emirates Airlines. Emirates is incorporated and domiciled in Dubai, UAE and having its registered office at Emirates Group Headquarters, PO Box 686, Dubai, UAE.
- (k) “**Merchant**” is an individual, firm or company engaged in the business of selling and providing goods and/ or services.
- (l) “**Card Anniversary**” means the anniversary date of the issuance of the Card.
- (m) “**HLB Connect App**” means Hong Leong Bank Connect Mobile Banking Application.
- (n) “**Programme**” means the Emirates HLB Cards programme and includes any variations or amendments to the same as may be made by HLB from time to time, at its discretion.
- (o) “**QR Pay Transaction**” means retail transactions made via the HLB Connect App using the HLB QR Pay feature.
- (p) “**Retail Transactions**” or “**Retail Spend**” means, for the purpose of this Programme, the purchase of any goods or services locally or overseas which have been effected with or charged to the Card but shall EXCLUDE (the list below is not exhaustive and HLB reserves the sole right to determine if a transaction fall within the definition of Retail Transactions or Retail Spend):
 - (i) Cash Advance;
 - (ii) Quasi Cash i.e. betting and gaming related transactions;
 - (iii) Government and JomPAY related transactions;
 - (iv) FPX bill payment related transactions;
 - (v) Annual Fee;
 - (vi) Balance Transfer;
 - (vii) Late Payment Charges;
 - (viii) Disputed Charges;
 - (ix) Fraudulent Charges;
 - (x) Finance Charges;

- (xi) Card Replacement Fee;
- (xii) Delivery Charges;
- (xiii) Cash Payments;
- (xiv) Government Tax (if applicable);
- (xv) QR Pay transactions made via HLB Connect App; and
- (xvi) Any other fees, charges or penalties incurred by the Cardholders.
- (q) “**RM**” or “**MYR**” or “**Ringgit**” means Ringgit Malaysia or Malaysian Ringgit.
- (r) “**USD**” means United States of America Dollar.
- (s) “**Supplementary Cardholder**” means the person to whom a supplementary Card has been issued by HLB upon application by the Principal Cardholder.

(B) Interpretation

- (a) Unless the context otherwise requires, capitalised words and expressions shall have the same meaning as defined in the Agreement unless specifically defined in the T&Cs herein.
 - (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.
2. The Programme is made available to the Principal Cardholder and is subject to these T&Cs and the terms and conditions in the Agreement.

Annual Fee

3. Annual Fee will be levied on each Card in the following manner:

	Emirates HLB World Elite	Emirates HLB World	Emirates HLB Platinum
Annual Fee – Principal Cardholder	RM2,500 per Card Anniversary.	RM1,200 per Card Anniversary.	RM250 per Card Anniversary. Annual Fee is waived upon meeting a total Retail Transaction of RM25,000 within the Card Anniversary in the preceding year.
Annual Fee – Supplementary Cardholder	Free For Life.	Free For Life.	Free For Life.

4. Annual Fee will be charged on day thirty (30) from the Card approval date and/or the Card Anniversary date.

Skywards Miles Accumulation

5. To be eligible to earn Skywards Miles, the Principal Cardholder must be a registered Skywards Member and have a Skywards Account with Emirates and the Card Account must be valid/active, in good standing, not in delinquent status and must not be in breach of any of these T&Cs and the terms and conditions of the Agreement (“**Eligible Principal Cardholder**”). Eligibility will be revoked if the Principal Cardholder has committed or suspected of committing any fraudulent, unlawful or wrongful acts in relation to the Card Account and/or other facility or services provided by HLB.

6. In the event the Principal Cardholder is not a registered Skywards Member and does not have a Skywards Account at the time of application for the Card, the Principal Cardholder hereby authorises and consents HLB to disclose the personal information of the Principal Cardholder to Emirates to facilitate the Principal Cardholder's application for Skywards Member and the opening of a Skywards Account. The personal information that may be disclosed by HLB shall include the full name, identity card number/passport number, address, date of birth, email address, contact number(s), nationality, country of residence and gender and such other information as may be required by Emirates to process the Principal Cardholder's application as a Skywards Member and the opening of a Skywards Account.
7. Skywards Miles is awarded to the Eligible Principal Cardholder and will be credited to the Eligible Principal Cardholder's Skywards Account based on the total posted Ringgit amount of Retail Transactions made with the Card and accumulated on daily basis on per transaction basis and rounded down to the nearest Skywards Miles in the following manner:

Retail Transaction	Emirates HLB World Elite	Emirates HLB World	Emirates HLB Platinum
Emirates¹	RM4 = 2.5 Miles	RM4 = 2 Miles	RM4 = 1.5 Miles
Overseas² (non-Malaysian Ringgit)	RM4 = 1.75 Miles	RM4 = 1.5 Miles	RM4 = 1.25 Miles
Local³ (Malaysian Ringgit)	RM4 = 1 Miles	RM4 = 1 Miles	RM4 = 0.5 Miles

- ¹ Emirates Retail Transaction refers to Retail Transaction with Merchant Category Code ("**MCC**") 3026, which merchant name consists of keyword 'Emirates'.
- ² Overseas Retail Transaction refers to any Retail Transaction performed in foreign currency, i.e. non-Malaysian Ringgit currency, regardless of the location where the transaction is performed.
- ³ Local Retail Transaction refers to any Retail Transaction performed in Malaysian Ringgit, regardless of the location where the transaction is performed.

Welcome Bonus

8. The Eligible Principal Cardholder is entitled for Welcome Bonus Skywards Miles in the following manner:

	Emirates HLB World Elite	Emirates HLB World	Emirates HLB Platinum
Welcome Bonus	10,000 Miles	5,000 Miles	2,500 Miles

9. Welcome Bonus is applicable to both New-to-Card Principal Cardholder upon performing the first Retail Transaction (posted transaction) within forty-five (45) days from the Card approval date. Welcome Bonus will be credited to the Eligible Principal Cardholder's Skywards Account on day sixty-one (61) from the Card approval date ("**Date**"). It is essentially the obligation of the Eligible Principal Cardholder to notify HLB in writing within thirty (30) days from the Date in the event of non-receipt of the Welcome Bonus within the aforesaid Date, failing which the Eligible Principal Cardholder is deemed to have received the Welcome Bonus and any request for the reimbursement of Welcome Bonus shall not be entertained by HLB or Emirates.
10. Welcome Bonus will not be awarded when explicitly excluded from a promotion. Each Eligible Principal Cardholder is only entitled for ONE (1) Welcome Bonus on a one-off basis, regardless of the number of applications and Card(s) approved.

Anniversary Bonus

11. The Eligible Principal Cardholder is entitled to be awarded with Anniversary Bonus Skywards Miles in the following manner:

	Emirates HLB World Elite	Emirates HLB World	Emirates HLB Platinum
Anniversary Bonus	10,000 Miles upon meeting a total Retail Transaction of RM300,000 within the Card Anniversary in the preceding year.	5,000 Miles upon meeting a total Retail Transaction of RM200,000 within the Card Anniversary in the preceding year.	2,500 Miles upon meeting a total Retail Transaction of RM50,000 within the Card Anniversary in the preceding year.

12. Anniversary Bonus is applicable to both New-to-Card and existing Eligible Principal Cardholder upon meeting the criteria as stated under Clause 11 above. Anniversary Bonus will be credited to the Eligible Principal Cardholder's Skywards Account within five (5) working days after the Card Anniversary. It is essentially the obligation of the Eligible Principal Cardholder to notify HLB in writing within thirty (30) days from the aforesaid date in the event of non-receipt of the Anniversary Bonus within the aforesaid date, failing which the Eligible Principal Cardholder is deemed to have received the Anniversary Bonus and any request for the reimbursement of Anniversary Bonus shall not be entertained by HLB or Emirates.
13. Skywards Miles earned by the Supplementary Cardholder will be credited into the Skywards Account of the Eligible Principal Cardholder. Total Skywards Miles earned collectively by the Cardholder will be stated in the Eligible Principal Cardholder's monthly statement of account for the Card and will be credited to the Eligible Principal Cardholder's Skywards Account.
14. For the avoidance of doubt, although Retail Transactions made by the Supplementary Cardholder may earn Skywards Miles, the Skywards Miles will only be credited to the Eligible Principal Cardholder's Skywards Account and only the Eligible Principal Cardholder is entitled to make any redemption of the Skywards Miles.
15. HLB shall use its best endeavours to cause the Skywards Miles to be credited to the Eligible Principal Cardholder's Skywards Account within forty-eight (48) hours of a transaction being posted to the Card Account. HLB reserves the right to vary the date and the frequency of the crediting of the Skywards Miles by giving prior notice to the Eligible Principal Cardholders. Notwithstanding that the Skywards Miles earned by the Eligible Principal Cardholders will be stated in the Eligible Principal Cardholder's monthly statement, only Skywards Miles which have been credited into the Eligible Principal Cardholder's Skywards Account can be redeemed. HLB will not be liable for any delay and/or omission in processing and crediting of the Skywards Miles into the Eligible Principal Cardholder's Skywards Account.
16. Skywards Miles credited into the Eligible Principal Cardholder's Skywards Account may only be used towards redemptions made under the Skywards programme subject to such terms and conditions imposed by Emirates and as may be amended by Emirates from time to time.
17. The Skywards Miles earned have no cash or monetary value. Unless otherwise stated, the Skywards Miles earned are neither transferable to any other person nor third party nor entity, nor exchangeable for cash or credit.
18. HLB reserves the right and discretion at any time with prior notice without having to assign any reason to the Cardholders and without liability to the Cardholders to suspend indefinitely, cancel

and/or terminate or vary the Programme. Without limiting the generality of the foregoing provisions HLB will not be liable to the Cardholders for the suspension, cancellation or termination of the Programme or any benefits available thereunder for any reasons whatsoever, including but not limited to, the situation where Emirates retracts or revokes any benefits or offers made under the Programme, including any cancellation, suspension, withdrawal and/or alteration of Skywards in any manner detrimental to HLB and/or Cardholders.

19. It is the Eligible Principal Cardholder's responsibility to make sure that the Skywards Account is always in good status and active in order to receive Miles from HLB. The Eligible Principal Cardholder shall contact Emirates and liaise directly with Emirates in relation to the redemption of the Skywards Miles or any enquiries or dispute relating to the Eligible Principal Cardholder's Skywards Account with Emirates. HLB will not be responsible or liable to the Eligible Principal Cardholder for any acts or omissions by Emirates in connection with Skywards Miles, including but not limited to, the redemption of the Skywards Miles by the Eligible Principal Cardholder and any issues relating to the redemption of the Skywards Miles shall be resolved between the Eligible Principal Cardholder and Emirates without recourse to HLB.
20. If the Eligible Principal Cardholder's Card is cancelled or terminated by either the Eligible Principal Cardholder or HLB, the Eligible Principal Cardholder will not be entitled to the Skywards Miles earned on Retail Transactions carried out on the Card which have not been credited into the Eligible Principal Cardholder's Skywards Account notwithstanding that the Skywards Miles earned may have been posted to the Eligible Principal Cardholder's statement of account for the Card. Such Skywards Miles earned will be automatically cancelled and/or forfeited upon cancellation/termination of the Card. If the Cardholder's Card is temporarily suspended, the Skywards Miles earned on the Retail Transactions carried out on the Card which have not been credited into the Eligible Principal Cardholder's Skywards Account will not be credited into the Eligible Principal Cardholder's Skywards Account but will continue to accumulate ("**Accumulated Skywards Miles**"). Such Accumulated Skywards Miles will only be credited into the Eligible Principal Cardholder's Skywards Account with Emirates when the suspension is uplifted. In the event the suspension is not uplifted and the Card is cancelled or terminated, such Accumulated Skywards Miles will be forfeited and the Eligible Principal Cardholder shall have no recourse to HLB or Emirates in respect of such forfeited Accumulated Skywards Miles. The provision of this Clause shall apply to Supplementary Cardholder as well in the event that the Eligible Principal Cardholder's Card is terminated for any reason whatsoever.
21. In the event any Retail Transactions are required to be reversed or cancelled on the Card which shall be determined at the sole discretion of HLB without incurrance of any liability by HLB, HLB reserves the right at its sole discretion to either:
 - (a) Request Emirates to debit the Eligible Principal Cardholder's Skywards Account for the relevant Skywards Miles earned from the relevant Retail Transactions which is required to be reversed or cancelled; or
 - (b) Debit the Eligible Principal Cardholder's Card account for the Skywards Miles earned from the Retail Transaction which is required to be reversed or cancelled based on such conversion rate as HLB shall in its sole discretion determine, if the Skywards Miles earned from the said Retail Transaction have already been redeemed by the Eligible Principal Cardholder.
22. Retail Transactions carried out on the Card and the conversion thereto to Skywards Miles will be reflected in the monthly statement of account for the Card issued by HLB to the Eligible Principal Cardholder. The Eligible Principal Cardholder hereby expressly covenants and undertakes with HLB that it shall be the duty of the Eligible Principal Cardholder to report to HLB in writing within fourteen (14) days from the date the Eligible Principal Cardholder receives or is deemed to have received the statement of any error, discrepancy or inaccuracy of any kind whatsoever indicated in the monthly statement of account for the Card, particularly in relation to the Retail Transactions relating to the

Skywards Miles earned. In the event the Eligible Principal Cardholder does not, within the time period specified in the Agreement and/or the T&Cs herein, notify HLB in writing of any such error, discrepancy or inaccuracy, then the Eligible Principal Cardholder shall be deemed to have accepted the entry therein as correct and as final and conclusive evidence of the facts contained therein and the statement shall be considered as binding against the Eligible Principal Cardholder. The Eligible Principal Cardholder shall thereafter be precluded from making any claims against HLB by alleging that the said statement contains any error, discrepancy or inaccuracy.

Fly to Europe

23. The Eligible Principal Cardholder is entitled for Miles for Fly to Europe (“**Fly to Europe**”) in the following manner:

	Emirates HLB World Elite	Emirates HLB World	Emirates HLB Platinum
Fly to Europe	150,000 Miles*, which is equivalent to a Business Saver return flight in Business Class to Europe**, upon meeting a total Retail Transaction of RM300,000 within the Card Anniversary in the preceding year. *Miles required may fluctuate from time to time. **The Business Saver return flight ticket and the location selected are subject to availability.	75,000 Miles*, which is equivalent to an Economy Saver return flight in Economy Class to Europe**, upon meeting a total Retail Transaction of RM200,000 within the Card Anniversary in the preceding year. *Miles required may fluctuate from time to time. **The Economy Saver return flight ticket and the location selected are subject to availability.	Not Applicable.

24. Fly to Europe is applicable to both New-to-Card and existing Eligible Principal Cardholder upon meeting the criteria as stated under Clause 23 above. Miles for Fly to Europe will be credited to the Eligible Principal Cardholder’s Skywards Account within five (5) business days after the Card Anniversary. The Eligible Principal Cardholder has the flexibility to use and/or redeem the Miles for Fly to Europe according to the Skywards programme.
25. For the avoidance of doubt, the Eligible Principal Cardholder shall be responsible for any fuel surcharge, airport tax and/or other fees that may be incurred while redeeming Fly to Europe.

Airport Transfer

26. The Eligible Principal Cardholder is entitled to Airport Transfer service (“**Airport Transfer**”) in the following manner:

	Emirates HLB World Elite	Emirates HLB World	Emirates HLB Platinum
Airport Transfer	A maximum of two (2) rides, worth RM100 each ride, upon meeting every	A maximum of one (1) ride, worth RM88, upon meeting every RM2,000	A maximum of one (1) ride, worth RM88, upon meeting every RM2,000

	RM2,000 spend on Emirates Retail Transaction and/or Overseas Retail Transactions within the Card Anniversary.	spend on Emirates Retail Transaction and/or Overseas Retail Transactions within the Card Anniversary.	spend on Emirates Retail Transaction and/or Overseas Retail Transactions within the Card Anniversary.
--	---	---	---

27. Airport Transport refers to transportation services provided by third-party e-hailing drivers through the smartphone-based mobile application, Grab App, which is offered by Grabcar Sdn Bhd (“**Grab**”), either pickup or drop-off at participating airports in Malaysia only as listed in Table 1 below. Grab promo code will be sent to New-to-Card or existing Eligible Principal Cardholder within five (5) business days upon meeting the criteria as stated under Clause 26 above via Short Message Service (“**SMS**”) and/or Electronic Direct Mail (“**EDM**”). It is essentially the obligation of the Eligible Principal Cardholders to ensure that they have provided their latest and valid mobile number and/or email address to HLB and HLB shall not be responsible in the event of non-receipt of the said SMS/EDM by the Eligible Principal Cardholder for any reasons whatsoever.
28. The Grab promo code has a validity based on the expiry date stated in the SMS and/or EDM.

Table 1

No	Participating Airports in Malaysia
1	Kuala Lumpur International Airport (KLIA)
2	Kuala Lumpur International Airport 2 (KLIA2)
3	Langkawi International Airport
4	Penang International Airport
5	Senai International Airport
6	Kota Kinabalu International Airport
7	Kuching International Airport

29. The Eligible Principal Cardholder must make Airport Transfer booking by using the Grab mobile application with the valid Grab promo code. The Eligible Principal Cardholder is deemed to have successfully redeemed the Grab promo code once a relevant in-app message and/or SMS is received by the Eligible Principal Cardholder. A cancelled booking will nullify the Grab promo code.
30. The surplus for Airport Transfer will be charged to the Eligible Principal Cardholder’s Card in the event the actual Airport Transfer fare exceeds the value of Grab promo code as stated under Clause 26. There will be no reimbursement if the actual Airport Transfer fare is lower than the value of the Grab promo code as stated under Clause 26. Any unused or balance value in the Grab promo code shall be forfeited and shall not be exchanged for cash and/or credit.
31. For the avoidance of doubt, the Eligible Principal Cardholder is required to download and install the Grab mobile application via Google Play Store (for Android mobile phones) or App Store (for iOS mobile phones) and register as a Grab customer with the Card(s) as the preferred payment method. The Eligible Principal Cardholder is required to key-in the valid Grab promo code into the Grab mobile application before proceeding with booking confirmation. By downloading and installing the Grab mobile application, the Eligible Principal Cardholder agrees to be bound by Grab’s terms and conditions and any future amendments and additions to the terms and conditions as published from time to time at <http://www.grab.com> or through the Grab mobile application.

32. HLB makes no representation or warranty for products and services offered by Grab and shall not be liable or responsible for any changes, claims, loss or damages resulting from this Airport Transfer service. The Airport Transfer is non-transferable to any third party nor-exchangeable for cash or in any kind.

Golf Program

33. The Eligible Principal Cardholder is entitled for the Golf Program (“**Golf Program**”) in the following manner:

	Emirates HLB World Elite	Emirates HLB World	Emirates HLB Platinum
Golf Program	Two (2) complimentary green fee a month at selected golf courses in Malaysia and/or overseas with minimum balance of RM2,000 in the latest Card statement	Two (2) complimentary green fee a month at selected golf courses in Malaysia only with minimum balance of RM2,000 in the latest Card statement.	One (1) complimentary green fee a month at selected golf courses in Malaysia only with minimum balance of RM2,000 in the latest Card statement.

34. Golf Program refers to the golf program service provided by Green Golf International Pte. Ltd (Company No. 201614904D) (“**Green Golf**”). Golf Program is applicable to both New-to-Card and existing Eligible Principal Cardholder upon meeting the criteria as stated under Clause 33 above. Eligible Principal Cardholder shall make golf booking via dedicated microsite at <https://emirateshongleongbank.greengolf-international.com> which is managed by Green Golf (“**Microsite**”).
35. The Golf Program is valid at twenty-one (21) participating golf clubs in Malaysia and twenty-nine (29) participating golf clubs out of Malaysia (collectively known as “**Golf Club**”). Click [here](#) for the list of participating Golf Clubs.
36. Every golf booking must be accompanied by one (1) paying guest (“**Guest**”) for weekday games and two (2) paying guests (“**Guests**”) for weekend games and all the charges will be charged to the Eligible Principal Cardholder’s Card. By booking via the Microsite, the Eligible Principal Cardholder and their Guest(s) agree to be bound by the general terms and conditions for the Golf Program and the respective Golf Club’s terms and conditions and any future amendments and additions to the terms and conditions as published from time to time at the Microsite. Click [here](#) for general terms and conditions.
37. HLB makes no representation or warranty for products and services offered by Green Golf and/or the Golf Club and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer. Any issues, queries or disputes pertaining to the Golf Program shall be resolved between Green Golf and/or the Golf Club and the Eligible Principal Cardholders without recourse to HLB. The Golf Program is not transferable nor exchangeable for cash or in any kind.

Overseas Medical and Travel Insurance

38. The Eligible Principal Cardholder is entitled for Overseas Medical and Travel Insurance (“**Travel Insurance**”) in the following manner and subject to the terms of each Travel Insurance policy:

Emirates HLB World Elite	Emirates HLB World	Emirates HLB Platinum
---------------------------------	---------------------------	------------------------------

Travel Insurance	<ul style="list-style-type: none"> • Travel Medical up to USD500,000 • Travel Accident up to USD500,000 • Trip Inconvenience up to USD7,500 	<ul style="list-style-type: none"> • Travel Medical up to RM85,000 • Travel Accident up to RM3mil • Personal & Family Trip Inconvenience up to RM24,000 	<ul style="list-style-type: none"> • Travel Medical up to RM40,000 • Travel Accident up to RM1.5mil • Personal & Family Trip Inconvenience up to RM12,000
-------------------------	--	--	--

39. Travel Insurance is applicable to both New-to-Card and existing Eligible Principal Cardholders as stated under Clause 38 above. The Eligible Principal Cardholder must make payment with their Cards when purchasing the air tickets in order to enjoy the Travel Insurance coverage.
40. **Emirates HLB World Elite**
Travel Insurance for Emirates HLB World Elite is underwritten by AIG Malaysia Insurance Berhad. Click [here](#) to view the policy. To file a claim, please log-on to <https://my.mycardbenefits.com/>.
41. **Emirates HLB World**
Travel Insurance for Emirates HLB World is underwritten by MSIG Insurance (Malaysia) Bhd (“MSIG”). Click [here](#) to view the policy.
42. **Emirates HLB Platinum**
Travel Insurance for Emirates HLB Platinum is underwritten by MSIG Insurance (Malaysia) Bhd. Click [here](#) to view the policy.
43. For Emirates HLB World and Platinum, Principal Cardholders need to write-in/call-in to notify MSIG In the event of a claim:

MSIG INSURANCE (MALAYSIA) BHD

Bancassurance Department
Level 16, Menara Hap Seng 2, Plaza Hap Seng
No. 1, Jalan P. Ramlee
50250 Kuala Lumpur, Malaysia
Banca Hotline: 1800 88 6163
Fax: 03-2070 5959
Email: bancahotline@my.msig-asia.com

Mastercard Retail Insurance

44. The Eligible Principal Cardholder is entitled for the Mastercard Retail Insurance (“Retail Insurance”) in the following manner:

	Emirates HLB World Elite	Emirates HLB World	Emirates HLB Platinum
Retail Insurance	<ul style="list-style-type: none"> • Purchase Protection up to USD20,000 • Extended Warranty up to USD2,000 • E-Commerce Purchase Protection up to USD1,000 • Wallet Guard up to USD500 	<ul style="list-style-type: none"> • Wallet Guard up to USD100 	<ul style="list-style-type: none"> • E-Commerce Purchase Protection up to USD200

45. Retail Insurance is applicable to both New-to-Card and existing Eligible Principal Cardholder as stated under Clause 44 above. The Eligible Principal Cardholder must make payment with the Cards when purchasing the products and services as provided in the links under Clause 46 below that are entitled for the Retail Insurance.
46. Retail Insurance for the Card is underwritten by AIG Malaysia Insurance Berhad.
 - (a) Click [here](#) to view the Retail Insurance policy for Emirates HLB World Elite
 - (b) Click [here](#) to view the Retail Insurance policy for Emirates HLB World
 - (c) Click [here](#) to view the Retail Insurance policy for Emirates HLB Platinum.

Mastercard Travel and Lifestyle Services

47. Subject to the relevant charges and terms and conditions, Mastercard Travel and Lifestyle Services (“MTLS”) is provided to the Eligible Principal Cardholder as follows:

	Emirates HLB World Elite	Emirates HLB World	Emirates HLB Platinum
MTLS	<ul style="list-style-type: none"> • Luxury Hotel & Resorts • Cruise • Car Rental • Flight • Private Jet • Hotel Stay Guarantee • Epicurean Experience • Lifestyle Enquirer • Concert Tickets Requests • Airport Concierge 	<ul style="list-style-type: none"> • Luxury Hotel & Resorts • Cruise • Car Rental • Flight • Hotel Stay Guarantee 	<ul style="list-style-type: none"> • Luxury Hotel & Resorts • Hotel Stay Guarantee

48. MTLS is applicable to both New-to-Card and existing Eligible Principal Cardholder as stated under Clause 47 above. Eligible Principal Cardholder could start to enjoy MTLS upon the approval of the Card. Click [here](#) for further details of MTLS.
49. **Emirates HLB World Elite**
For booking and inquiries pertaining to MTLS, please contact Ten Lifestyle Group PLC at 1-800-883-947 (Toll-free Number)
50. **Emirate HLB World and Platinum**
For booking and inquiries pertaining to MTLS, please log-on to <https://apac.mastercard.com/en-ap/homePage>
51. Payment for MTLS must be made with the Cards. MTLS’s terms and conditions apply. Click [here](#) for more details.
52. Click [here](#) for Frequently Asked Questions
53. HLB makes no representation or warranty for products and services offered by Mastercard for the MTLS and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer.

Mastercard Airport Experiences provided by LoungeKey

54. The Eligible Principal Cardholder is entitled for Mastercard Airport Experiences (“MCAE”) in the following manner:

	Emirates HLB World Elite	Emirates HLB World	Emirates HLB Platinum
MCAE	<ul style="list-style-type: none"> Complimentary membership to more than 1,000 lounges in over 500 airports worldwide, as well as dining, spa and retail offers from selected airport merchants regardless of airlines, frequent flyer membership or class tickets. 1x Complimentary airport lounge access per year. Lounge visit fee will be applicable for Eligible Principal Cardholder visit in excess of the entitlement and for all guest visit. 	<ul style="list-style-type: none"> Complimentary membership to more than 1,000 lounges in over 500 airports worldwide, as well as dining, spa and retail offers from selected airport merchants regardless of airlines, frequent flyer membership or class tickets. 	Not Applicable

55. MCAE is applicable to both New-to-Card and existing Eligible Principal Cardholder as stated under Clause 54 above. Eligible Principal Cardholder for Emirates HLB World Elite and Emirates HLB World could start to enjoy MCAE from 01 July 2019 onwards and upon the approval of the Card by registering their eligible Card details on MCAE’s website at <https://airport.mastercard.com/>
56. The use of MCAE’s service is subject to LoungeKey’s Terms and Conditions. For more details, please visit <http://airport.mastercard.com/en/terms-of-use>
57. For MCAE’s Frequently Asked Questions, please visit <https://airport.mastercard.com/en/faq>
58. HLB makes no representation or warranty for products and services offered by LoungeKey Ltd and shall not be liable or responsible for any changes, claims, loss or damages suffered by Eligible Principal Cardholder resulting from this offer.

Access to Emirates Lounge at Dubai

59. The Eligible Principal Cardholder is entitled to access the Emirates Lounge at Dubai International Airport (“Lounge Access”) in the following manner:

	Emirates HLB World Elite	Emirates HLB World	Emirates HLB Platinum
Lounge Access	Four (4) times within the Card Anniversary.	Two (2) times within the Card Anniversary.	Not Applicable.

60. Lounge Access is applicable to both New-to-Card and existing Eligible Principal Cardholder as stated under Clause 59 above. Lounge Access can be extended to the Eligible Principal Cardholder’s companion and/or Supplementary Cardholder, who is travelling together with the Eligible Principal Cardholder subject to the remaining access stated under Clause 59. The Eligible Principal

Cardholder has the option to pay for Lounge Access at a fee of USD100 per person upon depletion of complimentary Lounge Access.

61. The Eligible Principal Cardholder and his/her travelling companion (including Supplementary Cardholder) are to adhere to, amongst others, the following:
- Unused Lounge Access within Card Anniversary cannot be brought forward to the next Card Anniversary.
 - Emirates HLB World Elite and/or Emirates HLB World must be presented at the lounge reception desk together with Emirates boarding pass.
 - Lounge Access is subject to space availability.
 - This benefit is not applicable to Emirates employee tickets, industry and agent discounted tickets, reward tickets, consultant tickets and other discounted tickets.
62. The Eligible Principal Cardholder shall refer to Emirates Lounge's terms and conditions at www.emirates.com/my which may be amended from time to time. The Lounge Access is not transferable nor exchangeable for cash or in any kind.

Skywards Silver Status

63. The Eligible Principal Cardholder is entitled for Skywards Silver Status ("**Silver Status**") in the following manner:

	Emirates HLB World Elite	Emirates HLB World	Emirates HLB Platinum
Silver Status	One (1) year upon Card approval date.	One (1) year upon Card approval date.	Not Applicable.

64. Silver Status will be upgraded and/or enrolled for an Eligible Principal Cardholder as stated under Clause 63 within fourteen (14) calendar days from the Card approval date. An email confirmation will be sent by Emirates with instructions on how to view and download the Emirates Skywards Silver digital card to enjoy the privileges.
65. Privileges offered for Silver Status include but not limited to the following and will be solely determined by Emirates:
- Access to Emirates Lounge at Dubai International Airport
 - 25% bonus Skywards Miles on Emirates flights
 - Additional 12kgs check-in luggage allowance
 - Priority check-in
66. If an Eligible Principal Cardholder is an existing Emirates Skywards Silver member, his/her Silver Status will be extended for one (1) year from the Card approval date. If the Eligible Principal Cardholder is an existing Emirates Skywards Gold or Platinum member, his/her existing membership status will not be affected.
67. An Eligible Principal Cardholder is required to meet Skywards programme terms and conditions imposed by Emirates to maintain the Silver Status for subsequent years to avoid being downgraded to Skywards Blue Status. The Eligible Principal Cardholder shall refer to Emirates' terms and conditions at www.emirates.com/my which may be amended from time to time. HLB will not be responsible or liable to the Eligible Principal Cardholder for any acts or omissions by Emirates in connection with Silver Status.

Flexi Payment Plan

68. The Eligible Principal Cardholder is entitled for the Flexi Payment Plan ("FPP") in the following manner:

	Emirates HLB World Elite	Emirates HLB World	Emirates HLB Platinum
Flexi Payment Plan	12-month 0% instalment on minimum RM1,000 Retail Transactions		

69. FPP is applicable to both New-to-Card and existing Eligible Principal Cardholder upon meeting the criteria as stated under Clause 68 above. FPP allows Eligible Principal Cardholder to repay Retail Transactions (except for Excluded Transactions as defined below) with a minimum amount of Ringgit Malaysia One Thousand (RM1,000) and which have already been debited to the Eligible Principal Cardholder's Card Account and/or recorded in the current credit card statement by way of monthly instalments over a prescribed fixed tenure ("**FPP Monthly Instalment**") as agreed between the Eligible Principal Cardholder and HLB.
70. The Retail Transactions must not have passed its payment due date at the point of the FPP conversion.
71. The FPP does not apply to cash advance, instalment amount payable under other programmes of HLB such as Balance Transfer, Balance Transfer One-Time Fee, Extended Payment Plan, Quick Cash, Quick Cash One-Time Fee, Annual Fees, card forward balances and other charges imposed by HLB as provided in the Agreement ("**Excluded Transactions**").
72. The FPP conversion is not entitled to any reward points and/or cash rebates and/or Skyward Miles unless notified otherwise by HLB.
73. The approval of the Eligible Principal Cardholder's FPP conversion application will be subject to:
- the current standing of the Eligible Principal Cardholder's credit card account;
 - the Eligible Principal Cardholder's available instalment credit limit at the point of FPP conversion application;
 - the Eligible Principal Cardholder's credit card account is not in default at the time of FPP application; and
 - in any other case, at HLB's discretion.
74. Eligible Principal Cardholder will be notified of approval or rejection of his/her FPP's conversion application in writing via the post within ten (10) working days from the date HLB receives the Eligible Principal Cardholder's FPP conversion application. HLB reserves the right to reject the FPP conversion application without giving any reason thereof. In the event the Eligible Principal Cardholder does not receive any notification from HLB after ten (10) working days from the date of application for FPP conversion, the Eligible Principal Cardholder is required to contact Hong Leong Contact Centre at 03-7626 8899 for clarification.
75. The Eligible Principal Cardholder must pay the full FPP monthly instalment amount in addition to the 5% monthly minimum payment due on the rest of the credit card outstanding balance. In the event this payment is not received by HLB in full on or before the payment due date as specified in the monthly card statement, the prevailing finance charges and late payment fee shall be charged on the combined sum consisting of the FPP Monthly Instalment plus the 5% minimum payment, in accordance with the terms and conditions of the Agreement.
76. The Eligible Principal Cardholder shall forthwith settle all FPP outstanding balance including fee and interest if:

- (a) the Eligible Principal Cardholder defaults in any of his/her obligations stated in these T&Cs or those under the Agreement;
 - (b) the FPP is cancelled or terminated due to any reason whatsoever; or
 - (c) the Eligible Principal Cardholder's credit card account is in default for ninety (90) days, or is cancelled or terminated otherwise, the prevailing finance charges shall be levied on the said FPP outstanding balances until full settlement of all FPP outstanding balance.
77. HLB reserves the right at any time by giving twenty-one (21) calendar days prior notice to the Eligible Principal Cardholder to add, alter, modify, change or vary all or any of these terms and conditions or to replace wholly or in part by another program, withdraw this FPP program or terminate the Eligible Principal Cardholder's FPP altogether.

GENERAL

78. These T&Cs 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.
79. HLB reserves the right upon giving prior notice to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) ("**the Amendment**") any of the terms and conditions herein, including but not limited to, changing and/or withdrawing the Programme or changing the service provider from Emirates to another similar service provider. Notification to the Cardholders in respect of the Amendment shall be effected in the manner as specified by HLB in the Agreement.
80. HLB's decisions on all matters relating to the Programme, including the determination and entitlement of the Skywards Miles are final and binding and any dispute pertaining to the Programme (including but not limited to the entitlement of Skywards Miles) shall not be entertained by HLB.

If you have any enquiries regarding the terms and conditions, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my.