

EMIRATES HLB CARDS TERMS AND CONDITIONS

The terms and conditions below are to be read together with the Hong Leong Bank (“the Bank”) Cardholder’s Agreement Terms and Conditions (“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 Emirates HLB Cards Terms and Conditions herein (“Card Terms and Conditions”), the Card Terms and Conditions shall prevail in so far as they are applicable to the Emirates HLB Cards.

1) Definitions:

- (a) “Card” means Emirates HLB World Elite, Emirates HLB World and Emirates HLB Platinum issued by the Bank and includes a supplementary card, if applicable.
- (b) “Card Account” means the account of the Principal Cardholder with the Bank, opened in respect of the Card.
- (c) “Principal Cardholder” means the principal cardholder to whom the Card is issued by the Bank. The Principal Cardholder and the Supplementary Cardholder (as defined below) are collectively known as “Cardholder”.
- (d) “Emirates Skywards” or “Skywards” means the frequent flyer programme owned and operated by Emirates Airlines.
- (e) “Skywards Account” means the Skywards loyalty membership account to which Skywards miles are awarded and accrued.
- (f) “Skywards Member” means any person who is recognized by Emirates Airlines, in its sole discretion as a member of Skywards.
- (g) “Skywards Miles” or “Miles” means the credits (in miles) awarded by the Bank and/or Emirates Airlines to a Skywards Member.
- (h) “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.
- (i) “Merchant” is an individual, firm or company engaged in the business of selling and providing goods and/ or service.
- (j) “Card Anniversary” means the anniversary date of the issuance of the Card.
- (k) “Programme” means the Emirates HLB Cards programme and includes any variations or amendments to the same as may be made by the Bank from time to time, at its discretion.
- (l) “Retail Transactions” or “Retail Spend” mean, 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 the Bank reserves the sole right to determine if a transaction fall within the definition of Retail Transactions or Retail Spend) :
 - Cash Advance;
 - Quasi Cash i.e. betting and gaming related transactions;
 - Government and JomPAY related transactions;
 - Annual Fee;
 - Balance Transfer;
 - Late Payment Charges;

- Disputed Charges;
- Fraudulent Charges;
- Finance Charges;
- Card Replacement Fee;
- Delivery Charges;
- Cash Payments;
- Government Tax (if applicable);
- Any other fees, charges or penalties incurred by the Cardholders

(m) “RM” or “MYR” or “Ringgit” means Ringgit Malaysia or Malaysian Ringgit.

(n) “USD” means United States of America Dollar.

(o) “Supplementary Cardholder” means the person to whom a supplementary Card has been issued by the Bank upon application by the Principal Cardholder.

Unless the context otherwise requires, words and expressions respectively defined or construed in the Agreement shall have the same meanings when used or referred to herein and words referring to the male gender shall include the female gender and words referring to the singular number shall include plural number and vice versa.

2) This Programme is made available to the Principal Cardholder and is subject to the following terms and conditions and the terms and conditions in the Agreement.

Annual Fee

3) Annual Fee (“Annual Fee”) will be levied on each Card as following:

| | Emirates HLB World Elite | Emirates HLB World | Emirates HLB Platinum |
|--|--|---|---|
| Annual Fee - Principal Cardholder | RM2,500 per Card Anniversary. *Annual Fee is RM1,800 per Card Anniversary till 30 June 2020 | RM1,200 per Card Anniversary. *Annual Fee is RM800 per Card Anniversary till 30 June 2020. | RM250 per Card Anniversary. Annual Fee is waived upon meeting a total Retail Transaction (including JomPay and Government Transactions) of RM50,000 within 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 30 from Card Approval date and/or 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 be in delinquent status and must not be in breach of any of the Card Terms and Conditions 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 the Bank.

- 6) In the event the Principal Cardholder is not a registered Skywards Member and do not have a Skywards Account at the time of application for the Card, the Principal Cardholder hereby authorizes and consents the Bank to disclose the personal information of the Principal Cardholder to Emirates to facilitate the Principal Cardholder’s application for registration with Emirates as a Skywards Member and the opening of a Skywards Account. The personal information that may be disclosed by the Bank 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 are awarded to the Eligible Principal Cardholder and will be credited to the 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) Welcome Bonus Skywards Miles are awarded to the Eligible Principal Cardholder 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 45 days from Principal Card approval date. Welcome Bonus will be credited to the Principal Cardholder’s Skywards Account on Day 61 from the Principal Card approval date (“Date”). It is essentially the obligation of the Principal Cardholder to notify the Bank in writing within 30 days from the Date in the event of non-receipt of the Welcome Bonus within the aforesaid Date, failing which the Principal Cardholder is deemed to have received the Welcome Bonus and any request for the reimbursement of Welcome Bonus shall not be entertained by the Bank or Emirates.

10) Welcome Bonus will not be awarded under promotions which are explicitly excluded from. Welcome Bonus is capped at ONE fulfillment per Emirates HLB Platinum Principal Cardholder, regardless of the number of applications and Card(s) approved.

Anniversary Bonus

11) Anniversary Bonus Skywards Miles are awarded to the Eligible Principal Cardholder 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 (including JomPAY and Government transactions) of RM300,000 within Card Anniversary in the preceding year. | 5,000 Miles upon meeting a total Retail Transaction (including JomPAY and Government transactions) of RM200,000 within Card Anniversary in the preceding year. | 2,500 Miles upon meeting a total Retail Transaction (including JomPay and Government Transactions) of RM50,000 within Card Anniversary in the preceding year. |

12) Anniversary Bonus is applicable to both New-to-Card and Existing-to-Card Principal Cardholder upon meeting the criteria as stated in Clause 11 above. Anniversary Bonus will be credited to the Principal Cardholder’s Skywards Account 5 working days after Card Anniversary. It is essentially the obligation of the Principal Cardholder to notify the Bank in writing within 30 days from the aforesaid date in the event of non-receipt of the Welcome Bonus within the aforesaid date, failing which the Principal Cardholder is deemed to have received the Anniversary Bonus and any request for the reimbursement of Welcome Bonus shall not be entertained by the Bank or Emirates.

- 13) Skywards Miles earned by the Supplementary Cardholder will be credited into the Skywards Account of the Principal Cardholder. Total Skywards Miles earned collectively by the Cardholder (i.e. both Principal Cardholder and Supplementary Cardholders) will be stated in the Principal Cardholder's monthly Card statement of account and will be credited to the Principal Cardholder's Skywards Account .
- 14) For the avoidance of doubt, although Skywards Miles can be awarded in respect of Retail Transactions made by the Supplementary Cardholder, the Skywards Miles will only be credited to the Principal Cardholder's Skywards Account and only the Principal Cardholder is entitled to make any redemption of the Skywards Miles.
- 15) The Bank shall use its best endeavours to cause the Skywards Miles to be credited to the Principal Cardholder's Skywards account within 48 hours upon posted transaction. The Bank may however vary the date and the frequency of the crediting of the Skywards Miles at its sole and absolute discretion with prior notice. Notwithstanding that the Skywards Miles earned by the Cardholders will be stated in the Principal Cardholder's monthly Card statement of account, only Skywards Miles which have been credited into the Principal Cardholder's Skywards Account can be redeemed. The Bank will not be liable for any delay and/ or omission in processing and crediting of the Skywards Miles into the Principal Cardholder's Skywards account.
- 16) Skywards Miles credited into the 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 or third party or entity nor exchangeable for cash or credit. For the avoidance of doubt, Skywards Miles from an expired or closed Card Account cannot be transferred to any existing Card Account.
- 18) The Bank reserves the absolute 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 the Bank 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 the Bank and/ or Cardholders.
- 19) It is the Principal Cardholder's responsibility to make sure that the Skywards Account is always in good status and active in order to receive Miles from the Bank. The 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 Principal Cardholder's Skywards Account with Emirates. The Bank will not be responsible or liable to the Principal Cardholder for any acts or omissions by Emirates in connection with Skywards, including but not limited to the redemption of the Skywards Miles by the Principal Cardholder and any issues relating to the redemption of the Skywards Miles shall be resolved between the Principal Cardholder and Emirates without recourse to the Bank.

- 20) If the Principal Cardholder's Card is cancelled or terminated by either the Principal Cardholder or the Bank, the 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 Principal Cardholder's Skywards account notwithstanding that the Skywards Miles earned may have been posted to the Principal Cardholder's Card statement of account. 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 Principal Cardholder's Skywards Account will not be credited into the Principal Cardholder's Skywards Account but will continue to accumulate ("Accumulated Skywards Miles"). Such Accumulated Skywards Miles will only be credited into the Principal Cardholder's Skywards Account with Emirates when the suspension is uplifted. In the event the suspension is not lifted and the Card is cancelled or terminated, such Accumulated Skywards Miles will be forfeited and the Cardholder shall have no recourse to the Bank 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 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 the Bank without incurrance of any liability by the Bank, the Bank reserves the right at its sole and absolute discretion to debit or off set the 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 the Bank shall in its sole and absolute discretion determine.
- 22) Retail Transactions carried out on the Card and the conversion thereto to Skywards Miles will be reflected in the monthly Card statement of account issued by the Bank to the Cardholder. The Cardholder hereby expressly covenants and undertakes with the Bank that it shall be the duty of the Cardholder to report to the Bank in writing and within such time period as may be specified by the Bank in the Agreement of any error, discrepancy or inaccuracy of any kind whatsoever indicated in the monthly Card statement of account, particularly in relation to the Retail Transactions relating to the Skywards Miles earned. In the event the Cardholder does not within the time period specified in the Agreement notify the Bank in writing of any such error, discrepancy or inaccuracy then the 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 Cardholder and the Cardholder shall thereafter be precluded from making any claims against the Bank by alleging that the said statement contains any error, discrepancy or inaccuracy.

Fly to Europe

23) Fly to Europe (“Fly to Europe”) is awarded to the Eligible Principal Cardholder 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 return flight in Business Class to Europe, upon meeting a total Retail Transaction (including JomPAY and Government transactions) of RM300,000 within Card Anniversary in the preceding year. | 75,000 Miles, which is equivalent to a return trip in Economy Class to Europe, upon meeting a total Retail Transaction (including JomPAY and Government transactions) of RM200,000 within Card Anniversary in the preceding year. | Not applicable. |

24) Fly to Europe is applicable to both New-to-Card and Existing-to-Card Principal Cardholder upon meeting the criteria as stated in Clause 23 above. Fly to Europe miles will be credited to the Principal Cardholder’s Skywards Account 5 business days after Card Anniversary. Principal Cardholder has the flexibility to use and/redeem the Fly to Europe Miles according to the Skywards programme.

25) For avoidance of doubt, Principal Cardholder shall pay any fuel surcharge, airport tax and/or other fees that may be incurred while redeeming Fly to Europe.

Mastercard Destination Limo Service

26) Mastercard Destination Limo Service (“Destination Limo”) is awarded to the Eligible Principal Cardholder in the following manner:

| | Emirates HLB World Elite | Emirates HLB World | Emirates HLB Platinum |
|-------------------------|---------------------------------|--------------------|-----------------------|
| Destination Limo | 1 ride within Card Anniversary. | Not applicable. | Not applicable. |

27) Destination Limo is applicable to both New-to-Card and Existing-to-Card Principal Cardholder of Emirates HLB World Elite Card as stated in Clause 26 above. Destination Limo voucher code will be sent to Principal Cardholder of Emirates HLB World Elite Card within 5 business days from Card Approval Date and/or Card Anniversary Date via Short Message Service (SMS) and/or Electronic Direct Mail (EDM). Principal Cardholder of Emirates HLB World Elite Card shall provide a valid voucher code at the point of booking. It is essentially the obligation of the Principal Cardholders of Emirates HLB World Elite Card to ensure that they have provided their latest and valid mobile number and/or e-mail address to the Bank and the Bank shall not be responsible in the event of non-receipt of the said SMS / EDM by the Eligible Principal Cardholders of Emirates HLB World Elite Card for any reasons whatsoever.

- 28) The Destination Limo voucher code is valid until 31 December 2019. Unutilized Destination Limo voucher code will be forfeited and any appeal for the reimbursement of the sum equivalent to the unutilized Destination Limo voucher code shall not be entertained. The method for Redemption of the Destination Limo voucher code from 1 January 2020 onwards will be updated latest by 1 December 2019.
- 29) Destination Limo is valid at the airports of the arrival destination only (pick-up from airport). Click [here](#) for the list of airports of the arrival destination that are entitled for the Destination Limo.
- 30) Booking, cancellation and/or amendment of the Destination Limo must be made with World Elite Mastercard Concierge at 1-800-883-947 (Toll-free Number).
- 31) Other terms and conditions apply. Click [here](#) for more details.
- 32) Click [here](#) for Frequently Asked Questions
- 33) The Destination Limo Service and the Destination Limo voucher code are not transferable nor exchangeable for cash or in any kind. The Bank makes no representation or warranty for products and services offered by Destination Limo and shall not be liable or responsible for any changes, claims, loss or damages resulting from this Destination Limo Service

Airport Transfer

- 34) Airport Transfer service (“Airport Transfer”) is awarded to the Eligible Principal Cardholder in the following manner:

| | Emirates HLB World Elite | Emirates HLB World | Emirates HLB Platinum |
|-------------------------|---|---|---|
| Airport Transfer | A maximum of 2 rides, worth RM100 each ride, upon meeting every RM2,000 spend on Emirates and/or Overseas transactions within Card Anniversary. | A maximum of 1 ride, worth RM88, upon meeting every RM2,000 spend on Emirates and/or Overseas transactions within Card Anniversary. | A maximum of 1 ride, worth RM88, upon meeting every RM2,000 spend on Emirates and/or Overseas transactions within Card Anniversary. |

- 35) Airport Transport refers to transportation services provided by third-party e-hailing drivers through the smartphone-based mobile application Grab App offered by Grabcar Sdn Bhd (Grab), either pick-up or drop-off at participating airports in Malaysia only as per listed in the below Table 1. Grab promo code will be sent to New-to-Card or Existing-to-Card Principal Cardholder within 5 business days upon meeting the criteria as stated in Clause 34 above via Short Message Service (SMS) and/or Electronic Direct Mail (EDM). It is essentially the obligation of the Principal Cardholders to ensure that they have provided their latest and valid mobile number and/or e-mail address to the Bank and the Bank shall

not be responsible in the event of non-receipt of the said SMS / EDM by the Eligible Principal Cardholders for any reasons whatsoever.

36) The Grab promo code has a validity of up to 12 months from issuance date.

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 |

37) Principal Cardholder must make Airport Transfer booking using the Grab mobile application with the valid Grab promo code. Grab promo code is only successfully redeemed once a relevant in-app and/or Short Message Service (SMS) is received by Principal Cardholder. A cancelled booking nullifies the Grab promo code.

38) Charges will be charged to the Principal's HLB Emirates Card when the actual Airport Transfer fare exceeded the value of Grab promo code as stated in Clause 32. There will be no reimbursement if the actual Airport Transfer fare is lower than Grab promo code stated in Clause 32. Any unused or balance value in the Grab promo code shall be forfeited and shall not be exchanged for cash and/or credit.

39) For the avoidance of doubt, 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 Grab customer with HLB Emirates Cards as the preferred payment method. A valid Grab promo code is required to key-in into the Grab mobile application before proceeding with booking confirmation. By downloading and installing the Grab mobile application, Principal Cardholder is agree 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.

40) The Bank 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 offer. The Airport Transfer is not transferable to any third party nor exchangeable for cash or in any kind.

Golf Program

41) Golf Program (“Golf Program”) is awarded to the Eligible Principal Cardholder in the following manner:

| | Emirates HLB World Elite | Emirates HLB World | Emirates HLB Platinum |
|---------------------|--|---|--|
| Golf Program | Complimentary 2 times of green fee a month at selected golf courses in Malaysia and/or overseas with minimum balance of RM2,000 in latest statement. | Complimentary 2 times of green fee a month at selected golf courses in Malaysia only with minimum balance of RM2,000 in latest statement. | Complimentary 1 time of green fee a month at selected golf courses in Malaysia only with minimum balance of RM2,000 in latest statement. |

42) Golf Program refers to golf program service provided by Green Golf. Golf Program is applicable to both New-to-Card and Existing-to-Card Principal Cardholder upon meeting the criteria as stated in Clause 41 above. Principal Cardholder shall make golf booking via dedicated microsite at <https://www.emirateshongleong.greengolf.biz> which is managed by Green Golf (“Microsite”).

43) The Golf Program is valid at 21 participating Golf Clubs in Malaysia and 29 participating Golf Clubs in out of Malaysia. Click [here](#) for the list of participating Golf Clubs.

44) Every golf booking must be accompanied by 1 (one) paying guest (“Guest”) for weekday games and 2 (two) paying guests (“Guests”) for weekend games and all the charges will be charged to Eligible Principal’s Emirates HLB Card. By booking via the dedicated Microsite, the Eligible Principal Cardholder and their Guest(s) agreed to be bound by Golf Program general terms and conditions and 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.

45) The Bank makes no representation or warranty for products and services offered by Green Golf 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 the Eligible Principal Cardholders without recourse to the Bank. The Golf Program is not transferable nor exchangeable for cash or in any kind.

Mastercard Boingo Wi-Fi Service

46) Mastercard Boingo Wi-Fi Service (“Boingo Wi-fi”) is awarded to the Eligible Principal Cardholder in the following manner:

| | Emirates HLB World Elite | Emirates HLB World | Emirates HLB Platinum |
|---------------|---|---|-----------------------|
| Boingo | Complimentary Wi-Fi service up to 4 devices | Complimentary Wi-Fi service up to 4 devices | Not applicable. |

47) Boingo Wi-fi is applicable to both New-to-Card and Existing-to-Card Principal Cardholder as stated in Clause 46 above. No promo code is required to enroll to Boingo Wi-fi. Principal Cardholder could start to enjoy Boingo Wi-fi upon Card Approved by registering with Boingo Wireless Inc (“Boingo”). The use of Boingo Wi-fi is subject to Boingo’s customer agreement, end user license agreement and other applicable legal terms and conditions, including Boingo’s terms of use, privacy and security policies available at <https://hlb.boingo.com>. The Bank makes no representation or warranty for products and services offered by Boingo and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer.

48) For Boingo Wi-fi’s Terms and Conditions, please visit <https://redeem.boingo.com/mcsi/program-details/>

49) For Boingo Wi-fi Frequently Asked Questions, please visit: <https://redeem.boingo.com/mcsi/standard-faqs/>

Overseas Medical and Travel Insurance

50) Overseas Medical and Travel Insurance (“Travel Insurance”) is awarded to the Eligible Principal Cardholder in the following manner and subject to the terms of each policy:

| | Emirates HLB World Elite | Emirates HLB World | Emirates HLB Platinum |
|-------------------------|--|--|--|
| Travel Insurance | <ul style="list-style-type: none"> • Travel Medical of up to USD500,000 • Travel Accident of up to USD500,000 • Trip Inconvenience up to USD7,500 | <ul style="list-style-type: none"> • Travel Medical of up to MYR85,000 • Travel Accident of up to MYR3mil • Personal & Family Trip Inconvenience of up to MYR24,000 | <ul style="list-style-type: none"> • Travel Medical of up to MYR40,000 • Travel Accident of up to MYR1.5mil • Personal & Family Trip Inconvenience of up to MYR12,000 |

51) Travel Insurance is applicable to both New-to-Card and Existing-to-Card Principal Cardholder as stated in Clause 50 above. Principal Cardholder must make payment with their Emirates HLB Cards when purchase the air tickets in order to enjoy the Travel Insurance coverage.

52) 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/>

53) Emirates HLB World

Travel Insurance for Emirates HLB World is underwritten by MSIG Insurance (Malaysia) Bhd (“MSIG”). Click [here](#) to view the policy.

54) Emirates HLB Platinum

Travel Insurance for Emirates HLB Platinum is underwritten by MSIG Insurance (Malaysia) Bhd. Click [here](#) to view the policy.

55) 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: banchahotline@my.msig-asia.com

Mastercard Retail Insurance

56) Mastercard Retail Insurance (“Retail Insurance”) is awarded to the Eligible Principal Cardholder in the following manner:

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

57) Retail Insurance is applicable to both New-to-Card and Existing-to-Card Principal Cardholder as stated in Clause 56 above. Principal Cardholder must make payment with HLB Emirates Cards when purchase products and services that are entitled for the Retail Insurance.

58) Retail Insurance for the Emirates HLB Cards is underwritten by AIG Malaysia Insurance Berhad.

- Click [here](#) to view the Retail Insurance policy for Emirates HLB World Elite
- Click [here](#) to view the Retail Insurance policy for Emirates HLB World
- Click [here](#) to view the Retail Insurance policy for Emirates HLB Platinum.

To file a claim, please log-on to <https://my.mycardbenefits.com/>

Mastercard Travel and Lifestyle Services

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

| | 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 |

60) MTLS is applicable to both New-to-Card and Existing-to-Card Principal Cardholder as stated in Clause 59 above. Principal Cardholder could start to enjoy MTLS upon the approval of the Card.

61) 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)

62) Emirate HLB World and Platinum

For booking and inquiries pertaining to MTLS, please log-on to <https://apac.mastercard.com/en-ap/homePage>

63) Payment must be made with the Cards. MTLS’s terms and conditions apply. Click [here](#) for more details.

64) Click [here](#) for Frequently Asked Questions

65) The Bank 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

66) Mastercard Airport Experiences (“MCAE”) is awarded to the Eligible Principal Cardholder 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 1000 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 Cardholder visit in excess of the entitlement and for all guest visit | <ul style="list-style-type: none"> • Complimentary membership to more than 1000 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. | <ul style="list-style-type: none"> • N/A |

67) MCAE is applicable to both New-to-Card and Existing-to-Card Principal Cardholder as stated in Clause 66 above. Principal Cardholder for Emirates HLB World Elite and Emirates HLB World could start to enjoy MCAE from 1 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/>

68) 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>

69) For MCAE’s Frequently Asked Questions, please visit <https://airport.mastercard.com/en/faq>

70) The Bank 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 resulting from this offer.

Access to Emirates Lounge at KLIA

71) Access to Emirates Lounge at Kuala Lumpur International Airport (“Lounge Access”) is awarded to the Eligible Principal Cardholder in the following manner:

| | Emirates HLB World Elite | Emirates HLB World | Emirates HLB Platinum |
|----------------------|----------------------------------|----------------------------------|-----------------------|
| Lounge Access | 4 times within Card Anniversary. | 2 times within Card Anniversary. | Not applicable. |

72) Lounge Access is applicable to both New-to-Card and Existing-to-Card Principal Cardholder as stated in Clause 71 above. Lounge Access can be extended to Principal and/or Supplementary Cardholder’s companion who is travelling together with Principal and/or Supplementary Cardholder subject to the remaining access stated in Clause 71. Principal and/or Supplementary Cardholder has the option to pay for Lounge Access at a fee of USD100 per person upon depletion of complimentary Lounge Access.

73) Eligible Principal Cardholder and his/her travelling companion are to adhere to, but not limited, the followings:

- Unused Lounge Access within Card Anniversary cannot be brought forward to 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

74) Eligible Principal Cardholder shall refer to Emirates Lounge 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

75) Skywards Silver Status (“Silver Status”) is awarded to the Eligible Principal Cardholder in the following manner:

| | Emirates HLB World Elite | Emirates HLB World | Emirates HLB Platinum |
|----------------------|---------------------------------|---------------------------------|-----------------------|
| Silver Status | 1 year upon Card Approval Date. | 1 year upon Card Approval Date. | Not applicable. |

76) Silver Status will be upgraded and/or enrolled for Principal Cardholder as stated in Clause 75 within 14 calendar days from 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.

77) Privileges offered for Silver Status include but not limited to the followings and will be solely determined by Emirates:

- Access to Emirates Lounge at Dubai International Airport
- 25% bonus Skywards Miles on Emirates flights
- Additional 12kg check-in luggage allowance
- Priority check-in

78) If Principal Cardholder is an existing Emirates Skywards Silver member, their Silver status will be extended for one year from the Card approval date. If the Principal Cardholder is an existing Emirates Skywards Gold or Platinum member, their existing membership status will not be affected.

79) Principal Cardholder is required to meet Skywards programme conditions imposed by Emirates to maintain the Silver Status for subsequent years to avoid being downgraded to Skywards Blue Status. Cardholder shall refer to Emirates terms and conditions at www.emirates.com/my which may be amended from time to time. The Bank will not be responsible or liable to the Principal Cardholder for any acts or omissions by Emirates in connection with Silver Status.

Flexi Payment Plan

80) Flexi Payment Plan ("The FPP") is awarded to the Eligible Principal Cardholder in the following manner:

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

81) FPP is applicable to both New-to-Card and Existing-to-Card Principal Cardholder upon meeting the criteria as stated in Clause 80 above. FPP allows Principal Cardholder to repay Retail Transactions (except for Excluded Transactions as defined below) with a Minimum Transaction Amount of RM1,000 and which have already been debited to the Principal Cardholder's Card account and/or recorded in the current credit card statement by way of monthly installments over a prescribed fixed tenure ("FPP Monthly Installment") as agreed between the Principal Cardholder and the Bank.

82) The Retail Transactions must not have passed its payment due date at the point of the FPP conversion.

83) The FPP does not apply to cash advance, installment amount payable under other programmes of the Bank such as Balance Transfer, Balance Transfer Plus, Extended Payment Plan, Cash-on-Call, Call-for-Cash, Call-for-Cash Plus, Annual Fees, card forward balances and other charges imposed by the Bank as provided in the Cardholder Agreement ("Excluded Transactions").

84) The FPP conversion is not entitled to any reward points and/or cash rebates and/or Skyward Miles unless notified otherwise by the Bank.

85) The approval of the Principal Cardholder's application will be subject to:

- (a) the current standing of the Principal Cardholder's credit card account;

- (b) the Principal Cardholder's available installment credit limit at the point of FPP conversion application;
 - (c) the Principal Cardholder's credit card account is not in default at the time of FPP application; and
 - (d) in any other case, at the Bank's sole and absolute discretion.
- 86) 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 the Bank receives the Principal Cardholder's FPP conversion application. The Bank reserves the right to reject the FPP conversion application without giving any reason thereof. In the event the Principal Cardholder does not receive any notification from the Bank after ten (10) working days from the date of application for FPP conversion, the Principal Cardholder is required to contact Hong Leong Contact Centre at 03-76268899 for clarification.
- 87) The Principal Cardholder must pay the full FPP Monthly Installment 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 the Bank 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 Installment plus the 5% minimum payment, in accordance with the terms and conditions of the Cardholder Agreement.
- 88) Principal Cardholder shall forthwith settle all FPP outstanding balances including fee and interest if:
- (a) Principal Cardholder defaults in any of his/her obligations stated in these T&Cs or those under the Cardholder Agreement;
 - (b) Principal Cardholder defaults in the payment of the FPP Monthly Installment and/or any sums due;
 - (c) the FPP is cancelled or terminated due to any reason whatsoever; or
 - (d) the Principal Cardholder's credit card account is in default for 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.
- 89) These T&Cs shall be read together with the Cardholder Agreement, which regulates the provision of credit card facility by the Bank to the Principal Cardholder. In the event of inconsistency of any of these terms and conditions and the Cardholder Agreement, these terms and conditions shall prevail to the extent they apply to the FPP Program.
- 90) The Bank reserves the right at any time by giving twenty-one (21) calendar days prior notice to the 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 Principal Cardholder's FPP altogether.

General Terms and Conditions

- 91) The terms and conditions in this document shall be governed by and construed in accordance with the laws of Malaysia and Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.
- 92) The Bank reserves the right upon giving prior notice to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) any of the terms and conditions herein, including but not limited to, changing and/ or withdrawing the Programme (the “Amendment”). Notification to Cardholders in respect of the Amendment shall be effected at the Bank’s absolute discretion through any one of the following means of communication, namely, by ordinary mail to the Cardholders last known address, or by posting a notice regarding the Amendment at each of the Bank’s branches, or by effecting an advertisement regarding the Amendment in one (1) newspaper of the Bank’s choice, or via the Bank’s website at www.hlb.com.my, or by other means of notification which the Bank deems appropriate and the Amendment shall bind the Cardholder as from the date of notification of the Amendment or from such other date as may be specified by the Bank in the notification. The Cardholder agrees not to make any claim or demand for compensation against the Bank for any losses or damages suffered or incurred by the Cardholder as a result of the Amendment.
- 93) The Bank’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 the Bank.