

CREDIT CARD 1ST YEAR ANNUAL FEE WAIVER PROGRAMME TERMS AND CONDITIONS ([VERSI BAHASA MALAYSIA](#))

Last updated 16 July 2025

These Credit Card 1st Year Annual Fee Waiver Programme ("**Programme**") 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 these T&Cs, these T&Cs shall prevail in so far as they are applicable to all the HLB Credit Cards (Principal Cards and Supplementary Cards) listed in **Table 1 ("Eligible Cards")** below. By accepting the following Eligible Cards, the Cardholder (as defined herein) agrees to be bound by these T&Cs and terms and conditions of the Agreement.

1. Criteria for Annual Fee Waiver Programme

- (a) Each Principal or Supplementary Cardholder (collectively and individually called "**Cardholder**") who performs a minimum of one (1) Eligible Retail Transaction (as defined under **Clause 3** below) of any amount using his Eligible Card within sixty (60) days from the approval date of the Eligible Card will be entitled to an annual fee waiver for the first (1st) year only ("**Annual Fee Waiver**") for that Eligible Card.
- (b) For the avoidance of doubt, (i) each Cardholder may receive an Annual Fee Waiver for each Eligible Card in relation to which he performs an Eligible Retail Transaction, and (ii) an Annual Fee Waiver shall be received in relation to the particular Card and Cardholder only (i.e. if a Principal Cardholder receives an Annual Fee Waiver, it does not mean that an Annual Fee Waiver will be received in respect of the corresponding Supplementary Cardholder unless the Supplementary Cardholder performs an Eligible Retail Transaction, and vice versa).

Table 1: Eligible Cards for the 1st Year Annual Fee Waiver

Eligible Cards
VISA CREDIT CARD
GSC Gold/Platinum
Sutera Platinum
WISE Gold
Essential

2. Eligibility and Participation

- (a) To participate in the Programme, the following eligibility requirements must be met:
 - (i) the Eligible Cards accounts of the Cardholders must be valid and in good standing, not overdue in payment and must not be closed or terminated by either the Cardholders or HLB;
 - (ii) the Cardholders must not be in breach of any of these T&Cs and/or the terms and conditions of the Agreement; and
 - (iii) eligibility will be revoked in respect of the 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 a bank 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 is charged to an Eligible Card but EXCLUDES the following transactions (the list below is not exhaustive and HLB reserves the sole right to determine if a transaction falls within the definition of Eligible Retail Transactions):
 - (i) cash-type transactions including but not limited to Cash Advances and Balance Transfers (as respectively defined/ described in the Agreement);
 - (ii) Quick Cash transactions (as defined / described in the Agreement);
 - (iii) fees and charges including but not limited to charges for cash withdrawals and cash payments, annual fees, interest and/or finance charges, government charges such as taxes and any other kind of charges and penalties;
 - (iv) Any fund transfers, including but not limited to, transfers made from the Eligible Card account to any bank account, peer-to-peer (P2P) transfers, and transactions made via third-party money transfer services;
 - (v) disputed transactions that are subsequently reversed from the account of the Principal Cardholder (whether the disputed transaction was performed by or involved the Principal Cardholder or Supplementary Cardholder); and/or
 - (vi) QR Pay Transactions made via the HLB Connect App.
- (b) The term “**HLB Connect App**” refers to the Hong Leong Bank Connect Mobile Banking Application.
- (c) The term “**QR Pay Transaction**” means retail transactions made via the HLB Connect App using the HLB QR Pay feature.
- (d) HLB shall use its best endeavours to ensure the posting of the Eligible Retail Transactions and/or Annual Fee Waiver earned during the Programme will be on time.
- (e) If the Annual Fee Waiver is given in respect of any Eligible Retail Transaction which is subsequently reversed, the reversal will result in the corresponding Annual Fee Waiver being reversed regardless of the original transaction posting date. Any reversed transaction and/or cancelled transaction will be excluded from receiving the Annual Fee Waiver.
- (f) HLB shall be entitled to forfeit and/or claw back the Annual Fee Waiver in the circumstance where there is a reversal of the Eligible Retail Transaction or non-compliance with the T&Cs herein or termination of the Eligible Cards during the first year upon card approval and/or at the point of awarding the Annual Fee Waiver.

- (g) HLB shall be entitled to decline the eligibility of any Cardholder for the Annual Fee Waiver if HLB reasonably believes such Cardholder to have performed one or more Eligible Retail Transactions in a manner or pattern which HLB deems to be abnormal and/or irregular, and HLB's decision in this matter shall be final and conclusive on all the Cardholders. If the eligibility of the Principal Cardholder is declined pursuant to this clause, the eligibility of the corresponding Supplementary Cardholder for the Annual Fee Waiver is not affected, and vice versa.

4. Programme Variation

HLB reserves the right to amend, vary or alter any of the Programme criteria or withdraw the Programme at any time with prior notice of at least twenty-one (21) calendar days and valid reason(s) to the Cardholders 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 Cardholders or notify in the mass media or post a notice at HLB's banking halls or at HLB's website at www.hlb.com.my or notify via any method which HLB deems practical in respect of such additions, modifications or amendments of the Programme.

5. Interpretation

- (a) Unless the context otherwise requires, capitalized words and expressions shall have the same meaning as defined in the Agreement unless specifically defined in these T&Cs.
- (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.

If you have any enquiries regarding the terms and conditions and/or require a copy of the Bahasa Malaysia version, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my or call 03-76268899.