

HONG LEONG GOLD CREDIT CARD TERMS AND CONDITIONS

Last updated on 21 November 2022

These Hong Leong Gold Credit Card (“**Gold Card**”) Terms and Conditions (“**T&Cs**”) below are to be read together with 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 the Gold Card. By accepting the Gold Card, the Cardholder agrees to be bound by these T&Cs and the Agreement.

1. Definitions

- (a) “**Cardholder**” means the individual named on the Card, whether “Principal Cardholder” and/or “**Supplementary Cardholder**” unless stated otherwise.
- (b) “**HLB Connect App**” means Hong Leong Bank Connect Mobile Banking Application
- (c) “**QR Pay Transactions**” means retail transactions made via the HLB Connect App using the HLB QR Pay feature.

2. Gold Card Rewards Programme (“Programme”)

- (a) The Cardholders are eligible to participate in the Programme and earn the following Reward Points based on the prescribed Spend Category:

Reward Points	Spend Category
One (1) point on every RM1	All Retail Transactions (as defined under Clause 2 (b) below)

- (b) “**Retail Transactions**” 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 Gold Card but shall **EXCLUDE** the following transactions (the list below is not exhaustive and HLB reserves the sole right to determine if a transaction fall within the definition of Retail Transactions):-
 - (i) Cash withdrawal in any method (i.e. Automated Teller Machine, over-the-counter, quasi cash, cash advance etc.);
 - (ii) Portfolio products such as Balance Transfer (“**BT**”), Quick Cash One-Time Fee (“**QC OTF**”), Quick Cash (“**QC**”) and Flexi Payment Plan (“**FPP**”);
 - (iii) JomPay and government related transactions;
 - (iv) FPX bill payment related transactions;
 - (v) Card protection plan;
 - (vi) Refunded, disputed, unsuccessful, reversed, unauthorised, fraudulent or unlawful transactions;
 - (vii) Petrol;
 - (viii) QR Pay Transactions made via HLB Connect App; and/or
 - (ix) Any form of services or miscellaneous fees, including finance charges and fees such as credit card annual fee, card replacement fee, late payment charges, delivery charges and government service tax (if applicable), as determined by HLB from time to time.
- (c) For FPP, the Reward Points will be rewarded based on the transaction amount and no further Reward Points will be rewarded on the monthly instalment amount.

- (d) For Extended Payment Plan (“**EPP**”), the Reward Points will be rewarded based on the monthly instalment amount i.e., One (1) Reward Point for every Ringgit Malaysia One (RM1) of the monthly instalment amount irrespective of the Spend Categories.
- (e) The assignment of Merchant Category Code (“**MCC**”) for each merchant is subject to classification by the respective merchants’ acquiring banks (“**Merchant Acquiring Bank**”) based on their discretion and it is the responsibility of the relevant Merchant Acquiring Bank to assign the correct MCC and MCC description. Save and except for HLB’s wilful default or gross negligence, HLB shall not be held responsible for inconsistent assignment of the MCC and/or MCC description by the relevant Merchant Acquiring Bank and/or any incorrect assignment by the Merchant Acquiring Bank that may result in non-entitlement of the Reward Points.
- (f) All Reward Points issuance and redemption are subject to Hong Leong Club Rewards Catalogue Terms and Conditions which is made available at www.hlb.com.my/rewards.

3. Annual Fee

The annual fee for principal Gold Card is Ringgit Malaysia One Hundred Sixty (RM160) (subject to Government Tax, if applicable) and the annual fee for supplementary Gold Card is Ringgit Malaysia Eighty (RM80) (subject to Government Tax, if applicable). The Cardholder is entitled first year annual fee waiver by performing at least one (1) retail swipe within forty-five (45) days from the Gold Card approval date.

4. General

- (a) The T&Cs herein contained shall be governed by and construed in accordance with the laws of Malaysia.
- (b) In addition to the T&Cs stipulated above, the Cardholder agrees that the terms and conditions in the Agreement shall be read together with the T&Cs as an entire agreement. Any discrepancies between the T&Cs and the terms and conditions contained in the Agreement, the specific T&Cs herein shall prevail.
- (c) HLB reserves the right upon giving prior notice to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) any of the T&Cs 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 HLB’s discretion through any one (1) of the following means of communication:
 - (i) by ordinary mail to the Cardholder’s last known address;
 - (ii) by posting a notice regarding the Amendment at each of the HLB’s branches;
 - (iii) by effecting an advertisement regarding the Amendment in one (1) newspaper of the HLB’s choice;
 - (iv) via the HLB’s website at www.hlb.com.my; or
 - (v) by other means of notification which HLB may select.
- (d) The Amendment shall be deemed as binding on the Cardholder as from the date of notification of the Amendment or from such other date as may be specified by the HLB in the notification.

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@hbb.hongleong.com.my.