

HONG LEONG GOLD CREDIT CARD TERMS AND CONDITIONS

Last updated on 27 October 2021

The terms and conditions 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 the terms and conditions of the Hong Leong Gold Credit Card ("**Gold Card**"), the terms and conditions of the Gold Card ("**T&Cs**") herein shall prevail in so far as it is applicable to the Gold Card. By accepting the Hong Leong Gold Credit Card, Cardholder agrees to be bound by the terms and conditions as set out in these T&Cs, and the Agreement.

1. 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 in Clause 1(c) below)

- (b) The following transactions are **excluded** from the entitlement of Reward Points:

- (i) Cash Advance;
- (ii) Annual Fee;
- (iii) Balance Transfer;
- (iv) Late Payment Charges;
- (v) Disputes Charges;
- (vi) Fraud Charges;
- (vii) Finance Charges;
- (viii) Card Replacement Fee;
- (ix) Delivery Charges;
- (x) Cash Payments;
- (xi) JomPay;
- (xii) FPX bill payment related transactions;
- (xiii) Petrol;
- (xiv) Any other fees, charges or penalties incurred by the Cardholders; and
- (xv) All Government related transactions and all online transaction(s)/payment via Hong Leong Connect.

- (c) "**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:

- (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) Card protection plan;
- (iv) Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;
- (v) All government related transactions and payment via Hong Leong Connect; and/or
- (vi) Any form of services or miscellaneous fees, including finance charges and fees such as credit card annual fee, late payment charges and government service tax (if applicable), as determined by HLB from time to time.

- (d) For Flexible Payment Plan (“**FPP**”), the Rewards Points will be rewarded based on the transaction amount and no further Rewards Points will be rewarded on the monthly instalment amount.
- (e) For Extended Payment Plan (“**EPP**”), the Rewards 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.
- (f) 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 the Bank’s wilful default or gross negligence, the Bank 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.
- (g) All Rewards 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.

2. 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 Cardholders are entitled first year annual fee waiver by performing at least one retail swipe within forty-five (45) days from the Gold Card approval date.

3. General

- (a) The Terms & Conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.
- (b) In addition to the terms stipulated above, the Cardholder agrees that the general terms and conditions in the Cardholder Agreement shall be read together with this terms and conditions as an entire agreement. Any discrepancies between this terms and conditions with the general terms and conditions contained in the Cardholder Agreement, the specific terms above 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 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 HLB’s discretion through any one of the following means of communication:
 - (i) by ordinary mail to the Cardholders 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.