HONG LEONG BANK ESSENTIAL CREDIT CARD TERMS & CONDITIONS (Versi Bahasa Malaysia)
Last updated on 5 August 2026

These Hong Leong Bank Essential Credit Card 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 the Hong Leong Essential Credit Card ("**Essential Card**"). By accepting the Essential Card, the Cardholder (as defined herein) agrees to be bound by these T&Cs and the Agreement.

1. Definitions

(i) "**Card Account**" means the account of the Cardholder in respect of the Essential Card with the HLB.
(ii) "**Cardholder**" means the individual named on the Essential Card whether "**Principal Cardholder**" and/or "**Supplementary Cardholder**" unless stated otherwise.
(iii) "**HLB Connect App**" means Hong Leong Bank Connect Mobile Banking Application
(iv) "**QR Pay Transaction"** means retail transactions made via the HLB Connect App using the HLB QR Pay feature.
(v) "**Statement**" means the periodic statement issued by the Bank to the Cardholder in relation to the Card Account which shows the total balance, any finance charges, fees, charges, minimum amount due and the payment due date.

2. Cashback

The **Essential Card** earns up to 1% Cashback on all **Eligible Transactions** (as defined below).

(i) The earning of the respective Cashback is based on the respective Eligible Transactions stipulated in Table 1 below:

Table 1

<table>
<tr><th rowspan="2">Eligible Transactions</th><th rowspan="2">Eligible Merchant Category Codes (MCC), Merchants and/or Transactions</th><th colspan="2">Total Monthly Spend (Posted Eligible Transactions) & Cashback Entitlement</th><th rowspan="2">Monthly Capping</th></tr>
<tr><th>RM3,000 and below</th><th>Above RM3,000</th></tr>
<tr><td>Insurance</td><td>• MCC: 5960/6300

Examples of merchants: Hong Leong Assurance (HLA), AIG, Great Eastern etc.</td><td>0.50% cashback</td><td>0.50% cashback</td><td rowspan="4">Unlimited</td></tr>
<tr><td>Retail Shopping</td><td>• MCC: 5309/5311/5611/5621/5631/5641/5651/5655/5661/5691/5699/5977 – Clothing and Accessories Stores, and/or Departmental Stores etc.

Examples of merchants: Adidas, Isetan, Zara, Nike etc.</td><td>0.50% cashback</td><td>1.00% cashback</td></tr>
<tr><td>Travel</td><td>• MCC: 3000 to 3299/3501 to 3999/4511/4722 to 4723/7011 – Airlines, Accommodations, Travel Agencies and Tour Operations etc.

Examples of merchants: Agoda, Trip.com, Malaysia Airlines, Klook etc.</td><td>0.50% cashback</td><td>1.00% cashback</td></tr>
<tr><td>Others Spend</td><td>• Any Other Eligible MCC, Merchants and/or Transactions</td><td>0.20% cashback</td><td>0.20% cashback</td></tr>
</table>

(ii) "**Eligible Transactions**" mean the retail transactions set out in Table 1 above which include any purchase of any goods or services locally or overseas which have been effected with or charged to the Essential Card. The list is not exhaustive but shall EXCLUDE:

1. all Government, JomPAY and/or FPX transactions,
2. Cash Advances,
3. Quasi Cash (betting and gaming related transactions),
4. Quick Cash ("**QC**"),

5. Quick Cash One-Time Fee (“**QC OTF**”),
6. Flexi Payment Plan (“**FPP**”),
7. Balance Transfers (“**BT**”),
8. Finance Charges, Late Charges, Annual Fee Payment,
9. DuitNow AutoDebit and
10. QR Pay Transactions made via HLB Connect App.

(iii) The Cashback shall be credited to and be reflected in the Cardholder’s monthly Statement on each billing cycle/statement date.

(iv) The Cashback will be calculated at the end of each billing cycle/statement. The cumulated Cashback shall be posted to the Cardholder’s monthly Statement. The Cashback credits will be utilized towards any outstanding balance due on the Card Account. For the avoidance of doubt, any Cashback due to the Cardholder will be posted in the Card Account and reflected in the Cardholder’s Statement for the particular month. In the event the Cashback due to the Cardholder is on the date of the Cardholder’s Statement, the Cashback will only be reflected in the Cardholder’s Statement in the following month. In the event the Cardholder’s Statement is on day thirty-one (31) of the month, the Cashback will only be reflected in the Cardholder’s Statement once every two (2) months.

(v) HLB reserves its rights as and when required, with prior notice, to revise the Cashback percentage at its discretion.

(vi) An illustration of the Cashback for monthly spend above RM3,000 on Eligible Transactions is provided below in Table 2:

Table 2

Eligible Transactions	Total Monthly Spending (RM)	Total Eligible Spending (RM)	Cashback Calculation (RM)	Total Cashback (RM)
Insurance	1,000	1,000	1,000 x 0.5% = RM5	5.00
Retail Shopping	600	600	600 x 1% = RM6	6.00
Travel (eg: Agoda & etc)	1,000	1,000	1,000 x 1% = RM10	10.00
JomPAY	200	Not Eligible	Not Applicable	0.00
Others Spend (Dining, Groceries, Petrol etc)	600	600	600 x 0.2% = RM1.20	1.20
Monthly Eligible Spend	**3,400**	**3,200**		**22.20**

For clarity, JomPay is not eligible for the Cashback as stipulated under Clause 2(ii) above.

Table 3

(vii) An illustration of the Cashback for monthly spend below RM3,000 on Eligible Transactions is provided below in Table 3: **Eligible Transactions**	**Total Monthly Spending (RM)**	**Total Eligible Spending (RM)**	**Cashback Calculation (RM)**	**Total Cashback (RM)**
Insurance	500	500	500 x 0.5% = RM2.50	2.50
Retail Shopping	500	500	500 x 0.5% = RM2.50	2.50
Travel (eg: Agoda & etc)	600	600	600 x 0.5% = RM3	3.00
JomPAY	200	Not Eligible	Not Applicable	0.00
Others Spend (Dining, Groceries, Petrol etc)	600	600	600 x 0.2% = RM1.20	1.20
Monthly Eligible Spend	**2,400**	**2,200**		**9.20**

For clarity, JomPay is not eligible for the Cashback as stipulated under Clause 2(ii) above.

3. Annual Fee

The following Annual Fee will apply:

Principal Cardholder*	RM100
Supplementary Cardholder*	RM50

*Subject to Government Tax, if applicable

The annual fee will be waived when the Cardholders use the Essential Card with a minimum of Ringgit Malaysia Eight Thousand (RM8,000) retail spend in an anniversary year, for Principal and Supplementary Cardholder individually. For the avoidance of doubt, all government and/or JomPAY related transactions will be included in the calculation of annual retail spend, however, these transactions will not entitle to any Cashback.

4. Product Features Variation

i) HLB may amend, vary or alter any of the product features for the Essential Card or withdraw the Essential Card as and when required, with prior notice to the Cardholder.

ii) Subsequently, HLB may mail directly to the Cardholder or notify in the mass media or posting up a notice in HLB's banking hall or HLB's website at www.hlb.com.my or any method which HLB deems practical for such additions, modifications or amendments of the product features.

iii) The Cardholder is advised to monitor HLB's website and/or the relevant partner's (where applicable) periodically for any updates relating to the Cashback programme, including any changes to the terms and conditions applicable thereto.

5. <u>Interpretation</u>

(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.