

THE GSC HONG LEONG BANK CREDIT CARD TERMS AND CONDITIONS (Versi Bahasa Malaysia)

Last updated 5 August 2026

These GSC Hong Leong Bank Credit Card Terms and Conditions ("**T&Cs**") 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 Co-Branded Card (as defined herein). By accepting the Co-Branded Card, the Cardholder (as defined herein) agrees to be bound by these T&Cs and terms and conditions of the Agreement.

1. **Definition:** In these T&Cs, unless the context otherwise requires or unless expressly stated herein to the contrary, the following expressions shall have the following meaning:

- (a) "**Cardholder**" means the individual named on the Co-Branded Card, whether "**Principal Cardholder**" and/or "**Supplementary Cardholder**", unless stated otherwise;
- (b) "**Click to Pay**" means a payment method that can be used to purchase GSC movie tickets and Food & Beverages online via Debit or Credit Card during checkout;
- (c) "**Co-Branded Card**" means GSC Hong Leong Credit Card (GSC Gold Credit Card and GSC Platinum Credit Card) issued by HLB with GSC's logo imprinted thereon and/or any other name, logo and/or trademark as may be determined by HLB as and when required by giving prior notice, unless stated otherwise;
- (d) "**Concession Items Offer**" means thirty percent (30%) discount on purchase of Concession Items via GSC's website or GSC Mobile App and ten percent (10%) discount on purchase of Concessions Items at the GSC cinema counter subject to the T&Cs herein;
- (e) "**Concession Items**" means popcorn bucket, snacks and drinks offered for sale by GSC via GSC's website, the GSC Mobile App or at the GSC cinema counter;
- (f) "**GSC**" means Golden Screen Cinemas managed and operated under the name of Golden Screen Cinemas Sdn Bhd;
- (g) "**GSC e-Kiosks**" means the kiosks available at most GSC locations to purchase tickets or collect pre-booked tickets using a confirmation ID or QR;
- (h) "**GSC Mobile App**" means GSC's mobile application;
- (i) "**GSC Rewards Points**" means the points awarded by HLB to the Principal Cardholder;
- (j) "**GSC Rewards Points Redemption**" means Cardholder is entitled to redeem GSC movie tickets and Concession Items by using GSC Reward Points;
- (k) "**GSC Reward Points Programme**" or "**Programme**" means the Cardholder is awarded with multipliers of GSC Reward Points according to the relevant spend categories;
- (l) "**GSC Self-Ordering System**" means GSC's online self-ordering system at <https://cso.gsc.com.my/CSO2/home>/GSC Website and GSC App only, which can be used to purchase concession or merchandise items without purchasing any movie ticket;
- (m) "**HLB Connect App**" means Hong Leong Bank Connect Mobile Banking Application;
- (n) "**Movie Format/Hall**" means the format or hall in which movies are screened at GSC cinemas which include, subject to change as and when required, 2D movie, 3D movie, Gold Class, Premier Class, Premium Leather, Dolby Atmos, 4DX, Twin Seats, Onyx Hall, MAXX, D-Box, and ScreenX;
- (o) "**Movie Ticket Offer**" means Ringgit Malaysia Six (RM6) off per adult ticket purchase via

- GSC's website or GSC Mobile App and Ringgit Malaysia One (RM1) off per adult ticket purchase at the GSC cinema counter subject to the terms and conditions of the purchase platform and the T&Cs herein;
- (p) **"Movie Ticket Promo Code Offer"** means the privilege awarded to the NTC Principal Cardholder as set out under Clause 8 herein;
 - (q) **"NTC Principal Cardholder"** means a new cardholder who does not hold any existing HLB credit cards (including the Co-Branded Card) as a principal cardholder before but has applied for the Co-Branded Card;
 - (r) **"QR Pay Transaction"** means retail transactions made via the HLB Connect App using the HLB QR Pay feature; and
 - (s) **"RM"** means Ringgit Malaysia, the legal currency in Malaysia.
2. The Co-Branded Card can only be utilised for purchases for personal consumption of a natural person only and cannot be used for business or commercial purchases. HLB reserves the right to terminate with immediate effect any Co-Branded Card utilised for business or commercial purchases which is deemed by HLB to have been made for business or commercial purchases by giving prior notice, unless stated otherwise.

Movie Ticket Offer

(a) Purchase via GSC's website/GSC Mobile App

3. The Cardholder shall be eligible to enjoy the Movie Ticket Offer for any purchase of adult movie tickets via GSC's website or GSC Mobile App using the Co-Branded Card, subject to the terms and conditions herein. The Movie Ticket Offer shall be subject to a maximum purchase of TWELVE (12) adult tickets per Co-Branded Card per day.
4. The Movie Ticket Offer is applicable to all Movie Formats/Halls all day at all GSC cinemas nationwide **EXCEPT FOR** the following:
- (i) screenings at all Aurum Theatres;
 - (ii) discounted screenings;
 - (iii) GSC Rewards via GSC's website or GSC Mobile App;
 - (iv) film festival movies;
 - (v) concerts, plays, or special screenings;
 - (vi) re-run movies;
 - (vii) movies subject to specific restrictions by movie distributors or studios;
 - (viii) Wednesday screenings; and
 - (ix) where **"Click to Pay"** is selected as payment method made via GSC's website or GSC Mobile App. In order for the Cardholder to be entitled for the Movie Ticket Offer, the Cardholder must select **"Debit/Credit Card"** payment method during checkout; and
 - (x) payment made via GSC e-Kiosks.
5. The Movie Ticket Offer does not include the booking fee charged by GSC for each movie ticket purchased via GSC's website or GSC Mobile App, i.e. Ringgit Malaysia Sixty Cents (RM0.60) for

a normal ticket and Ringgit Malaysia One (RM1) for a Premier Class ticket, and such booking fee shall be borne by the Cardholder.

(b) Purchase via GSC Box Office Ticketing Counter (Walk in)

6. The Cardholder shall be eligible to enjoy the Movie Ticket Offer for any purchase of adult movie tickets at the GSC Counter (Walk in) using the Co-Branded Card, subject to the terms and conditions herein. The Movie Ticket Offer shall be subject to a maximum purchase of TWELVE (12) adult tickets per Co-Branded Card per day.
7. The Movie Ticket Offer is applicable to 2D, 3D movie, Dolby Atmos, 4DX, Twin Seats, DBOX, GSC MAXX, Premium Leather, Gold Class, Premier Class and Onyx Hall all day at all GSC cinemas nationwide and Signature halls **EXCEPT FOR** the following:
 - (i) screenings at all Aurum Theatres;
 - (ii) discounted screenings;
 - (iii) GSC Rewards via GSC's website or GSC Mobile App;
 - (iv) film festival movies;
 - (v) concerts, plays, or special screenings;
 - (vi) re-run movies;
 - (vii) movies subject to specific restrictions by movie distributors or studios;
 - (viii) Wednesday screenings; and
 - (ix) payment made via GSC e-Kiosks.

Movie Ticket Promo Code Offer

8. The NTC Principal Cardholder shall be entitled to redeem the following number of complimentary adult movie tickets as set out in Table 1 below by using a unique promotional code ("**Movie Ticket Promo Code**") sent to each NTC Principal Cardholder in accordance with Clause 12 herein which is valid for six (6) months from the Co-Branded Card activation date ("**Validity Period**") provided that the Co-Branded Card is not cancelled and/or Co-Branded Card account is not delinquent:

Table 1

NTC Gold Cardholder	NTC Platinum Cardholder
Five (5) GSC complimentary adult tickets	Ten (10) GSC complimentary adult tickets

9. The Movie Ticket Promo Offer is applicable to all normal 2D adult tickets only all day at all GSC cinemas nationwide (subject to the movie show time and seat availability) **EXCEPT FOR** the following:
 - (i) discounted screenings;
 - (ii) GSC Rewards via GSC's website or GSC Mobile App;
 - (iii) film festival movies;
 - (iv) concerts, plays, or special screenings;
 - (v) re-run movies;

- (vi) movies subject to specific restrictions by movie distributors or studios;
 - (vii) Wednesday screenings;
 - (viii) where **"Click to Pay"** is selected as payment method made via GSC's website or GSC Mobile App. In order for the Cardholder to be entitled for the Movie Ticket Offer, the Cardholder must select "Debit/Credit Card" payment method during checkout; and
 - (ix) purchases made via GSC e-Kiosks.
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- 10. For the avoidance of doubt, the classification of excluded movies (including film festival, special screenings, or movies restricted by distributors/studios) is determined solely by GSC and/or the respective movie distributors. For any queries or verification regarding the eligibility of a specific movie title for this Movie Ticket Offer, the NTC Principal Cardholder is advised to contact GSC Customer Service directly.
 - 11. The Movie Ticket Promo Code Offer does not include the booking fee charged by GSC for each movie ticket purchased via GSC's website or GSC Mobile App, i.e., Ringgit Malaysia Fifty Cents (RM0.60) for a normal ticket and Ringgit Malaysia One (RM1) for a Premier Class ticket, and such booking fee shall be borne by the NTC Principal Cardholder.
 - 12. For the avoidance of doubt, each purchase of a movie ticket by the NTC Principal Cardholder will entitle the NTC Principal Cardholder to redeem only one (1) normal 2D adult ticket using the unique Movie Ticket Promo Code. Multiple transactions must therefore be performed by using the same unique GSC Movie Ticket Promo Code to redeem normal 2D adult tickets, subject to a maximum of three (3) transactions per Co-Branded Card per day.
 - 13. The NTC Principal Cardholder must key-in their Co-Branded Card details together with the Movie Ticket Promo code to redeem the complimentary movie tickets via GSC's website or the GSC Mobile App.
 - 14. The Movie Ticket Promo Code will be delivered to the NTC Principal Cardholder via Short Message Service ("**SMS**") to the mobile phone number registered with HLB after the Co-Branded Card is activated by the NTC Principal Cardholder, subject to the SMS traffic at the respective telecommunication service providers' ("**Telcos**") network.
 - 15. Save for damages arising directly from HLB's wilful default or gross negligence, HLB is not responsible for nor does HLB has any control on any SMS traffic congestion, network failure and/or interruptions and/or congestion on the part of the respective Telcos or for during the process of sending the Movie Ticket Promo Code to the registered mobile phone number.
 - 16. For the avoidance of doubt, it is the duty or obligation of the NTC Principal Cardholder to provide his/her latest and accurate mobile numbers to HLB. HLB shall not be held responsible or liable in the event HLB is unable to send or deliver the Movie Ticket Promo Code to the NTC Principal Cardholder due to the inaccurate or outdated mobile number provided by the NTC Principal Cardholder, or the SMS is unable to be sent or delivered due to mobile service provider interruptions.
 - 17. The NTC Principal Cardholder who do not receive the Movie Ticket Promo Code upon the Co-

Branded Card activation shall contact Hong Leong Contact Centre at 03-7626 8899 within six (6) months from the Co-Branded Card activation date, otherwise he/she will be deemed to have received the Movie Ticket Promo Code accordingly and any claim for the reimbursement of the Movie Ticket Promo Code after six (6) months from the Co-Branded Card activation date shall not be entertained by HLB.

18. Save and except for damages arising directly from HLB's wilful default or gross negligence, HLB shall not be responsible for any unredeemed Movie Ticket Promo Code after the Validity Period. HLB shall similarly not be responsible for non-receipt of the Promo Code by the NTC Principal Cardholder where such non-receipt arises from an inaccurate and/or outdated mobile number registered with HLB.
19. The NTC Principal Cardholder will be able to check the number of movie tickets available for redemption using the Movie Ticket Promo Code by:
 - (a) contacting Hong Leong Call Centre at 03-7626 8899; or
 - (b) checking GSC's website/the GSC Mobile App.
20. The Movie Ticket Promo Code shall immediately be void or forfeited upon the occurrence of any of the following events and no refund, extension or compensation will be given by HLB:
 - (a) cancellation of the Co-Branded Card;
 - (b) the Co-Branded Card account becomes delinquent;
 - (c) the Movie Ticket Promo Code Offer is terminated;
 - (d) there is fraudulent or unauthorised use of the Co-Branded Card, as determined by the HLB; and/or
 - (e) the Movie Ticket Promo Code Validity Period has expired.
21. The NTC Principal Cardholder shall be responsible for keeping his/her unique Movie Ticket Promo Code safe, secure and confidential. Save for damages arising directly from HLB's willful default and gross negligence, HLB shall not be liable for any unauthorised redemption of the movie tickets by using the unique GSC Movie Ticket Promo Code.

Concession Items Offer

22. The Cardholder shall be entitled to enjoy the Concession Items Offer for any purchase of Concession Items using the Co-Branded Card, **EXCEPT FOR** purchases:
 - (a) at all Aurum Theatres;
 - (b) on Wednesdays;
 - (c) GSC Rewards via GSC's website or GSC Mobile App;
 - (d) payment made via GSC e-Kiosks; and
 - (e) where "**Click to Pay**" is selected as payment method made via GSC's website or GSC Mobile App. In order for the Cardholder to be entitled for the Movie Ticket Offer, the Cardholder must select "Debit/Credit Card" payment method during checkout.

GSC Reward Points Programme

23. The Cardholder is eligible to participate in the Programme and earn the following GSC Reward Points based on the prescribed Spend Categories:

No.	Spend Categories	GSC Reward Points Multiplier
1.	GSC Spend	3X
2.	Overseas Spend	3X
3.	E-commerce Spend	3X
4.	Other Retail Spend	1X
5.	Accumulative on Other Retail Spend equal or above RM1,000 in a calendar month	Extra 1X*

- (a) Overseas Spend refers to any retail spend charged in foreign currency regardless of the location of the transaction being performed.
- (b) GSC Spend refers to the movie tickets and/or Concession Items purchases via GSC's website, the GSC Mobile App or at the GSC counter.
- (c) E-commerce Spend refers to any online retail purchases regardless of the currency.
- (d) Other Retail Spend refers to any retail spend except GSC Spend, Overseas Spend and E-commerce Spend.

*Accumulation of Other Retail Spend will be calculated based on the transactions posted in the Cardholder's Co-Branded Card statement at the end of each calendar month. The Cardholder who spends equal or more than Ringgit Malaysia One Thousand (RM1,000) on Other Retail Spend will be entitled to get extra 1X reward points every 1st of the following month.

24. The Programme includes transactions as set out in these T&Cs. The list is not exhaustive but shall exclude all Government, JomPay, and/or FPX transactions, cash advance, Balance Transfer ("**BT**"), Quick Cash ("**QC**"), Flexi-Payment Plan ("**FPP**"), fund transfer, QR Pay Transactions made via HLB Connect App, DuitNow AutoDebit, petrol transactions and any fees and charges imposed by HLB.
25. For Extended Payment Plan ("**EPP**"), the GSC Rewards Points will be rewarded based on the monthly instalment amount.
26. The GSC Reward Points under the Programme will be rewarded based on the transaction posting date i.e. the date the transaction is posted in the Cardholder Co-Branded Card's account.
27. The Cardholder will only be entitled to receive GSC Reward Points for all the transactions performed by using the Co-Branded Card. The Cardholder is not allowed to transfer any other reward points received from the other HLB's credit cards to the GSC Reward Points' bucket.

GSC Reward Points Redemption

28. The Cardholder shall only be entitled to use the GSC Reward Points to redeem GSC movie tickets for all Movie Formats/Halls and Concession Items at all GSC cinema outlets except for Aurum Theatre seats ("**Redemption**") subject to the following:
- (a) the Redemption is not applicable for all discounted tickets;
 - (b) the Cardholder must have sufficient GSC Reward Points in his/her Co-Branded Card in order to offset the total transaction at all GSC outlets including Signature halls; and
 - (c) the Cardholder must present the Co-Branded Card at the GSC cinema counter for redemption.
29. A total of two hundred (200) GSC Reward Points is equivalent to Ringgit Malaysia One (RM1) of the value of the movie ticket/Concession Items purchase, and this value is subject to change as may be determined by HLB from time to time with prior notice.

Example:

No.	Redemption Product	GSC Reward Points (RP) Conversion	Required RP Redemption
1	1 GSC Movie Ticket	200 RP = RM1	RM18.50 per ticket = 3,700 RP
2	1 Combo Set	200 RP = RM1	RM14.50 per combo set = 2,900 RP

30. The Cardholder is also entitled to redeem product or services from the Hong Leong Club Rewards Catalogue by using the GSC Reward Points based on the required reward points stated in the catalogue.
31. The Cardholder is also entitled to perform on-the-spot redemption at selected merchants (other than Aurum Theatre) by using the GSC Reward Points. For more information on the selected merchants, please refer to the following webpage:
<https://www.hlb.com.my/content/dam/hlb/my/docs/pdf/Personal/CreditCard/Rewards/hlb-epp-participating-merchants.pdf>

Annual Fee

The following Annual Fee will apply:

32. GSC Gold Card

Principal Cardholder	RM 150
Supplementary Cardholder	RM 75

*Subject to Government Tax, if applicable

The annual fee will be waived when the Cardholders use the GSC Gold 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 the annual retail spend.

33. GSC Platinum Card

Principal Cardholder	RM 300
Supplementary Cardholder	RM 150

*Subject to Government Tax, if applicable

The annual fee will be waived when the Cardholders use the GSC Platinum Card with a minimum of Ringgit Malaysia Fifteen Thousand (RM15,000) 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 the annual retail spend.

General

34. The Movie Ticket Offer, Movie Ticket Promo Code Offer, GSC Reward Points Programme, GSC Reward Points Redemption and Concession Items Offer is **NOT**:
- (a) valid or applicable in conjunction with any other offers, promotions, discounts, vouchers or privilege cards, unless otherwise communicated to the Cardholder;
 - (b) for sale or to be utilised in any way for profit by the Cardholder;
 - (c) transferable to any third party; and/or
 - (d) exchangeable for cash, credit or kind, in part or in full.
35. For the avoidance of doubt, the Cardholder is **NOT** allowed to sell, re-sell or utilise in any way for profit any movie ticket purchased under the Movie Ticket Offer, Movie Ticket Promo Code Offer and GSC Reward Points Redemption.
36. HLB reserves the right to deduct or cancel any Movie Ticket Offer, Movie Ticket Promo Code Offer, GSC Reward Points Programme, GSC Reward Points Redemption and Concession Items Offer from any Co-Branded Card account by giving prior notice to the Cardholder.
37. HLB's decision on all matters relating to the Co-Branded Card shall be conclusive, final and binding on the Cardholder.
38. The Agreement shall, whether repeated herein or not, be deemed incorporated in these T&Cs. In the event of any conflict or discrepancy between the Agreement and the T&Cs set out herein, the T&Cs set out herein shall prevail.
39. HLB reserves the right with prior notice to:
- (a) vary, delete or add to the benefits or rewards of the Co-Branded Card as stipulated in these T&Cs from time to time including but not limited to Movie Ticket Offer, Movie Ticket

Promo Code Offer, GSC Reward Points Programme, GSC Reward Points Redemption and Concession Items Offer; or

- (b) vary, delete or add to any of these T&Cs as and when required; or
- (c) vary, cancel, suspend or terminate the Co-Branded Card features and benefits as and when required;

and any such variation, deletion, addition, cancellation, suspension or termination by HLB may be made by placing a general notice in any issue of a daily national newspaper or by posting a general notice in any HLB's branch or its website or by incorporating the notice into HLB's billing statement to be issued to the Cardholder periodically, or such other manner as deemed suitable by HLB.

- 40. Save for damages arising directly from HLB's willful default and gross negligence, HLB shall not be liable for any claim or compensation for any and all losses and damages arising from or incurred by the Cardholder as a direct or indirect result of any such variation, deletion, addition, cancellation, suspension or termination by HLB. The Cardholder agrees that their continued usage of the Co-Branded Card shall constitute their agreement to such variation, deletion, addition, cancellation, suspension and/or termination.
- 41. Save for damages arising directly from HLB's willful default and gross negligence, HLB and its officers, employees, representatives and agents will not be responsible for any loss or damages (including without limitation, loss of income, profits or goodwill, indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) incurred or sustained by the Cardholder arising out of or in connection with the Co-Branded Card.
- 42. HLB shall not be liable for any default due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failures or any event beyond the reasonable control of HLB.
- 43. To the fullest extent permitted by law, HLB gives no representation or warranty with respect to Movie Ticket Offer, Movie Ticket Promo Code Offer, GSC Reward Points Programme, GSC Reward Points Redemption and Concession Items Offers provided under the Co-Branded Card.
- 44. These T&Cs shall be deemed to be a contract made under the laws of Malaysia and shall for all purposes be governed by and construed in accordance with the laws of Malaysia and the Cardholder hereby agrees to submit to the exclusive jurisdiction of the Courts of Malaysia or the courts of such other competent jurisdiction as HLB may in its discretion direct.
- 45. Interpretation:
 - (a) Unless the context otherwise requires, capitalised words and expressions shall have the same meaning as defined in the Agreement and the Card Terms and Conditions 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.