

HONG LEONG BANK I'M CREDIT CARD TERMS AND CONDITIONS (Versi Bahasa Malaysia)

Last updated on 5 August 2026

The Hong Leong Bank I'M Credit Card Terms and Conditions ("**T&Cs**") are to be read together with Hong Leong Bank Berhad's ("**the Bank**") 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 it is applicable to the I'm Credit Card. By accepting the I'm Credit Card, the Cardholder agrees to be bound by these T&Cs and the Agreement.

1. Annual Fee

There is no imposition of Annual Fee on the I'm Credit Card.

2. Oversea Transaction

The 1% foreign exchange conversion mark-up imposed by the Bank is not applicable to I'm Credit Card.

3. Reward Points

There are no Reward Points given for the I'm Credit Card.

4. Cash Rebate

There is no Cash Rebate given on the I'm Credit Card.

5. Special Note

Insurance plan/coverage is not provided under the I'm Credit Card.

6. Product Features Variation

The Bank may amend, vary or alter any of the product features for the I'm Credit Card or withdraw the I'm Credit Card as and when required by giving prior notice to the Cardholder. Subsequently, the Bank may mail directly to the Cardholder or notify in the mass media or posting up a notice in the Bank's banking hall or the Bank's website at www.hlb.com.my or any method which the Bank deems practical for such additions, modifications or amendments of the product features.

7. 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.