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

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

PRODUCT FEATURES

1. Definitions

(a) "**Cardholder**" means the individual named on the Card whether "**Principal Cardholder**" and/or "**Supplementary Cardholder**" unless stated otherwise;
(b) "**Principal Cardholder**" means the primary Cardholder to whom the Card is issued by HLB;
(c) "**HLB Connect App**" means Hong Leong Bank Connect Mobile Banking Application; and
(d) "**QR Pay Transaction**" means retail transactions made via the HLB Connect App using the HLB QR Pay feature.

2. Sutera Card Rewards Programme ("Programme")

(a) The Cardholder is eligible to participate in the Programme and earn the following HLB Reward Points based on the prescribed Spend Category and Eligible Merchant Category Codes ("**MCC**"), Merchants and/or Transactions as set out in Table 1 below:

Table 1

Spend Category	Eligible Merchant Category Codes (MCC), Merchants and/or Transactions	HLB Reward Points Multiplier (for each RM1 spent)
Online Spend	• Lazada • Shopee • Grab • Foodpanda • Touch 'N Go • MYEG • Spotify • Netflix • iTunes	8X

	Note: Applicable to e-wallet reload and food delivery transactions for the above listed merchants only	
Groceries, Pharmacies& Essentials	• MCC: 5411 – All grocery stores including Giant, Cold Storage, Jaya Grocer, Mercato, etc. • MCC: 5912 – All drug stores and pharmacies including Guardian, Watsons, Caring Pharmacy, etc. • Selected convenience stores – MyNews and 7Eleven	8X
Dining	MCC: 5811/5812/5814 – Caterers, Eating Places and Restaurants and Fast Food Restaurants **Examples of merchants:** Serai, McDonald's, Secret Recipe etc.	8X
Overseas	Any non-MYR retail transactions, regardless of location	8X
Others	All Other Eligible Retail Transactions (as defined below)	1X

(b) "**Other Eligible Retail Transactions**" means any retail purchase transaction made locally or overseas, including online transactions, other than the listed Eligible Merchant Category Codes ("MCC") and/or merchants in Table 1 above, which are charged to the Sutera Card (both Principal and Supplementary Sutera Cards). The list is not exhaustive but shall **EXCLUDE**:

(i) cash withdrawal in any method (i.e., Automated Teller Machine, over-the-counter, quasi cash, cash advance etc.);
(ii) JomPay and government related transactions;
(iii) FPX transactions;
(iv) portfolio products such as Balance Transfer ("**BT**"), Quick Cash One-Time Fee ("**QC OTF**"), Quick Cash ("**QC**") and Flexi Payment Plan ("**FPP**");
(v) card protection plan;
(vi) refunded, disputed, unsuccessful, reversed, unauthorised, fraudulent or unlawful transactions;
(vii) QR Pay Transactions made via HLB Connect App;
(viii) 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 with prior notice ; and/or
(ix) DuitNow AutoDebit;

Transactions that fall under Clauses 2(b)(i) to (ix) above will not be entitled to any HLB

Reward Points.

(c) For the Extended Payment Plan ("**EPP**"), the HLB Reward Points will be rewarded based on the monthly instalment amount i.e., one (1) HLB Reward Point for every Ringgit Malaysia One (RM1) of the monthly instalment amount irrespective of the Spend Categories.

(d) All HLB Reward Points will be awarded on the posting date.

(e) The assignment of 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 for damages arising directly from HLB's willful default and gross negligence, HLB shall not be liable for any non-entitlement of HLB Reward Points where such non-entitlement is caused by the Merchant Acquiring Bank or circumstances beyond HLB's reasonable control.

(f) All HLB Reward Points issuance and redemption are subject to Hong Leong Club Rewards Catalogue Terms and Conditions which are made available at www.hlb.com.my/rewards.

3. Annual Fee

The following Annual Fee will apply:

Principal Cardholder	RM120
Supplementary Cardholder	RM60

The annual fee will be waived when the Cardholders use the Sutera 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.

4. Product Features Variation

(a) HLB may amend, vary or alter any of the product features for the Sutera Card or withdraw the Sutera Card when required, with prior notice to the Cardholder. 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.

(b) The T&Cs in this document shall be governed by and construed in accordance with the laws of Malaysia and the Cardholder agrees to submit to the exclusive jurisdiction of the Courts of Malaysia.

5. Interpretation

(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 the 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.