

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

Last updated 5 August 2026

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

1. Cashback Programme ("Programme")

- (a) Principal Cardholders of the WISE Card ("**Cardholders**") will be awarded with cashback of up to 15% ("**Cashback**"), subject to the following:
- (i) a minimum spend of Ringgit Malaysia One Thousand (RM1,000) on the Eligible Retail Transactions (as defined under Clause 3(a) herein) in each calendar month where the minimum spend is calculated after taking into account all reversals (if any);
 - (ii) such minimum spend of Ringgit Malaysia One Thousand (RM1,000) on the Eligible Retail Transactions are posted in the same calendar month; and
 - (iii) such Eligible Retail Transactions fall under the permitted categories (i.e. Spend Category and Eligible Merchant Category Codes (MCC), Merchants and/or Transactions) as listed in Table 1 below; or such other conditions as may be notified by HLB as and when required, with prior notice.
- (b) The earning of the respective Cashback is stipulated in Table 1 below:

Table 1

Minimum Spend/ month (Posted Transaction)	Spend category	Eligible Merchant Category Codes (MCC), Merchants and/or Transactions	Eligible Retail Transactions performed on Weekdays	Eligible Retail Transactions performed on Weekends	Maximum Cashback per month
RM1,000	Dining	MCC: 5811/5812/5814 – All dining outlets.	Enjoy 0.5% Cashback	Enjoy 15% Cashback	RM20
	Groceries & Essentials	MCC: 5411 – All grocery stores including Giant, Cold Storage, Jaya	Enjoy 0.5% Cashback	Enjoy 10% Cashback	RM15

Minimum Spend/ month (Posted Transaction)	Spend category	Eligible Merchant Category Codes (MCC), Merchants and/or Transactions	Eligible Retail Transactions performed on Weekdays	Eligible Retail Transactions performed on Weekends	Maximum Cashback per month
		Grocer, Mercato, etc. • MCC: 5912 – All drug stores and pharmacies including Guardian, Watsons, Caring Pharmacy, etc. • Selected convenience stores – MyNews and 7-Eleven.			
	Petrol	• MCC: 5542 – Automated Fuel Dispensers (self-service) at all petrol stations.	Enjoy 0.5% Cashback	Enjoy 10% Cashback	RM15
	Online Spend	• Lazada • Shopee • Grab • Foodpanda • Touch 'n Go • MYEG • Spotify • Netflix • Apple Music <u>Note:</u> Applicable to e-Wallet reload and food delivery transactions for the above listed merchant only	Enjoy 1% Cashback		RM15
	Others (including overseas transactions)	• Any Other Eligible MCC, Merchants and/or	Enjoy 0.20% Cashback		Unlimited

Minimum Spend/ month (Posted Transaction)	Spend category	Eligible Merchant Category Codes (MCC), Merchants and/or Transactions	Eligible Retail Transactions performed on Weekdays	Eligible Retail Transactions performed on Weekends	Maximum Cashback per month
		Transactions.			
Below RM1,000	All	All Eligible MCC, Merchants and/or Transactions.	Enjoy 0.20% Cashback		RM2

- (c) The entitlement of Cashback is calculated based on posted transaction in each calendar month. Cardholders who do not meet the monthly minimum spend requirement of Ringgit Malaysia One Thousand (RM1,000) as stated under Clauses 1(a) (i) and (ii) above or in the event the posted amount is below Ringgit Malaysia One Thousand (RM1,000) in that particular calendar month, such Cardholders will not be entitled to the up to 1% (Weekdays) or 15% (Weekends) Cashback in that particular month as stated in Table 1. However, such Cardholders will still be entitled to 0.20% Cashback for all their Eligible Retail Transactions (i.e. below Ringgit Malaysia One Thousand (RM1,000)) in that particular month provided that the accumulated Cashback amount is not less than Ringgit Malaysia One (RM1).

An illustration of the Cashback under the Programme is provided below in Table 2:

The Cardholder has performed the following transactions by using his/her WISE Card in July 2024:

Table 2

Type of Transaction	Amount	Transaction Date	Transaction Day	Posting Date	Posting Day
JomPAY	RM400	1-Jul-24	Monday	2-Jul-24	Tuesday
Groceries & Essentials	RM150	13-Jul-24	Saturday	14-Jul-24	Sunday
Online Spend	RM1,520	11-Jul-24	Thursday	12-Jul-24	Friday
Dining	RM135	13-Jul-24	Saturday	14-Jul-24	Sunday
Quick Cash	RM500	24-Jul-24	Wednesday	25-Jul-24	Thursday
Petrol	RM150	13-Jul-24	Saturday	14-Jul-24	Sunday
Petrol	RM100	31-Jul-24	Wednesday	1-Aug-24	Thursday
Others	RM20	23-Jul-24	Tuesday	24-Jul-24	Wednesday
Online Spend (Reversal)	RM(20)	20-Jul-24	Saturday	21-Jul-24	Sunday

Q: Does the Cardholder meet the minimum spend of RM1,000?

A: Yes, the total posted transactions amount for July 2024 that will form part of the minimum spend of Ringgit Malaysia One Thousand (RM1,000) is Ringgit Malaysia Two Thousand Three Hundred Fifty-Five (RM2,355) (which consists of Ringgit Malaysia Four Hundred (RM400) from JomPay, Ringgit Malaysia One Hundred Fifty (RM150) from Groceries & Essentials, Ringgit Malaysia One Thousand Five Hundred (RM1,500) from Online Spend (after the reversal of RM20), Ringgit Malaysia One Hundred Thirty-Five (RM135) from Dining, Ringgit Malaysia One Hundred Fifty (RM150) from Petrol and Ringgit Malaysia Twenty (RM20) from Others).

The amount of Ringgit Malaysia Five Hundred (RM500) from Quick Cash transactions will not form part of the minimum spend of Ringgit Malaysia One Thousand (RM1,000) as it is not an Eligible Retail Transaction (as defined under Clause 3(a) below).

The amount of Ringgit Malaysia One Hundred (RM100) from the Petrol transaction will not form part of the minimum spend of Ringgit Malaysia One Thousand (RM1,000) for the July 2024 statement as it is only posted in August 2024.

Q: How much Cashback did the Cardholder earn for the JomPAY transaction performed on 1 July 2024?

A: Ringgit Malaysia Zero (RM0) as transaction(s) for JomPAY are not eligible for the Cashback. Please refer Clause 3(a).

Q: How much Cashback did the Cardholder earn in July for the transaction for Petrol on 31 August 2024?

A: The Ringgit Malaysia One Hundred (RM100) Petrol transaction will not form part of the Cashback for July 2024 (i.e. Ringgit Malaysia Zero (RM0) Cashback) as it is only posted in August 2024. However, the Ringgit Malaysia One Hundred (RM100) Petrol transaction will form part of the Cashback for August 2024 (up to 15% Cashback if the Cardholder meets the Ringgit Malaysia One Thousand (RM1,000) minimum spend requirement in August or 0.20% Cashback otherwise (i.e. minimum spend amount below Ringgit Malaysia One Thousand (RM1,000)).

Q: What is the total amount of Cashback the Cardholder has earned for the month of July 2024?

A: Ringgit Malaysia Sixty-Five (RM65). Please refer to Table 3 below for the illustration of Cashback calculation for the month of July 2024.

Table 3

Type of Transaction	Transaction Amount (RM)	Transaction Date	Cashback Rate (%)	Cashback Amount (RM)	Cashback Capped (RM)
Dining	135	13-Jul (Weekend)	15%	20	20
Groceries & Essentials	150	13-Jul (Weekend)	10%	15	15
Petrol	150	13-Jul (Weekend)	10%	15	15
Online Spend	1,500	11-Jul	1%	15	15
Others	20	23-Jul	0.20%	0.04	Unlimited
Total Amount of Cashback (RM)	65 Note: The Cashback awarded will be rounded (up or down) to the settlement of the nearest Ringgit Malaysia ("RM").				

2. **Eligibility & Participation**

- (a) To participate in the Programme,
- (i) the Cardholders of WISE Card account must be valid and in good standing, not overdue in payment and must not be closed or terminated by either the Cardholders or HLB;
 - (ii) the Cardholders must not be in breach of any of these Terms and Conditions and/or the terms and conditions of the Agreement;
 - (iii) the Cardholder's eligibility will be revoked if any of the following events occur:
 - a) the Cardholder who has committed, or HLB has reasonable grounds to believe the Cardholder has committed any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB; **or**
 - b) the Cardholder has been declared bankrupt (pursuant to a petition by either the bank or any third party) or is subject to any bankruptcy proceedings at any time before, during, or after participation in the program.

3. **Terms and Conditions of the Programme**

- (a) The term "**Eligible Retail Transaction**" shall refer to any retail purchase transaction made locally and overseas, including online transactions which are charged to the WISE Card (i.e. only applicable to the Principal WISE Cards). The list is not exhaustive but shall EXCLUDE:
- (i) cash-type transactions including but not limited to Cash Advances and Balance Transfers;
 - (ii) Quick Cash transactions;
 - (iii) fees and charges including but not limited to charges for cash withdrawals and cash payments, annual fees, interest and/or finance charges, disputed transactions, government charges such as taxes and any other kind of charges and penalties;

- (iv) instalment conversion transactions including but not limited to Flexi Payment Plan;
- (v) fund transfers (from or to HLB's account whether by HLB or third party);
- (vi) disputed transactions that are subsequently reversed from the account of the Principal Cardholder;
- (vii) QR Pay Transactions made via the HLB Connect App; and/or
- (viii) DuitNow AutoDebit.

Transactions that are not Eligible Retail Transactions will not be entitled to any Cashback and the amount spent from these transactions will not contribute to or form part of the minimum spend requirement of Ringgit Malaysia One Thousand (RM1,000) or any spend below Ringgit Malaysia One Thousand (RM1,000) for each calendar month.

For all government, JomPAY and/or FPX transactions, the amount spent from these transactions will contribute and form part of the minimum spend of Ringgit Malaysia One Thousand (RM1,000) for each calendar month. However, these transactions will not be entitled to any Cashback.

- (b) The term “**HLB Connect App**” refers to the Hong Leong Bank Connect Mobile Banking Application.
- (c) The term “**QR Pay Transaction**” means retail transactions made via the HLB Connect App using the HLB QR Pay feature.
- (d) The Cashback will be calculated at the end of each calendar month based on the rate as shown in Table 1 above and is non-cumulative from the previous month. For the avoidance of doubt, Weekdays refer to Mondays to Fridays and Weekends refer to Saturdays and Sundays.
- (e) The Cashback awarded will be rounded (up or down) to the settlement of the nearest Ringgit Malaysia (“**RM**”). The Cashback credits will be utilized towards any outstanding balances due on the WISE Card account. For the avoidance of doubt, any Cashback due to the Cardholders will be credited to the WISE Card account on the following month and reflected in the Cardholders' statement. In the event the Cashback due to the Cardholders falls on or after the date of the Cardholders' statement, the Cashback will only be reflected in the Cardholders' statement in the following month.
- (f) The Cashback is awarded to the Cardholders based on the total posted amount of Eligible Retail Transactions in RM charged to the WISE Card. All overseas transactions and transactions performed in foreign currencies will be converted to RM at such rate of exchange as determined by HLB at its discretion.
- (g) HLB shall use its reasonable endeavours to ensure the posting of the Eligible Retail Transactions and/or Cashback earned during the Programme will be on time.
- (h) HLB reserves its rights as and when required, with prior notice, to revise the rate of the Cashback awarded

- (i) The assignment of the Merchant Category and Merchant Category Code for each merchant is determined by the respective acquiring banks. HLB has no control over and shall not be responsible for any incorrect or different assignment of the Merchant Category and Merchant Category Code by the acquiring banks.
- Save and except for damages arising directly from HLB's wilful default and gross negligence, HLB shall not be liable where such incorrect or different assignment results in:
- (i) a transaction not being categorised as an Eligible Retail Transaction; and/or
 - (ii) non-posting of Cashback for an Eligible Retail Transaction at the eligible merchants.

In such circumstances, the Cardholder's recourse shall be directed to the respective acquiring bank responsible for the assignment.

- (j) HLB may, at its discretion, by giving prior notice of at least twenty-one (21) calendar days to the Cardholders, change, revise, or vary any of the T&Cs herein.
- (k) The Cardholders' minimum spend amount will determine the Cashback entitlement rates of the Cardholders based on Table 1 above. If Cashback is given in respect of any Eligible Retail Transaction which is subsequently reversed, the reversal will result in the corresponding Cashback being reversed regardless of the original transaction posting date. Any reversed transaction and/or cancelled transaction will be excluded from receiving the Cashback.

4. Annual Fee

The following Annual Fee will apply:

Principal Cardholder*	RM98
Supplementary Cardholder*	RM48

*Subject to Government Tax, if applicable

There is no annual fee waiver for WISE Card.

5. Product Features Variation

HLB may amend, vary or alter any of the product features for the WISE Card or withdraw the WISE Card as and when required with prior notice to the Cardholders. Subsequently, HLB may at its discretion mail directly to the Cardholders or notify in the mass media or post a notice at HLB's banking hall or at 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.

6. 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.