

HLB WISE Credit Card Terms and Conditions (Revised with effect from 1 July 2019)

These HLB WISE Credit Card (“WISE Card”) Terms and Conditions (“Terms and Conditions”) 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 Terms and Conditions, these Terms and Conditions shall prevail to the extent of such discrepancy or inconsistency.

1. Cashback Programme (“Programme”)

- a. Cardholders of the WISE Card (“Cardholder”) will be awarded with cashback up to 8% (“Cashback”), subject to Clause 1b below and with a monthly minimum spend of RM500 on Eligible Retail Transactions (as defined in Clause 3a herein) which are posted to the Cardholder’s Statement in respect of Eligible Retail Transactions charged to the WISE Card and falling under the categories (i.e Spend Category and Merchant Category Code) as listed in Clause 1b below, or as notified by HLB from time to time.
- b. The earning of Cashback is being stipulated in the table below:

Spend Category	Merchant Category Code (MCC)	Cashback on Weekday	Cashback on Weekend	Max Cashback per Month
Petrol	MCC: 5542 – Automated fuel dispensers at all petrol stations	1%	8%	RM18
Groceries	MCC: 5411 – All grocery stores including Giant, Cold Storage, Jaya Grocer, Mercato	1%	8%	RM18
Dining	MCC: 5811/5812/5814 – All dining outlets	1%	8%	RM18
Others	Any MCC not defined above	0.25%		Unlimited

- c. Cardholders who do not meet the monthly minimum spend of RM500 will earn 0.25% Cashback on all Eligible Retail Transactions

2. Eligibility & Participation

- a. To participate in the Programme, the following eligibility requirements must be met:
 - i. the Cardholder’s WISE Card Account must be valid and in good standing, not overdue in payment and must not be closed or terminated by either the Cardholder or HLB
 - ii. the Cardholder must not be in breach of any of these Terms and Conditions and / or the terms and conditions of the Agreement
 - iii. Eligibility will be revoked in respect of Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB or have been declared bankrupt (pursuant to a petition by either banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the availability of the Programme

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 (both Principal and supplementary WISE Cards) but EXCLUDES the following transactions:
 - i. cash-type transactions including but not limited to Cash Advances and Balance Transfers;
 - ii. Cash-On-Call 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 and any other kind of charges and penalties;
 - iv. installment 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 Cardholder; and
 - vii. all government and JomPay related transactions
 - b. The Cashback will be calculated at the end of each calendar month based on the total Eligible Retail Transactions for each calendar month, at the rate as shown in the table in Clause 1b above and is non-cumulative from the previous month. The Cashback awarded will be rounded to the nearest Malaysian Ringgit. 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 Cardholder will be posted in the WISE Card account on the 28th of the following month and reflected in the Cardholder’s Statement. In the event the Cashback due to the Cardholder falls on or after the date of the Cardholder’s Statement, the Cashback will only be reflected in the Cardholder’s Statement in the next following month.
 - c. Cashback is awarded to the Cardholder based on the total posted Ringgit amount of Eligible Retail Transactions charged to the WISE Card. All overseas transactions and transactions performed in foreign currencies will be converted to Ringgit Malaysia at such rate of exchange as determined by HLB at its sole discretion.
 - d. HLB will not be liable for any delay in actual posting of the Eligible Retail Transactions and/or Cashback earned pursuant to the Programme.
 - e. HLB reserves its rights from time to time, with prior notice, to revise the rate of the Cashback awarded at its absolute discretion.
 - f. The assignment of Merchant Category and the Merchant Category Code for each merchant is subject to classification by the respective acquiring banks and it is the responsibility of the particular acquiring bank to assign the correct Merchant Category and Merchant Category Code. HLB shall not be held responsible for any incorrect or different assignment of the Merchant Category and Merchant Category Code that may result in non-posting of the Cashback for retail transactions at the eligible merchants. The Cardholder shall not be entitled to claim for any compensation against HLB for such non-posting of the Cashback due to incorrect or different assignment of the Merchant Category by the respective merchant’s acquiring bank.
 - g. HLB may from time to time, at its sole discretion, by giving a prior notice of at least twenty one (21) calendar days to the Cardholder, to change, revise, or vary any of these Terms and Conditions.
 - h. 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.

4. Reward Points

There are no reward points awarded for the WISE Card.

5. Special Note

The WISE Card does not come automatically with a free insurance plan.

6. Product Features Variation

HLB shall be entitled to at its absolute discretion and from time to time amend, vary or alter any of the product features for the WISE Card or withdraw the WISE Card at any time with prior notice to the Cardholder and such amendments shall be effective on such date that HLB may elect to adopt. Subsequently, HLB may at its discretion 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.