

## HONG LEONG FORTUNE CREDIT CARD TERMS & CONDITIONS

The terms and conditions below are to be read together with the Hong Leong 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 the terms of the Hong Leong Fortune Credit Card, the terms of this Agreement shall prevail in so far as they apply on the Hong Leong Fortune Credit Card.

### 1. Definitions

- (a) “Card” means Hong Leong Fortune Credit Card issued by the Bank.
- (b) “Card Anniversary” refers to a date which is similar to card open date (in terms of date and month) in the following year(s).
- (c) “Programme” means Hong Leong Real Cash Earnings programme and includes any variations or amendments to the same as may be made by the Bank from time to time, at its discretion.
- (d) “Real Cash” means Ringgit Malaysia awarded to Cardholder under the Programme.
- (e) Unless the context otherwise requires, words and expressions respectively defined or construed in the Cardholder’s Agreement Terms and Conditions shall have the same meanings when used or referred to herein and words referring to the male gender shall include the female gender and words referring to the singular number shall include plural number and vice versa.

### 2. Eligibility & Participation

Participation in the Programme is subject to the following terms and conditions, the terms and conditions in the Agreement and the terms and conditions in the General Account Terms and Conditions.

- (a) To be eligible to redeem or earn Real Cash, the Cardholder’s Card Account(s) must be valid and in good standing, not overdue in payment and has not exceeded its Prescribed Credit Limit. Further, to be eligible to redeem or earn Real Cash, the Card Account(s), must not be closed or terminated by either the Cardholder or Bank.

### 3. Terms and Conditions of the Programme

- (a) The earning of Real Cash is determined at the end of each billing cycle/ Statement date and is equivalent to one per centum (1%) of total qualified retail spending (rounded to the nearest Malaysian Ringgit). The Real Cash earned shall be credited to and reflected monthly in the Cardholder’s Statement provided that the Cardholder has earned a minimum Real Cash of RM20 and subject to a maximum Real Cash of RM50 in each billing cycle/Statement date. From time to time, the Bank may offer Real Cash equivalent to a value that is higher than one per centum (1%) of the total qualified retail spending at selected Merchants to be determined wholly by the Bank. Such earnings will also be credited to and reflected monthly in the Cardholder’s Statement.
- (b) Cardholders will also earn additional Real Cash based on the total qualifying retail spend for the last 12 months preceding the month of the Card’s Anniversary date based on the tier structure as stated below:

| Total Annual Retail Spending (RM) | Additional Earning of Real Cash (RM) |
|-----------------------------------|--------------------------------------|
| ≥38,000                           | 280.00                               |
| ≥68,000                           | 880.00                               |
| ≥108,000                          | 1,800.00                             |

- (c) The daily balance of Real Cash Earnings will earn interest based on the prevailing 3-month fixed deposit rate. The Bank reserves the absolute right to revise the interest rate for the daily balance of Real Cash Earnings at any time, without assigning any reasons thereof, by notifying the Cardholder in any method, which the Bank deems practical for such revision.
- (d) Every RM0.01 of retail transaction posted to the Cardholder's Statement, as the case may be, will earn Real Cash. The rates mentioned in this Agreement are subject to changes at the Bank's discretion, with prior notice from time to time.
- (e) Subject to clause 6 herein, the Real Cash has no expiry.
- (f) Real Cash is awarded to the Cardholder based on the total posted Ringgit amount of retail purchases (local and international) charged to the Card, including supplementary credit card(s). In the event posted transaction falls on statement date, the transaction will be calculated for real cash earnings in the following month.
- (g) The following transactions shall not be included in the Programme:
  - i. cash-type transactions including but not limited to Cash Advances, Cash-On-Call 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 (within the Bank account or third party);
  - vi. disputed transactions that are subsequently reversed from the account of the Cardholder;
  - vii. all Government and JomPay related transactions.
- (h) The Bank will not be liable for any delay in actual posting of the transactions and/or Real Cash earned during the Programme.
- (i) Real Cash earned during the Programme may have monetary value as determined by the Bank from time to time. The accrued Real Cash is convertible to cash whereby every 0.01 Real Cash is equivalent to RM0.01.
- (j) Real Cash earned is accrued in the principal account of the Cardholder only. The redemptions/withdrawals can only be performed by the Principal Cardholder.
- (k) The Cardholder will be notified of the number of Real Cash earned and accumulated and its cash value in the monthly Card Account Statement. Only Real Cash reflected in the credit card account statement, as the case may be, can be used for cash withdrawal/transfer at any of the Bank's ATMs nationwide or cash transfer via [www.hlb.com.my](http://www.hlb.com.my) subject to right of the Bank in clause 6 hereof on cancellation or suspension of the Programme.
- (l) If Cardholder decides to cancel the Card, the existing Real Cash earned must be redeemed prior to the date the Card Account is closed, provided that the Card Account is in good standing at the time the redemption is made. Thereafter, all unredeemed Real Cash earned will be automatically cancelled without further notification to Cardholders.
- (m) Redemption, earning and interest on daily balance of Real Cash are subject to the sole discretion of the Bank to cancel or suspend, without assigning any reasons thereof or notification to Cardholders. In any case where the account is thirty (30) days or more past due, or if the account is believed by the Bank to be operated fraudulently or the account is voluntarily or involuntarily closed by the bank, the Real Cash earned from the Card will be cancelled.

#### **4. Redemption of Real Cash**

- (a) Redemption of Real Cash earned can be performed at any of the Bank's ATMs or via cash transfer at [www.hlb.com.my](http://www.hlb.com.my). Once Real Cash earned has been redeemed, such Real Cash shall be deemed extinguished and strictly cannot be reinstated.
- (b) Redemption of Real Cash with insufficient earning on the Real Cash will be rejected.
- (c) All redemptions of Real Cash via the Bank's ATMs is subject to the terms and conditions governing the use of the ATM which will include but not limited to the minimum withdrawal amount, amount of withdrawal and amount limit of withdrawal as may be imposed by the Bank from time to time.

#### **5. Reward Points**

Reward Points will not be rewarded on the Card

#### **6. Product Features Variation**

- (a) The Bank reserves the right to add, alter, modify, change, or vary the product features or any of the terms and conditions contained herein, either in part or whole, at the Bank's discretion and with prior notice to the Cardholder. In addition, HLB may at its discretion mail directly to the Cardholder or notify in the mass media or post up a notice in HLB's banking hall or HLB's website at [www.hlb.com.my](http://www.hlb.com.my) or any method which the Bank deems practical for such additions, modifications or amendments of the terms and conditions.
- (b) In addition to the terms stipulated above, the Cardholder agrees that the general terms and conditions in the Cardholder Agreement shall be read together with this terms and conditions as an entire agreement. Any discrepancies between this terms and conditions with the general terms and conditions contained in the Cardholder Agreement, the specific terms above shall prevail.