

HONG LEONG BANK OPUS CREDIT CARD TERMS AND CONDITIONS ([Versi Bahasa Malaysia](#))

Last updated 3 September 2026

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

1. Definitions:

- (a) "**Card**" means the Hong Leong Bank Opus Credit Card issued by HLB and includes a supplementary card, if applicable;
- (b) "**Card Account**" means the account of the Principal Cardholder with HLB, opened in respect of the Card;
- (c) "**Card Anniversary**" means the anniversary date of the issuance of the Card;
- (d) "**Cardholder**" means the individual named on the Card, whether "**Principal Cardholder**" and/or "**Supplementary Cardholder**" unless stated otherwise;
- (e) "**Eligible Transactions**" means the transactions as set out in Table 1 below which have been effected with or charged to the Card for the purpose of this Programme. 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) portfolio products such as Balance Transfer ("**BT**"), Quick Cash ("**QC**") and Flexi Payment Plan ("**FPP**");
 - (iii) JomPay and government related transactions;
 - (iv) FPX transactions;
 - (v) refunded, disputed, unsuccessful, reversed, unauthorised, fraudulent or unlawful transactions;
 - (vi) card protection plan;
 - (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) determined by HLB from time to time; and/or
 - (ix) DuitNow AutoDebit;
- (f) "**Enrich**" means the frequent flyer programme operated by MAS;
- (g) "**Enrich Account**" means an account is created when an individual is accepted as a Enrich Member (as defined below). The Account will be used to track the Enrich Points balance.
- (h) "**Enrich Member**" means any person who is recognised by MAS as a member of Enrich;
- (i) "**Enrich Points**" means the credits (in points) awarded by MAS to an Enrich member;
- (j) "**HLB Connect App**" means Hong Leong Bank Connect Mobile Banking Application;
- (k) "**MAS**" means Malaysian Airlines System Berhad (Company No.: 10601-W);

- (l) **"Merchant"** is an individual, firm or company engaged in the business of selling and providing goods and/or service;
- (m) **"Principal Cardholder"** means the primary Cardholder to whom the Card is issued by HLB;
- (n) **"Programme"** means the Hong Leong Bank Opus Enrich Points programme and includes any variations or amendments to the same as may be made by HLB from time to time, with prior notice;
- (o) **"QR Pay Transaction"** means retail transactions made via the HLB Connect App using the HLB QR Pay feature;
- (p) **"RM"** or **"Ringgit"** means Ringgit Malaysia; and
- (q) **"Supplementary Cardholder"** means the person to whom a supplementary Card has been issued by HLB upon application by the Principal Cardholder.

Unless the context otherwise requires, words and expressions respectively defined or construed in the Agreement 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. **Fees & Charges:**

The fees & charges will be levied as follows:

Fee Description	Amount (RM)
Annual Fee (Principal Cardholder)	Ringgit Malaysia Three Thousand (RM3,000)
Annual Fee (Supplementary Cardholder)	Ringgit Malaysia Two Thousand (RM2,000)
Card Replacement Fee	Ringgit Malaysia One Thousand and Nine Hundred (RM1,900)

The annual fee and card replacement fee are not waived for the Card including card cancellation.

3. **Programme**

To be eligible to earn Enrich Points, the Principal Cardholder must be a registered Enrich Member with MAS and the Card Account must be valid/active, in good standing, not be in delinquent status and must not be in breach of any of these T&Cs the terms and conditions of the Agreement (**"Eligible Principal Cardholder"**). Eligibility will be revoked if the Eligible Principal Cardholder has committed or is reasonably suspected of committing any fraudulent, unlawful or wrongful acts in relation to the Card Account and/or other facility or services provided by HLB.

- 4. In the event the Principal Cardholder is not a registered Enrich Member at the time of application for the Card, the Principal Cardholder hereby authorises and consents HLB to disclose the personal information of the Principal Cardholder to MAS to facilitate the Principal Cardholder's application for registration with MAS as an Enrich Member. The personal information that may be disclosed shall include the name, identity card number, passport number, address, date of birth, email address, contact number(s) as may be required by MAS to process the Principal Cardholder's application as an Enrich Member. For card upgrades to the Card, the existing Enrich Account embedded with the Principal Cardholder's current HLB Infinite credit cards will be automatically transferred to the Card.

5. Enrich Points are awarded to the Eligible Principal Cardholder based on the total of Eligible Transactions posted in Ringgit made with the Card and accumulated on daily basis on per transaction basis and rounded down to the nearest Enrich Points in the following manner stated in Table 1 below:

Table 1

Eligible Transactions	Eligible Merchant Category Codes (MCC), Merchants and/or Transactions	Local Transactions	Overseas Transactions	Monthly Capping
Overseas Spend	- Eligible MCC, Merchants and/or Transactions in the respective countries: - Singapore - United Kingdom - Japan - Thailand - South Korea	N/A	RM1 = 2.5 Enrich Points	Unlimited
Dining	MCC: 5811/5812/5814 – Caterers, Eating Places and Restaurants Examples of merchants: Serai, McDonald's, Secret Recipe etc	RM1 = 1 Enrich Point	RM1 = 1 Enrich Point	
Travel	MCC: 3000 to 3299/3501 to 3999/4511/4722 to 4723/7011 – Airlines, Accommodations, Travel Agencies and Tour Operations etc. Examples of merchants: Agoda, Trip.com, Malaysia Airlines, Klook etc	RM3 = 1 Enrich Point	RM3 = 1 Enrich Point	
Retail Shopping	MCC: 5309/5311/5611/5621/5631/5641/5651/5655/5661/5691/5699/5977 – Clothing and Accessories Stores, and/or Departmental Stores etc Examples of merchants: Adidas, Isetan, Zara, Nike etc.	RM3 = 1 Enrich Point	RM3 = 1 Enrich Point	

Other Spend	Any Other Eligible MCC, Merchants and/or Transactions	RM5 = 1 Enrich Point	RM5 = 1 Enrich Point	
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6. For avoidance of doubt, the special rate for Overseas spend (selected 5 countries) is based solely on the country code regardless of the transaction currency. The applicable country code can be viewed on the monthly Card statement, identified as the last three (3) letters of the transaction description.
7. The Enrich Points earned shall be at such rate as determined by HLB and HLB reserves the right to vary the rate with prior notice at which Enrich Points are to be awarded from time to time at its discretion.
8. Enrich Points earned by the Supplementary Cardholder will be credited into the Card Account of the Eligible Principal Cardholder. Total Enrich Points earned collectively by the **Cardholder** will be stated in the Eligible Principal Cardholder's monthly Card statement of account and will be credited to the Eligible Principal Cardholder's Enrich account with MAS.
9. The Enrich Points earned as set out under Clause 8 above will be credited into the Eligible Principal Cardholder's Enrich account with MAS. For the avoidance of doubt, only the Enrich Points that have been credited into the Eligible Principal Cardholder's Enrich account with MAS can be redeemed by the Eligible Principal Cardholder.
10. HLB shall use its best endeavours to cause the Enrich Points to be credited to the Eligible Principal Cardholder's Enrich account with MAS at the end of the calendar month following the statement date relating to the Card. HLB may however vary the date and the frequency of the crediting of the Enrich Points at its discretion with prior notice. HLB will not be liable for any delay and/or omission in processing and crediting the Enrich Points into the Principal Cardholder's Enrich account with MAS.
11. Enrich Points credited into the Eligible Principal Cardholder's Enrich account with MAS may only be used towards redemptions made under the Enrich programme subject to such terms and conditions which are imposed by MAS as may be amended from time to time. Cardholders are advised to periodically check MAS' website for any updates.
12. The Enrich Points earned have no cash or monetary value. Unless otherwise stated, the Enrich Points earned are neither transferable to any other person or third party or entity nor exchangeable for cash or credit.
13. HLB reserves the right and discretion at any time with prior notice to the Cardholder and without liability to the Cardholder to suspend indefinitely, cancel and/ or terminate or if vary the Programme. Without limiting the generality of the foregoing provisions HLB will not be liable to the Cardholder for the suspension, cancellation or termination of the Programme or any benefits available thereunder in the event MAS retracts or revokes any benefits or offers made under the Programme, including any cancellation, suspension, withdrawal and/or alteration of Enrich in any manner detrimental to HLB and/or Cardholder. During special promotions or sales periods, MAS and HLB reserve the right,

with prior notice to the Cardholder, to suspend all or any of the benefits available under the Programme.

14. The Eligible Principal Cardholder shall contact MAS and liaise directly with MAS in relation to the redemption of the Enrich Points or any enquiries or dispute relating to the Eligible Principal Cardholder's Enrich account with MAS. HLB will not be responsible or liable to the Eligible Principal Cardholder for any acts or omissions by MAS in connection with Enrich, including but not limited to, the redemption of the Enrich Points by the Eligible Principal Cardholder.
15. If the Eligible Principal Cardholder's Card is cancelled or terminated by either the Eligible Principal Cardholder or HLB, the Eligible Principal Cardholder will not be entitled to the Enrich Points earned on the Eligible Transactions carried out on the Card which have not been credited into the Eligible Principal Cardholder's Enrich account with MAS notwithstanding that the Enrich Points earned may have been posted to the Eligible Principal Cardholder's Card statement of account. Such Enrich Points earned will be automatically cancelled and/or forfeited upon cancellation/termination of the Card. If the Cardholder's Card is temporarily suspended, the Enrich Points earned on the Eligible Transactions carried out on the Card which have not been credited into the Eligible Principal Cardholder's Enrich account with MAS will not be credited into the Eligible Principal Cardholder's Enrich account with MAS but will continue to accumulate ("**Accumulated Enrich Points**"). Such Accumulated Enrich Points will only be credited into the Eligible Principal Cardholder's Enrich account with MAS when the suspension is uplifted. In the event the suspension is not lifted and the Card is cancelled or terminated, such Accumulated Enrich Points will be forfeited and the Cardholder shall have no recourse to HLB or MAS in respect of such forfeited Accumulated Enrich Points.
16. In the event any Eligible Transactions are required to be reversed or cancelled on the Card which shall be determined at the discretion of HLB without incurrance of any liability by HLB, HLB reserves the right at its discretion to either:
 - (a) request MAS to debit the Eligible Principal Cardholder's Enrich account for the relevant Enrich Points earned from the relevant Eligible Transactions which is required to be reversed or cancelled; or
 - (b) debit the Eligible Principal Cardholder's Card account for the Enrich Points earned from the Eligible Transaction which is required to be reversed or cancelled based on such conversion rate as HLB shall in its discretion determine, if the Enrich Points earned from the said Eligible Transaction have already been redeemed by the Eligible Principal Cardholder.
17. The monthly Statement issued to the Cardholder in respect of the Credit Card shall be in accordance with Clause 15 of the Agreement. Click [here](#) for terms and conditions of Clause 15 of the Agreement.
18. HLB reserves the right upon giving prior notice to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) (the "**Amendment**") any of the terms and conditions herein, including but not limited to, changing and/or withdrawing the Programme or changing the service provider from MAS to another similar service provider. Notification to the Cardholder in respect of the Amendment shall be effected in the manner as specified by HLB in the Agreement.

19. HLB's decisions on all matters relating to the Programme, including the determination of the Enrich Points are final and binding.
20. **Annual Bonus Enrich Points**
 - (a) Principal Cardholder will receive a bonus of 60,000 Enrich Points upon payment of annual fee.
 - (b) The Annual Bonus Enrich Points are applicable to Principal Cardholder only.
 - (c) The Annual Bonus Enrich Points will be credited into the Principal Cardholder's Enrich account within 60 days from the annual fee payment date.
21. **Insurance**
 - (a) The Principal Cardholder will enjoy complimentary Travel Accident and Inconvenience insurance coverage up to Ringgit Malaysia Two Million (RM2,000,000) for the Principal Cardholder and up to Ringgit Malaysia Two Million (RM2,000,000) in aggregate for the Principal Cardholder's family when the Principal Cardholder charges his/her airfares to the Card, subject to the terms and conditions of the [[Automatic Travel Insurance Personal Accident Policy -Infinite](#)].
 - (b) This insurance is provided by MSIG Insurance (Malaysia) Bhd ("MSIG"). If you have any queries, please contact the MSIG Customer Service Centre at 1-800-88-6744/1-800-88-6163.

If you have any enquiries regarding these T&Cs 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 03-7626 8899.

TERMS AND CONDITIONS GOVERNING THE HONG LEONG BANK OPUS CREDIT CARD PLAZA PREMIUM LOUNGE PROGRAMME

Last updated 3 September 2026

The terms and conditions below ("**T&Cs**") are to be read together with the Hong Leong Bank Berhad's Cardholder Agreement ("**the Agreement**") and the Hong Leong Bank Opus Credit Card ("**Card**") Terms and Conditions ("**Card Terms and Conditions**").

ELIGIBILITY

1. Definitions
 - (a) "**Card Account**" means the account of the Cardholder with HLB, opened in respect of the Card;
 - (b) "**Card Anniversary Date**" means the anniversary date of the issuance of the Card; and
 - (c) "**Cardholders**" means the individual named on the Card, whether Principal and/or Supplementary Cardholder, unless stated otherwise.
2. Each Cardholder and accompanying guests are entitled to unlimited visits ("**Visits**") per year to any of the participating Plaza Premium Lounges worldwide managed by Plaza Premium Group. The complimentary Visits will be available to the Cardholders upon issuance of the Card and subsequently one (1) month after each Card Anniversary Date.
3. In order to gain access to the participating Plaza Premium Lounges, the Cardholders are required to present their valid Card and boarding pass.
4. For the full list of participating Plaza Premium Lounge, please refer [here](https://www.plazapremiumlounge.com/en-uk). For more information on the lounge services and locations, kindly visit <https://www.plazapremiumlounge.com/en-uk>.

GENERAL

5. The Cardholders hereby authorise HLB to disclose the Cardholders' personal data, which shall include the Cardholders' name, card number and Card expiry date to Plaza Premium to enable the Cardholders to enjoy the Visits.
6. HLB makes no representation or warranties with respect to the Plaza Premium Lounges and/or the services and facilities provided by Plaza Premium ("**Lounge Facilities and Services**") and in particular, makes no warranties with respect to the quality of the Plaza Premium Lounges and the Lounge Facilities and Services or their suitability for any purpose nor shall HLB be liable to the Cardholders and/or Cardholders' guest(s) for any acts or omissions of Plaza Premium in relation to the Plaza Premium Lounges and/or Lounge Facilities and Services. For avoidance of doubt, the accessibility of the Cardholders and/or Cardholders' guest(s) to the Plaza Premium Lounges and/or Lounge Facilities and Services is subject to space availability and/or availability at the point of entry.
7. The Card Account(s) of the Cardholder **MUST BE** valid/active, in good standing, **MUST NOT** be in delinquent status and **MUST NOT** be in breach of any of the terms and conditions of

the Agreement, Card Terms and Conditions and these T&Cs at the point of the Cardholders enjoying the Visits.

8. By using the Visits, the Cardholders acknowledge that he/she has read, understood and agreed to be bound by these T&Cs and any decision of Plaza Premium in relation to the Plaza Premium Lounges and the Lounge Facilities and Services shall be final and binding on all Cardholders.
9. HLB shall not be held liable or responsible for any disputes that may occur between the Principal Cardholders and/or the Cardholders' guest(s) (including Supplementary Cardholders) as the case may be, and Plaza Premium and/or the operators of lounges participating in the Plaza Premium Lounge programme. HLB shall also not be liable for any loss or damage arising or incurred by the Cardholders and/or the Cardholders' guest(s) relating to any lounge Visit(s).
10. The use of the Plaza Premium Lounges and the Lounge Facilities and Services shall be subject to the terms and conditions as set out by Plaza Premium. The terms and conditions for the use of the Plaza Premium Lounges are subject to change by Plaza Premium and such changes will be posted on the Plaza Premium's website at www.plazapremiumlounge.com/en-uk.
11. Neither the Cardholders nor the Cardholders' guest(s) shall communicate directly with the operator of any lounges participating in the Plaza Premium Lounge programme on any matters concerning the airport executive lounge access program provided under the Plaza Premium Lounge programme. All queries, complaints, requests for assistance and matters pertaining to the Plaza Premium Lounges and/or the Lounge Facilities and Services are to be taken up with the administrative staff of Plaza Premium only and those staff shall be responsible for resolving the matter and replying to the enquirer within a reasonable time of being contacted. The administrative staff of Plaza Premium can be contacted via email at customer.relations@plaza-network.com or telephone +603 3000 8989.
12. The Cardholders and/or the Cardholders' guest(s) shall not hold HLB and/or Plaza Premium liable for
 - (a) any direct or indirect loss arising in the event of any airport lounge (including but not limited to the Plaza Premium Lounges) closing or ceasing to participate in the Plaza Premium Lounge programme at any time; and/or
 - (b) any loss or injury suffered by Cardholders and/or the Cardholders' guest(s) whilst inside any of the lounges participating in the Plaza Premium Lounge programme (including but not limited to the Plaza Premium Lounges) at any time due to any event beyond HLB's and/or Plaza Premium's reasonable control.
13. The Principal Cardholders will continue to enjoy the Visits provided that the Card must be valid, current and in good credit standing. The Cardholders are liable for the cost and expenses of all lounge Visits made by the Cardholders and any Cardholder's guest(s) after the cancellation or expiration of the Card and/or Plaza Premium Lounge programme

14. HLB is not obliged and shall not be responsible or liable to ensure the accuracy of information given in any directory, document, design or drawing or other communication material supplied by Plaza Premium Lounge.
15. HLB shall only be liable for any direct loss or damage suffered by the Cardholders as a direct result of HLB's gross negligence or wilful default. HLB shall not be liable for any loss of income, profits or goodwill, indirect, incidental, consequential, exemplary, punitive or special damages in connection with the Plaza Premium programme, even if HLB has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
16. The Cardholders shall reimburse and pay HLB upon HLB's written demand on all claims, losses, costs (including legal fees), damages and expenses incurred by HLB arising out of the Cardholders' or Cardholders' guests' breach, contravention and/or failure to adhere to the Conditions of Use as set out by Plaza Premium and these T&Cs.
17. HLB reserves the right upon giving prior notice to vary (whether by addition, deletion, modification, amendment or otherwise) any of the terms and conditions herein, including changing or withdrawing the Plaza Premium Lounge programme in its entirety (the "**Amendment**"). Notification to Cardholders in respect of the Amendment shall be effected in the manner as specified by HLB in the Agreement.
18. 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.
19. If there is any inconsistency, conflict, ambiguity or discrepancy between the Card Terms and Conditions and these T&Cs, these T&Cs shall prevail to the extent of such inconsistency, conflict, ambiguity or discrepancy.
20. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and Cardholder agrees to submit to the exclusive jurisdiction of the Courts of Malaysia.

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 03-7626 8899.