

## Terms and Conditions Governing the GSC Hong Leong Bank Credit Card ("T&C")

By accepting the Co-Branded Card, Cardholder agrees to be bound by the terms and conditions as set out in these T&C, and the Bank's Cardholder Agreement Terms & Conditions ("Cardholder Agreement")

1. Definition: In this terms and conditions, unless the context otherwise requires or unless expressly stated herein to the contrary, the following expressions shall have the following meanings:-
  - a. **"Bank"** means Hong Leong Bank Berhad;
  - b. **"Cardholder"** means the individual named on the Co-Branded Card, whether Principal or Supplementary Cardholder, unless stated otherwise;
  - c. **"VISA"** means Visa International Services Association, an association incorporated in the State of Delaware, United States of America with its registered office at city of Wilmington, State of Delaware, United States of America of which the Bank is a member institution and includes its successors-in-title and assigns.
  - d. **"Mastercard"** means MasterCard Worldwide, a company organised under the State of Delaware, having its office and principal place of business at 2000 Purchase Street, Purchase, New York, NY 10577-2509, United States of America of which the Bank is a member institution;
  - e. **"Co-Branded Card"** means the credit card issued by the Bank with GSC's logo imprinted thereon and/or any other name, logo and/or trademark as may be determined by the Bank from time to time, unless stated otherwise.
  - f. **"GSC"** means Golden Screen Cinema managed and operated under the name of Golden Screen Cinemas Sdn Bhd.
  - g. **"RM"** means Ringgit Malaysia, the legal currency in Malaysia.
  - h. **"Movie Ticket Offer"** means RM6 off per adult ticket (movie show time) all day at all GSC cinemas include Signature halls as determined by the Bank except for wednesday's adult tickets.
  - i. **"Movie Ticket Promo Code Offer"** means the privilege awarded to the New-To-Card ("NTC") Principal Co-Branded Cardholder depending on the type of Co-Branded Cards applied by the Cardholder. NTC Principal Gold Co-Branded will be entitled to Five (5) GSC adult tickets and the NTC Principal Platinum Co-Branded Cardholders will be entitled to Ten (10) GSC adult tickets whereby one (1) unique GSC Movie Promo Code will be given to the Principal Co-Branded Cardholder to redeem the tickets.
  - j. **"NTC"** means new cardholders who do not hold any existing HLB Principal Credit Cards (including Mach).
  - k. **"Concession Items Offer"** means 30% discount on popcorn bucket, snacks and drinks purchase via GSC website or GSC mobile apps only. 10% discount on popcorn bucket, snacks and drinks purchase at GSC cinema counter as determined by GSC and the Bank.
  - l. **"Dining Privileges"** means up to 20% discounts which the Cardholder is entitled to get when dining-in at GSC's food and beverages outlets as determined by GSC and the Bank.
  - m. **"GSC Rewards Points Redemption"** means Cardholder is entitled to redeem GSC movie tickets, popcorn bucket, snacks and drinks by using GSC Reward Points.
  - n. **"GSC Reward Points Programme"** means Cardholder is awarded with multipliers of GSC Reward Points according to the relevant spend categories.
2. The Co-Branded Card can only be utilized for purchases for personal consumption of a natural person only and cannot be used for business or commercial purchases. The Bank reserves the right to terminate with immediate effect any Co-Branded Card utilised for business or commercial purchases which is deemed by the Bank to have been made for business or commercial purchases.  
**Movie Ticket Offer**
3. The Cardholder shall be eligible to enjoy Movie Ticket Offer via GSC website or GSC mobile app only. No capping on the RM6 off on each adult ticket subject to maximum THREE (3) transactions per Co-Branded Card per day.
4. Movie Ticket Offer is applicable for all types of movie screening at all GSC nationwide include GSC Signature hall. The Movie Ticket Offer is valid for 2D movie, 3D movie, Twin Seats, Gold Class, Premier Class, Premium Leather, Dolby Atmos, MAXX and D-Box.

5. The Cardholder shall be subject to a booking fee of RM0.50 per movie ticket purchased via GSC website or GSC mobile app.
6. Movie Ticket Offer is not applicable to Wednesday movie ticket or any discounted movie tickets.

**Movie Ticket Promo Code Offer**

7. The NTC Principal Cardholders shall be entitled to redeem all the movie tickets by using one (1) unique GSC Movie Promo Code which is valid for six (6) months from the Card activation date (“Validity Period”).
8. For the avoidance of doubt, each transaction performed by the NTC Principal Cardholders shall only be entitled to redeem one (1) adult ticket only by using the unique GSC Movie Promo Code. Multiple transactions must therefore be performed by using the same unique GSC Movie Promo Code to redeem all the movie tickets, subject to a maximum of three (3) transactions per Co-Branded Card per day.
9. The Promo Code must be redeemed with the approved Co-Branded Card via GSC website or GSC mobile app only.
10. The Promo Code will be delivered to the Principal Cardholders via Short Message Service (“SMS”) to the mobile phone number registered with the Bank after the Co-Branded Card is being activated by the Principal Cardholders, subject to the SMS traffic at the respective telecommunication service providers’ (“Telcos”) network.
11. The Bank is not responsible for nor does the Bank has any control whatsoever on any SMS traffic congestion, network failure and/or interruptions and/or congestion on the part of the respective Telcos or for any other reason whatsoever during the process of sending the Movie Ticket Promo Code to the registered number.
12. For the avoidance of doubt, it is the duty or obligation of the NTC Principal Cardholders to provide their latest and accurate telephone numbers to the Bank. The Bank shall not be held responsible or liable in the event that the Bank is unable to send or deliver the Promo Code to the NTC Principal Cardholders due to the inaccurate or outdated telephone number provided by the NTC Principal Cardholders, or the SMS is unable to be sent or delivered due to mobile service provider interruptions.
13. The NTC Principal Cardholders who do not receive the Promo Code upon card activation shall contact the Bank call center at 03-7626 8899 within 6 months from the card activation date, otherwise he/she will be deemed to have received the Promo Code accordingly and any claim for the reimbursement of the Promo Code after 6 months from the card activation date shall not be entertained by the Bank.
14. The Bank shall not be responsible for any unclaimed Promo Code after the Validity Period or in the event of non-receipt of the Promo Code by the Principal Cardholder due to any reason whatsoever including but not limited to the inaccurate and/or outdated mobile number registered with the Bank.
15. The Cardholder will be able to check the number of movie tickets available to be redeemed by:-
  - a) Contacting the Bank’s call center at 03-7626 8899; and
  - b) Checking on the GSC website/GSC mobile app.
16. The Promo Code shall immediately be void or forfeited upon the occurrence of any of the following events, and no refund, extension or compensation whatsoever will be given by the Bank:-
  - a) cancellation of the Co-Branded Card for whatever reason;
  - b) the Co-Branded Card account becomes delinquent;
  - c) the Movie Ticket Promo Code Offer is terminated for whatever reason;
  - d) there is fraudulent or unauthorised use of the Co-Branded Card, as determined by the Bank; and
  - e) the Promo Code Validity Period is expired.
17. The Bank shall not be responsible for any unauthorized redemption of the movie tickets by using the unique GSC Movie Promo Code.

**Concession Items Offers**

18. The Cardholders shall be eligible to enjoy Concession Items Offer on popcorn bucket, snacks and drinks made available by GSC and pay with the Co-Branded Card only.

**Dining Privileges**

19. Co-Branded Cardholders shall be eligible to enjoy up to 20% discounts when dining in at any GSC’s Food & Beverage outlets with the Co-Branded Card only.
20. Dining Privileges are not applicable for promotional item and catering. Applicable for dine in only at selected GSC food and beverage outlets i.e. Glitters Café, Paradiso, Café Caro & Dessert Bar, etc.

**GSC Reward Points Programme (“Programme”)**

21. The Cardholders are eligible to participate in the Programme and earn the following GSC Reward Points based on the prescribed Spend Categories:

No.	Spend Categories	GSC Reward Points Multiplier
1.	GSC Spend	3X
2.	Overseas Spend	3X
3.	E-commerce Spend	3X
4.	Other Retail Spend	1X
5.	Accumulative on Other Retail Spend equal or above RM1,000 in a calendar month	Extra 1X*

- I. Overseas Spend refers to any retail spend charged in foreign currency regardless of the location of the transaction being performed.
- II. GSC Spend refers to the movie tickets and/or concession items purchases via GSC website/GSC mobile apps/GSC counter.
- III. E-commerce Spend refers to any online retail purchases regardless of the currency.
- IV. Other Retail Spend refers to any retail spend except GSC Spend, Overseas Spend and E-commerce Spend

\*Accumulative on Other Retail Spend will be calculated based on the transaction posted in the Cardholder’s Co-Branded Card at the end of each calendar month. For the Cardholder who spend equal or more than RM1,000 on Other Retail Spend will be entitled to get extra 1X reward points on every 1st of the following month.

22. The Programme shall exclude cash advance, Balance Transfer (BT), Call-for-Cash (CFC), Flexi-Payment Plan (FPP), fund transfer, fees and charges imposed by the Bank.
23. For Extended Payment Plan (“EPP”), the GSC Rewards Points will be rewarded based on the monthly instalment amount.
24. The Programme will be determined by the transaction posting date i.e. the date that the transaction posted in the Cardholder Co-Branded Card’s account.
25. The Cardholder will only be entitled to receive GSC Reward Points for all the transactions performed by using the Co-Branded Card. The Cardholders are not allowed to transfer any other reward points received from the other Bank’s credit cards to the GSC Reward Points’ bucket.

**GSC Rewards Points Redemption (“Redemption”)**

26. The Cardholders shall only be entitled to use the GSC Reward Points to redeem GSC movie tickets for 2D movie, 3D movie, 4DX, Twin Seats, D-Box, MAXX, Premium Leather Seats, Gold Class, Premiere and concession items at all GSC cinema outlets and Signature halls subject to the followings:
- I. The Redemption is not applicable for all discounted ticket;
  - II. The Cardholder must have sufficient GSC Reward Points in their Co-Branded Card; and
  - III. The Cardholder must present the Co-Branded Card at GSC cinema counter for redemption.
27. A total of two hundred (200) GSC Reward Points is equivalent to RM1 of the value of the movie ticket/concession items purchase, and this value is subject to changes as may be determined by the Bank from time to time.

Example:

No.	Redemption Product	GSC Reward Points (RP) Conversion	Required RP Redemption
1	1 GSC Movie Ticket	200 RP = RM1	RM18.50 per ticket = 3,700 RP
2	1 Combo Set	200 RP = RM1	RM12 per combo set = 2,400 RP

28. The Cardholders are also entitled to redeem product or services at Hong Leong Club Rewards Catalogue 2015 – 2018 by using GSC Reward Points based on the reward points required in catalogue.
29. The Cardholders are also entitled to perform on the spot redemption at selected merchant by using the GSC Reward Points.
30. The Movie Ticket Offer, Movie Ticket Promo Code Offer, GSC Reward Points Programme, GSC Rewards Points Redemption, Concession Items Offer and Dining Privileges are not for sale and it is not transferable to any third party and not exchangeable for cash, credit or kind, in part or in full.
31. The Bank reserves the right to deduct or cancel any Movie Ticket Offer, Movie Ticket Promo Code Offer, GSC Reward Points Programme, GSC Rewards Points Redemption, Concession Items Offer and Dining Privileges from any Co-Branded Card account by giving a prior notice to the Cardholders.
32. The Bank's decision on all matters relating to the Co-Branded Card shall be final and binding on all Cardholders, and no appeal shall be entertained by the Bank.
33. The Cardholder Agreement shall, whether repeated herein or not, be deemed incorporated in these T&C. In the event of any conflict or discrepancy between the Cardholder Agreement and the terms and conditions set out herein, the terms and conditions set out herein shall prevail.
34. The Bank shall have the right at its sole and absolute discretion to :-
- vary, delete or add to the benefits or rewards of the Co-Branded Card as stipulated in these T&C from time to time by giving a prior notice, including but not limited to Movie Ticket Offer, Movie Ticket Promo Code Offer, GSC Reward Points Programme, GSC Rewards Points Redemption, Concession Items Offer and Dining Privileges; or
  - vary, delete or add to any of these T&C from time to time by giving a prior notice; or
  - vary, cancel, suspend or terminate the Co-Branded Card features and benefits from time to time by giving a prior notice;
- and any such variation, deletion, addition, cancellation, suspension or termination by the Bank may be made by placing a general notice in any issue of a daily national newspaper or by posting a general notice in any Bank's branch or its website or by incorporating the notice into Bank's billing statement to be issued to the Cardholders periodically, or such other manner as deemed suitable by the Bank. Such notice shall take effect from the date set out in the notice and if no date is stated, will take effect from the date of the notice.
35. The Bank shall not be held liable for any claim or compensation for any and all losses and damages suffered or incurred by the Cardholder as a direct or indirect result of any such variation, deletion, addition, cancellation, suspension or termination by the Bank. The Cardholders agree that their continued usage of the Co-Branded Card shall constitute their agreement to such variation, deletion, addition, cancellation, suspension and/or termination.
36. To the fullest extent permitted by law, in no event will the Bank or any of its officers, servants, employees, representatives and/or agents be liable for any loss or damages (including without limitation, loss of income, profits or goodwill, indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Co-Branded Card even if the Bank has been advised of the possibility of such losses or damages in advance, and all such losses and damages are expressly excluded.

37. The Bank shall not be liable for any default due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failures or any event beyond the reasonable control of the Bank.
38. To the fullest extent permitted by law, the Bank gives no representation or warranty with respect to Movie Ticket Offer, Movie Ticket Promo Code Offer, GSC Reward Points Programme, GSC Rewards Points Redemption, Concession Items Offers and Dining Privileges provided under the Co-Branded Card.
39. These T&C shall be deemed to be a contract made under the laws of Malaysia and shall for all purposes be governed by and construed in accordance with the laws of Malaysia and the Cardholder hereby agrees to submit to the exclusive jurisdiction of the Courts of Malaysia or the courts of such other competent jurisdiction as the Bank may in its sole discretion direct.