

HONG LEONG I'M CREDIT CARD TERMS AND CONDITIONS (Versi Bahasa Malaysia)

Last updated on 23 April 2026

The terms and conditions below are to be read together with Hong Leong Bank Berhad's ("**the Bank**") 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 and conditions of the Hong Leong I'm Credit Card, the terms and conditions of the I'm Credit Card herein shall prevail in so far as it is applicable to the I'm Credit Card.

1. Card Replacement Fee

There is no imposition of Card Replacement Fee on the I'm Credit Card.

2. Annual Fee

There is no imposition of Annual Fee on the I'm Credit Card.

3. Oversea Transaction

Card transactions effected in currencies other than Ringgit Malaysia will be converted into Ringgit Malaysia on the date it is processed by Visa International and/or MasterCard International at the foreign exchange rate determined by Visa International and/or MasterCard International. The following additional fees will be charged on the conversion:

- (a) 1% transaction fee charged by Visa International and/or MasterCard International; and
- (b) A maximum of 1% foreign exchange conversion fee imposed by the Bank. This 1% foreign exchange conversion mark-up imposed by the Bank is not applicable to I'm Credit Card.

4. Sales Draft Retrieval Fee

There is no imposition of Sales Draft Retrieval Fee on the I'm Credit Card.

5. Regeneration of PIN

No fee will be imposed on the Cardholder who collects the PIN from the branch.

6. Statement

- (a) The Cardholder will receive monthly e-Statement via e-mail at no additional charge provided that the Cardholder have a valid e-mail address to receive monthly e-Statement. The monthly Statement issued to the Cardholder in respect of the Credit Card shall be in accordance with the Agreement.
- (b) A monthly fee of RM10.00 (subject to any Government Tax, if applicable), or any other amount of fee that the Bank may at its discretion prescribe as and when required by giving prior notice, will be imposed on the Cardholder who exercises the option to receive monthly printed Statement. Notwithstanding that the Cardholder has exercised the option to receive monthly printed Statement, monthly e-Statement will continue to be sent to the Cardholder.

7. Option for Domestic Credit Transaction

Cardholder has the option to select for domestic credit transaction usage only by written notification to the Bank or by contacting the Bank's customer service and the relevant changes will be reflected after seven (7) working days. Domestic credit transaction usage means credit usage within Malaysia only and shall exclude any overseas retail online transactions.

8. Reward Points

There are no Reward Points given for the I'm Credit Card.

9. Cash Rebate

There is no Cash Rebate given on the I'm Credit Card.

10. Special Note

Insurance plan/coverage is not provided under the I'm Credit Card.

11. Product Features Variation

The Bank shall be entitled to amend, vary or alter any of the product features for the I'm Credit Card or withdraw the I'm Credit Card as and when required by giving prior notice to the Cardholder and such amendments shall be effective on such date that the Bank may elect to adopt. Subsequently, the Bank may mail directly to the Cardholder or notify in the mass media or posting up a notice in the Bank's banking hall or the Bank's website at www.hlb.com.my or any method which the Bank deems practical for such additions, modifications or amendments of the product features.

12. 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.