

HONG LEONG ESSENTIAL CREDIT CARD TERMS & CONDITIONS (Versi Bahasa Malaysia)

Last updated 29 December 2023

These Hong Leong Essential 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 Hong Leong Essential Credit Card (“**Essential Card**”). By accepting the Essential Card, the Cardholder agrees to be bound by these T&Cs and the Agreement.

1. Definitions

- (i) “**Card Account**” means the account of the Cardholder in respect of the Card with the HLB;
- (ii) “**Cardholder**” means the individual named on the Card whether “**Principal Cardholder**” and/or “**Supplementary Cardholder**” unless stated otherwise;
- (iii) “**HLB Connect App**” means Hong Leong Bank Connect Mobile Banking Application;
- (iv) “**QR Pay Transaction**” means retail transactions made via the HLB Connect App using the HLB QR Pay feature; and
- (v) “**Statement**” means the periodic statement issued by the Bank to the Cardholder in relation to the Card Account which shows the total balance, any finance charges, fees, charges, minimum amount due and the payment due date.

2. Cashback

The **Essential Card** earns up to 1% Cashback on all valid Retail Transactions (as defined below).

- (i) Cashback:
 - 0.4% Cashback for all Insurance transactions
 - For Retail Transactions
 - Tier 1 – 0.4% Cashback for the first Ringgit Malaysia Seven Thousand (RM7,000) spend
 - Tier 2 – 1% Cashback for subsequent spend
- (ii) The total Cashback entitled by the Cardholder is capped at Ringgit Malaysia Three Hundred (RM300) monthly.
- (iii) “**Retail Transactions**” means the purchase of any goods or services locally or overseas which have been effected with or charged to the Essential Card but shall EXCLUDE all Government, JomPAY and/or FPX transactions, Cash Advances, Quasi Cash (betting and gaming related transactions), Quick Cash (“**QC**”), Flexi Payment Plan (“**FPP**”), Balance Transfers (“**BT**”), Finance Charges, Late Charges, Annual Fee Payment and QR Pay Transactions made via HLB Connect App. For the avoidance of doubt, the excluded list is not exhaustive and HLB reserves the sole right to determine if a transaction fall within the definition of Retail Transactions.
- (iv) The Cashback shall be credited to and be reflected in the Cardholder’s monthly Statement on each billing cycle/statement date.
- (v) The Cashback will be calculated at the end of each billing cycle/statement. The cumulated Cashback shall be credited to the Cardholder’s monthly Statement. The Cashback credits may or will be utilized towards any outstanding balance due on the Card Account. For the avoidance of doubt, any Cashback due to the Cardholder will be posted in the Card Account and reflected in the Cardholder’s Statement for the particular month. In the event the Cashback due to the Cardholder is on the date of the Cardholder’s Statement, the Cashback will only be reflected in the Cardholder’s Statement in the following month. In the event the Cardholder’s Statement is on day thirty-one (31) of the month, the Cashback will only be reflected in the Cardholder’s Statement once every two (2)

months.

- (vi) HLB reserves its rights from time to time, with prior notice, to revise the Cashback percentage at its discretion.

3. Reward Points

No Reward Points on the Essential Card.

4. Special Note

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

5. Product Features Variation

HLB shall be entitled to, and from time to time, amend, vary or alter any of the product features for the Essential Card or withdraw the Essential 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 mail directly to the Cardholder or notify in the mass media or posting up a notice at HLB's banking hall or at 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.

6. Interpretation

- (a) Unless the context otherwise requires, capitalized words and expressions shall have the same meaning as defined in the Agreement 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 these T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my.