

HONG LEONG WISE CREDIT CARD TERMS AND CONDITIONS

Last updated 10 December 2024

These HLB WISE Credit Card (“**WISE 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 WISE Card. By accepting the WISE Card, the Cardholder (as defined herein) agrees to be bound by these T&Cs and terms and conditions of the Agreement.

1. Cashback Programme (“Programme”)

- (a) Principal Cardholders of the WISE Card (“**Cardholders**”) will be awarded with cashback of up to 15% (“**Cashback**”), subject to the following:
- (i) a minimum spend of Ringgit Malaysia One Thousand (RM1,000) on the Eligible Retail Transactions (as defined under Clause 3(a) herein) in each calendar month where the minimum spend is calculated after taking into account all reversals (if any);
 - (ii) such minimum spend of Ringgit Malaysia One Thousand (RM1,000) on the Eligible Retail Transactions are posted in the same calendar month; and
 - (iii) such Eligible Retail Transactions fall under the permitted categories (i.e. Spend Category and Eligible Merchant Category Codes (MCC), Merchants and/or Transactions) as listed in Table 1 below; or such other conditions as may be notified by HLB from time to time.
- (b) The earning of the respective Cashback is stipulated in Table 1 below:

Table 1

Minimum Spend/ month (Posted Transaction)	Spend category	Eligible Merchant Category Codes (MCC), Merchants and/or Transactions	Eligible Retail Transactions performed on Weekdays	Eligible Retail Transactions performed on Weekends	Maximum Cashback per month
RM1,000	Dining	• MCC: 5811/5812/5814 – All dining outlets.	Enjoy 0.5% Cashback	Enjoy 15% Cashback	RM20
	Groceries & Essentials	• MCC: 5411 – All grocery stores including Giant, Cold Storage, Jaya Grocer, Mercato, etc. • MCC: 5912 – All drug stores and pharmacies including Guardian, Watsons, Caring Pharmacy, etc. • Selected convenience stores – MyNews and 7-Eleven.	Enjoy 0.5% Cashback	Enjoy 10% Cashback	RM15
	Petrol	• MCC: 5542 –	Enjoy 0.5%	Enjoy 10%	RM15

Minimum Spend/month (Posted Transaction)	Spend category	Eligible Merchant Category Codes (MCC), Merchants and/or Transactions	Eligible Retail Transactions performed on Weekdays	Eligible Retail Transactions performed on Weekends	Maximum Cashback per month
		Automated Fuel Dispensers (self-service) at all petrol stations.	Cashback	Cashback	
	Online Spend	<ul style="list-style-type: none"> • Lazada • Shopee • Grab • Foodpanda • Touch 'n Go • MYEG • Spotify • Netflix • Apple Music Note: Applicable to eWallet reload and food delivery transactions for the above listed merchant only	Enjoy 1% Cashback		RM15
	Others (including overseas)	• Any Other Eligible MCC, Merchants and/or Transactions.	Enjoy 0.20% Cashback		Unlimited
Below RM1,000	All	• All Eligible MCC, Merchants and/or Transactions.	Enjoy 0.20% Cashback		RM2

- (c) The entitlement of Cashback is calculated based on posted transaction in each calendar month. Cardholders who do not meet the monthly minimum spend requirement of Ringgit Malaysia One Thousand (RM1,000) as stated under Clauses 1(a) (i) and (ii) above or in the event the posted amount is below Ringgit Malaysia One Thousand (RM1,000) in that particular calendar month, such Cardholders will not be entitled to the up to 1% (Weekdays) or 15% (Weekends) Cashback in that particular month as stated in Table 1. However, such Cardholders will still be entitled to 0.20% Cashback for all their Eligible Retail Transactions (i.e. below Ringgit Malaysia One Thousand (RM1,000)) in that particular month provided that the accumulated Cashback amount is not less than Ringgit Malaysia One (RM1).

An illustration of the Cashback under the Programme is provided below in Table 2:

The Cardholder has performed the following transactions by using his/her WISE Card in July 2024:

Table 2

Type of Transaction	Amount	Transaction Date	Transaction Day	Posting Date	Posting Day
JomPAY	RM400	1-Jul-24	Monday	2-Jul-24	Tuesday
Groceries & Essentials	RM150	13-Jul-24	Saturday	12-Jul-24	Sunday

Type of Transaction	Amount	Transaction Date	Transaction Day	Posting Date	Posting Day
Online Spend	RM1,520	11-Jul-24	Thursday	12-Jul-24	Friday
Dining	RM 135	13-Jul-24	Saturday	12-Jul-24	Sunday
Quick Cash	RM500	24-Jul-24	Wednesday	25-Jul-24	Thursday
Petrol	RM150	13-Jul-24	Saturday	12-Jul-24	Sunday
Petrol	RM100	31-Jul-24	Wednesday	1-Aug-24	Thursday
Others	RM20	23-Jul-24	Tuesday	24-Jul-24	Wednesday
Online Spend (Reversal)	RM(20)	20-Jul-24	Saturday	21-Jul-24	Sunday

Q: Does the Cardholder meet the minimum spend of RM1,000?

A: Yes, the total posted transactions amount for July 2024 that will form part of the minimum spend of Ringgit Malaysia One Thousand (RM1,000) is Ringgit Malaysia Two Thousand Three Hundred Fifty-Five (RM2,355) (which consists of Ringgit Malaysia Four Hundred (RM400) from JomPay, Ringgit Malaysia One Hundred Fifty (RM150) from Groceries & Essentials, Ringgit Malaysia One Thousand Five Hundred (RM1,500) from Online Spend (after the reversal of RM20), Ringgit Malaysia One Hundred Thirty-Five (RM135) from Dining, Ringgit Malaysia One Hundred Fifty (RM150) from Petrol and Ringgit Malaysia Twenty (RM20) from Others).

The amount of Ringgit Malaysia Five Hundred (RM500) from Quick Cash transactions will not form part of the minimum spend of Ringgit Malaysia One Thousand (RM1,000) as it is not an Eligible Retail Transaction (as defined under Clause 3(a) below).

The amount of Ringgit Malaysia One Hundred (RM100) from the Petrol transaction will not form part of the minimum spend of Ringgit Malaysia One Thousand (RM1,000) for the July 2024 statement as it is only posted in August 2024.

Q: How much Cashback did the Cardholder earn for the JomPAY transaction performed on 1 July 2024?

A: Ringgit Malaysia Zero (RM0) as transaction(s) for JomPAY are not eligible for the Cashback. This is provided under Clause 3(a) below.

Q: How much Cashback did the Cardholder earn in July for the transaction for Petrol on 31 August 2024?

A: The Ringgit Malaysia One Hundred (RM100) Petrol transaction will not form part of the Cashback for July 2024 (i.e. Ringgit Malaysia Zero (RM0) Cashback) as it is only posted in August 2024. However, the Ringgit Malaysia One Hundred (RM100) Petrol transaction will form part of the Cashback for August 2024 (up to 15% Cashback if the Cardholder meets the Ringgit Malaysia One Thousand (RM1,000) minimum spend requirement in August or 0.20% Cashback otherwise (i.e. minimum spend amount below Ringgit Malaysia One Thousand (RM1000)).

Q: What is the total amount of Cashback the Cardholder has earned for the month of July 2024?

A: Ringgit Malaysia Sixty-Five (RM65). Please refer to Table 3 below for the illustration of Cashback calculation for the month of July 2024.

Table 3

Type of Transaction	Transaction Amount (RM)	Transaction Date	Cashback Rate (%)	Cashback Amount (RM)	Cashback Capped (RM)
Dining	135	13-Jul (Weekend)	15%	20	20
Groceries & Essentials	150	13-Jul (Weekend)	10%	15	15
Petrol	150	13-Jul (Weekend)	10%	15	15
Online Spend	1500	11-Jul	1%	15	15
Others	20	23-Jul	0.2%	0.04	Unlimited
Total Amount of Cashback (RM)	65				
	Note: The Cashback awarded will be rounded (up or down) to the settlement of the nearest Ringgit Malaysia ("RM").				

2. Eligibility & Participation

- (a) To participate in the Programme, the following eligibility requirements must be met:
- (i) the Cardholders of WISE Card account must be valid and in good standing, not overdue in payment and must not be closed or terminated by either the Cardholders or HLB;
 - (ii) the Cardholders must not be in breach of any of these Terms and Conditions and/or the terms and conditions of the Agreement; and
 - (iii) eligibility will be revoked in respect of the Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB or have been declared bankrupt (pursuant to a petition by either banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the availability of the Programme.

3. Terms and Conditions of the Programme

- (a) The term "**Eligible Retail Transaction**" shall refer to any retail purchase transaction made locally and overseas, including online transactions which are charged to the WISE Card (i.e. only applicable to the Principal WISE Cards) but EXCLUDE the following transactions (the list below is not exhaustive and HLB reserves the sole right to determine if a transaction fall within the definition of Eligible Retail Transactions):-
- (i) cash-type transactions including but not limited to Cash Advances and Balance Transfers;
 - (ii) Quick Cash 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 such as taxes and any other kind of charges and penalties;
 - (iv) instalment conversion transactions including but not limited to Flexi Payment Plan;
 - (v) fund transfers (from or to HLB's account whether by HLB or third party);
 - (vi) disputed transactions that are subsequently reversed from the account of the Principal Cardholder; and/or
 - (vii) QR Pay Transactions made via the HLB Connect App.

Transactions that are not Eligible Retail Transactions will not be entitled to any Cashback and the

amount spent from these transactions will not contribute to or form part of the minimum spend requirement of Ringgit Malaysia One Thousand (RM1,000) or any spend below RM1,000 for each calendar month.

For all government, JomPAY and/or FPX transactions, the amount spent from these transactions will contribute and form part of the minimum spend of Ringgit Malaysia One Thousand (RM1,000) for each calendar month. However, these transactions will not be entitled to any Cashback.

- (b) The term “**HLB Connect App**” refers to the Hong Leong Bank Connect Mobile Banking Application.
- (c) The term “**QR Pay Transaction**” means retail transactions made via the HLB Connect App using the HLB QR Pay feature.
- (d) The Cashback will be calculated at the end of each calendar month based on the rate as shown in Table 1 above and is non-cumulative from the previous month. For the avoidance of doubt, Weekdays refer to Mondays to Fridays and Weekends refer to Saturdays and Sundays.
- (e) The Cashback awarded will be rounded (up or down) to the settlement of the nearest Ringgit Malaysia (“**RM**”). The Cashback credits will be utilized towards any outstanding balances due on the WISE Card account. For the avoidance of doubt, any Cashback due to the Cardholders will be credited to the WISE Card account on the following month and reflected in the Cardholders’ statement. In the event the Cashback due to the Cardholders falls on or after the date of the Cardholders’ statement, the Cashback will only be reflected in the Cardholders’ statement in the following month.
- (f) The Cashback is awarded to the Cardholders based on the total posted amount of Eligible Retail Transactions in RM charged to the WISE Card. All overseas transactions and transactions performed in foreign currencies will be converted to RM at such rate of exchange as determined by HLB at its discretion.
- (g) HLB shall use its best endeavours to ensure the posting of the Eligible Retail Transactions and/or Cashback earned during the Programme will be on time.
- (h) HLB reserves its rights from time to time, with prior notice, to revise the rate of the Cashback awarded at its discretion.
- (i) The assignment of the Merchant Category and the Merchant Category Code for each merchant is subject to classification by the respective acquiring banks and it is the responsibility of the particular acquiring bank to assign the correct Merchant Category and Merchant Category Code. HLB shall not be held responsible for any incorrect or different assignment of the Merchant Category and Merchant Category Code that may result in (i) a transaction not being categorised as an Eligible Retail Transaction and/or (ii) non-posting of the Cashback for Eligible Retail Transaction at the eligible merchants. The Cardholder shall not be entitled to claim for any compensation against HLB for such non-posting of the Cashback due to incorrect or different assignment of the Merchant Category by the respective merchant’s acquiring bank.
- (j) HLB may from time to time, at its discretion, by giving prior notice of at least twenty-one (21) calendar days to the Cardholders, change, revise, or vary any of the T&Cs herein.
- (k) The Cardholders’ minimum spend amount will determine the Cashback entitlement rates of the Cardholders based on Table 1 above. If Cashback is given in respect of any Eligible Retail Transaction which is subsequently reversed, the reversal will result in the corresponding

Cashback being reversed regardless of the original transaction posting date. Any reversed transaction and/or cancelled transaction will be excluded from receiving the Cashback.

4. Annual Fee

Annual Fee will be levied as follows:

Principal Cardholder	RM98
Supplementary Cardholder	RM48

There is no annual fee waiver for WISE Card.

5. Product Features Variation

HLB reserves the right to amend, vary or alter any of the product features for the WISE Card or withdraw the WISE Card at any time with prior notice to the Cardholders and such amendments shall be effective on such date that HLB may elect to adopt. Subsequently, HLB may at its discretion mail directly to the Cardholders or notify in the mass media or post 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.

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.