HONG LEONG INFINITE CREDIT CARD TERMS AND CONDITIONS (Versi Bahasa Malaysia)
Last updated 23 April 2026

These Hong Leong Infinite 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 Infinite 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 with prior notice; and/or
      (ix) DuitNow AutoDebit;
   (f) "**Enrich**" means the frequent flyer programme operated by MAS;
   (g) "**Enrich Member**" means any person who is recognised by MAS, as a member of Enrich;
   (h) "**Enrich Points**" means the credits (in points) awarded by MAS to an Enrich member;
   (i) "**HLB Connect App**" means Hong Leong Bank Connect Mobile Banking Application;
   (j) "**MAS**" means Malaysian Airlines System Berhad (Company No.: 10601-W);
   (k) "**Merchant**" is an individual, firm or company engaged in the business of selling and providing goods and/or service;
   (l) "**Principal Cardholder**" means the primary Cardholder to whom the Card is issued by HLB;

(m) "**Programme**" means the Hong Leong Bank Infinite 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;

(n) "**QR Pay Transaction**" means retail transactions made via the HLB Connect App using the HLB QR Pay feature;

(o) "**RM**" or "**Ringgit**" means Ringgit Malaysia; and

(p) "**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, 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. Words referring to the male gender shall include the female and/or neuter gender and vice versa. Words referring to the singular number shall include plural number and vice versa.

2. This Programme is made available to the Principal Cardholder and is subject to the following terms and conditions and the terms and conditions in the Agreement.

3. 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 Cardholde**r"). Eligibility will be revoked if the Eligible Principal Cardholder has committed or HLB has reasonable grounds to believe the Eligible Principal Cardholder has committed 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 by 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.

5. Enrich Points are awarded to the Eligible Principal Cardholder based on the total posted Ringgit amount of Eligible Transactions 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:

Table 1

Eligible Transactions	Eligible Merchant Category Codes (MCC), Merchants and/or Transactions	Local Transactions	Overseas Transactions	Monthly Capping
Dining	• MCC: 5811/5812/5814	RM1 = 1 Enrich Point	RM1 = 1 Enrich Point	Unlimited

	Examples of merchants: Serai, McDonald's, Secret Recipe etc.			
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	
Others Spend	• Any Other Eligible MCC, Merchants and/or Transactions	RM5 = 1 Enrich Point	RM5 = 1 Enrich Point	

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.

6. 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.

7. The Enrich Points earned as set out under Clause 6 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.

8. HLB shall use its reasonable endeavours to ensure 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 of the Enrich Points into the Principal Cardholder's Enrich account with MAS where such delay and/or omission is caused by MAS or circumstances beyond HLB's reasonable control.

9. 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 with prior notice. Cardholders are advised to monitor MAS's and HLB's website periodically for any updates.

10. 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.

11. HLB reserves the right and discretion when required by giving 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.

12. 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.

13. 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 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.

14. In the event any Eligible Transactions are required to be reversed or cancelled on the Card as specified in Clause 13 above, 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.

15. The monthly Statement issued to the Cardholder in respect of the Credit Card shall be in accordance with the Agreement.

16. The terms and conditions in this document shall be governed by and construed in accordance with the laws of Malaysia and Cardholder agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

17. 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 when required. Notification to the Cardholder in respect of the Amendment shall be effected in the manner as specified by HLB in the Agreement.

18. HLB's decisions on all matters relating to the Programme, including the determination of the Enrich Points are conclusive, final and binding.

Insurance

19. 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].

20. 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 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.

TERMS AND CONDITIONS GOVERNING THE HONG LEONG BANK INFINITE CREDIT CARD PRIORITY PASS MEMBERSHIP

Last updated 23 April 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 Berhad ("**HLB**") INFINITE Credit Card ("**Card**") Terms and Conditions ("**Card Terms and Conditions**").

ELIGIBILITY

1. Definitions
   (a) "**Card Account**" means the account of the Principal Cardholder with HLB, opened in respect of the Card;
   (b) "**Card Anniversary Date**" means the anniversary date of the issuance of the Card;

2. The Priority Pass membership is only extended to principal cardholders of the Card ("**Principal Cardholders**").

3. A Priority Pass Membership card will be automatically issued to the Principal Cardholders after approval of the Card.

4. Each Principal Cardholder is entitled to a maximum of four (4) visits ("**Visits**") per year to any of the participating airport lounges worldwide ("**Priority Pass Lounges**") managed by Priority Pass (A.P.) Ltd ("**Priority Pass**") under the Priority Pass programme. The four (4) Visits will be available to the Principal Cardholders upon issuance of the Card and subsequently one (1) month after each Card Anniversary Date.

5. In order to gain access to the Priority Pass Lounges, the Principal Cardholders are required to present their valid Priority Pass Membership card and complete the relevant acknowledgement form or such form as may be prescribed by Priority Pass as a record of the Principal Cardholders' visit.

6. The Visits are applicable to the Principal Cardholders only. The Supplementary Cardholders and/or guest(s) of the Principal Cardholders shall be subject to guest charges in accordance with such fees as stipulated by Priority Pass and as may be amended from time to time with prior notice.

GENERAL

7. The Principal Cardholders hereby authorise HLB to disclose the Principal Cardholders' personal data, which shall include the Principal Cardholders' Priority Pass card number and name to Priority Pass to enable the Principal Cardholders to enjoy the Visits.

8. HLB makes no representation or warranties with respect to the Priority Pass Lounges and/or the services and facilities provided by Priority Pass ("**Lounge Facilities and Services**"), and in particular, makes no warranties with respect to the quality of the Priority Pass Lounges and the Lounge Facilities and Services or their suitability for any purpose nor

shall HLB be liable to the Cardholders and/or the Cardholders' guest(s) for any acts or omissions of Priority Pass in relation to the Priority Pass Lounges and/or Lounge Facilities and Services. For the avoidance of doubt, the accessibility of Principal Cardholders and/or guests to the Priority Pass Lounges and/or Lounge Facilities and Services is subject to space availability and/or availability at the point of entry.

9. The Card Account(s) of the Principal 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 Principal Cardholders enjoying the Visits.

10. By using the Visits, the Principal Cardholders acknowledge that he/she has read, understood and agreed to be bound by these terms and conditions and any decision of Priority Pass in relation to the Priority Pass Lounges and Lounge Facilities and Services shall be conclusive, final and binding on all Cardholders.

11. 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 the Supplementary Cardholders) as the case may be, and Priority Pass and/or the lounge operators. 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).

12. The use of the Priority Pass Lounges and the Lounge Facilities and Services shall be subject to the terms and conditions as set out by Priority Pass in its directory and/or Conditions of Use. The terms and conditions set out in the directory/Conditions of Use are subject to change by Priority Pass and such changes will be posted on the Priority Pass' website at www.prioritypass.com.

13. Neither the Cardholders nor the Cardholders' guest(s) shall communicate directly with the operator of any lounges participating in the Priority Pass programme on any matters concerning the airport executive lounge access program provided under the Priority Pass programme. All queries, complaints, requests for assistance and matters pertaining to the Priority Pass Lounges and/or the Lounge Facilities and Services are to be taken up with the administrative staff of Priority Pass 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 Priority Pass are located at Suites 1614-1615, 16/F, CityPlaza One, 1111 King's Road, Hong Kong; Telephone +852 2866 1964, Facsimile +852 2865 6850.

14. The Cardholders and/or the Cardholders' guest(s) shall not hold HLB or Priority Pass liable for :-

    (i) any direct or indirect loss arising in the event of any airport lounge (including but not limited to Priority Pass Lounges) closing or ceasing to participate in Priority Pass at any time; and/or

    (ii) any loss or injury suffered by Cardholders and/or the Cardholders' guest(s) whilst inside any of the lounges participating in the Priority Pass programme (including but not limited to Priority Pass Lounges) at any time due to any event beyond

HLB's and/or Priority Pass' reasonable control. HLB shall have no liability whatsoever for such loss or injury, while Priority Pass's liability (if any) shall be limited to events within its reasonable control.

15. The Principal Cardholders must immediately report to HLB of any loss and/or theft of the Priority Pass Membership card. The Principal Cardholders may request for a replacement Priority Pass Membership card, and the same may be subject to such charges as notified by HLB to the Principal Cardholders.

16. The Cardholders are liable for the cost and expenses of all lounge visits made by the Cardholders and any Cardholders' guest(s) after the cancellation or expiration of the Card and/or Priority Pass programme.

17. HLB is not obliged and shall not be responsible or liable to ensure the accuracy of information given in any Priority Pass directory/Conditions of Use, Priority Pass Membership card, document, design or drawing or other communication material supplied by Priority Pass.

18. 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. Save for obvious error, 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 Priority Pass Membership, even if HLB has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.

19. The Cardholders shall reimburse and pay HLB on HLB's written demand 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 Priority Pass in its directory and/or Conditions of Use and these T&Cs.

20. HLB reserves the right upon giving adequate prior notice to vary (whether by addition, deletion, modification, amendment or otherwise) any of the terms and conditions herein, including changing or withdrawing the Priority Pass programme in its entirety (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 Priority Pass to another similar service provider when required Notification to Cardholders in respect of the Amendment shall be effected in the manner as specified by HLB in the Agreement.

21. 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.

22. 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.

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.