HONG LEONG BANK INFINITE DOCTOR'S EDITION CREDIT CARD TERMS AND CONDITIONS
(Versi Bahasa Malaysia)
Last updated 23 April 2026

These Hong Leong Bank Infinite Doctor's Edition 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 terms and conditions of the Agreement.

1. **DEFINITIONS**:
   - (a) "**Card**" means the Hong Leong Bank Infinite Doctor Edition 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) card protection plan;
     - (vi) refunded, disputed, unsuccessful, reversed, unauthorised, fraudulent or unlawful transactions;
     - (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), as 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 recognized 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 services;
   - (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 the plural number and vice versa.

2. This Programme is made available to the Principal Cardholder and is subject to the following T&Cs and the terms and conditions of 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 and the terms and conditions of the Agreement ("**Eligible Principal Cardholder**"). Eligibility will be revoked if the 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 HLB 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 a daily basis on a 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 **Examples of merchants:** Serai, McDonald's, Secret Recipe etc	RM1 = 1 Enrich Point	RM1 = 1 Enrich Point	Unlimited
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.	RM4 = 1 Enrich Point	RM4 = 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.	RM4 = 1 Enrich Point	RM4 = 1 Enrich Point	
Others Spend	• Any Other Eligible MCC, Merchants and/or Transactions	RM6 = 1 Enrich Point	RM6 = 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 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 the Enrich Points into the Eligible 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' 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 a prior notice to the Cardholder and without liability to the Cardholder to suspend indefinitely, cancel, terminate and/or 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 the 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 has 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 Eligible Principal 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 the Cardholder agree to submit to the 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 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 03-76268899.

TERMS AND CONDITIONS GOVERNING THE HONG LEONG BANK INFINITE DOCTOR'S EDITION CREDIT CARD PLAZA PREMIUM LOUNGE PROGRAMME
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 Doctor's Edition 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 visits to any of the participating airport lounges in Malaysia and Singapore ("**Plaza Premium Lounges**") managed by Plaza Premium Lounge Malaysia Sdn Bhd ("**Plaza Premium**") under the Plaza Premium programme ("**Visits**") is only extended to principal cardholders of the Card ("**Principal Cardholders**").

3. Each Principal Cardholder is entitled to a maximum of four (4) Visits per year. The Visits will be available to the Principal Cardholders upon issuance of the Card and subsequently one (1) month after each Card Anniversary Date.

4. In order to gain access to the Plaza Premium Lounges, Principal Cardholders are required to present their valid Card and boarding pass.

5. The Visits are applicable to Plaza Premium Lounges available in Malaysia and in Singapore only.

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 Plaza Premium 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' name, Card number, Card status and Card expiry date to Plaza Premium to enable the Principal Cardholders to enjoy the Visits.

8. HLB makes no representation or warranties with respect to the Plaza Premium Lounges and/or the services and facilities provided by Plaza Premium ("**Lounge Facilities and Services**") and in particular, makes no warranties with respect to the quality of the Plaza Premium Lounges and the Lounge Facilities and Services or their suitability for any purpose nor shall HLB be liable to the Cardholders and/or Cardholders' guest(s) for any acts or omissions of Plaza Premium in relation to the Plaza Premium Lounges and/or Lounge Facilities and Services. For avoidance of doubt, the accessibility of the Cardholders

and/or Cardholders' guest(s) to the Plaza Premium 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 Cardholders 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, the 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 the T&Cs herein and any decision of Plaza Premium in relation to the Plaza Premium Lounges and the 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 Principal Cardholders' guest(s) (including Supplementary Cardholders) as the case may be, and Plaza Premium and/or the operators of lounges participating in the Plaza Premium Lounge programme. 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 Plaza Premium Lounges and the Lounge Facilities and Services shall be subject to the terms and conditions as set out by Plaza Premium. The terms and conditions for the use of the Plaza Premium Lounges are subject to change by Plaza Premium and such changes will be posted on the Plaza Premium's website at www.plazapremiumlounge.com/en-uk.

13. Neither the Cardholders nor the Cardholders' guest(s) shall communicate directly with the operator of any lounges participating in the Plaza Premium Lounge programme on any matters concerning the airport executive lounge access program provided under the Plaza Premium Lounge programme. All queries, complaints, requests for assistance and matters pertaining to the Plaza Premium Lounges and/or the Lounge Facilities and Services are to be taken up with the administrative staff of Plaza Premium 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 Plaza Premium can be contacted via email at customer.relations@plaza-network.com or telephone +603 3000 8989.

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

(i) any direct or indirect loss arising in the event of any airport lounge (including but not limited to the Plaza Premium Lounges) closing or ceasing to participate in the Plaza Premium Lounge programme 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 (including but not limited to the Plaza Premium Lounges); HLB shall have no liability whatsoever for such loss or injury, while Plaza Premium's liability (if any) shall be limited to events within its reasonable control.

15. The Principal Cardholders will continue to enjoy the Visits provided that the Card must be valid, current and in good credit standing. The Cardholders are liable for the cost and expenses of all lounge Visits made by the Cardholders and any Cardholder's guest(s) after the cancellation or expiration of the Card and/or Plaza Premium Lounge programme.

16. HLB is not obliged and shall not be responsible or liable to ensure the accuracy of information given in any directory, document, design or drawing or other communication material supplied by Plaza Premium Lounge.

17. 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 Plaza Premium programme, even if HLB has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.

18. The Cardholders shall reimburse and pay HLB upon HLB's written demand on 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 Plaza Premium and these T&Cs.

19. HLB reserves the right upon giving prior notice to vary (whether by addition, deletion, modification, amendment or otherwise) any of the terms and conditions herein, including changing or withdrawing the Plaza Premium Lounge 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 MAS 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.

20. 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 the plural number and vice versa.

21. 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 03-76268899.