

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up the Hong Leong Credit Cards ("Card"). Be sure to also read the general terms and conditions.

Hong Leong Bank Berhad
Credit Cards
Date:


1. What is this product about?

This is a Hong Leong Credit Card to be used primarily for the payment of goods and services. Where any amount of the credit utilized by Cardholder has not been settled in full on or before the due date, the unsettled amount will be subjected to finance charges.

2. What do I get from this product?

(i) Credit limit

A revolving credit line approved by the Bank, based on the Cardholder's eligibility.

Card type	Minimum credit limit (RM)
Travel cards	
Hong Leong Infinite  (Visa)	100,000
Hong Leong Infinite Doctor's Edition (Visa)	12,000
Hong Leong Infinite (Visa)	45,000
Emirates HLB World Elite (Mastercard)	50,000
Emirates HLB World (Mastercard)	20,000
Emirates HLB Platinum (Mastercard)	12,000
AirAsia Platinum (Visa)	12,000
AirAsia Gold (Visa)	2,000
Cash Back cards	
WISE Gold (Visa)	2,000

Card type	Minimum credit limit (RM)
Cash Back cards	
Essential (Visa)	2,000
The Store and Pacific Platinum (Mastercard)	12,000
The Store and Pacific Gold (Mastercard)	2,000
Reward points cards	
Sutera Platinum (Visa)	12,000
Gold (Visa)	2,000
GSC Platinum (Visa)	12,000
GSC Gold (Visa)	2,000
No-frills card	
1'm (Mastercard)	2,000

NOTE: Minimum income eligibility for new principal Cardholder is set at RM24,000 per annum. Cardholders who earns RM36,000 per annum or less can only hold credit cards from a maximum of two (2) issuers. The maximum credit limit extended to both new and existing Cardholders shall not exceed two (2) times of their monthly income per issuer.

• Cardholder will be subject to finance charges on all carried forward outstanding balances including interest and fees (excluding Late Payment Charges) if the Cardholder's previous statement is not fully paid on or before the payment due date.

(ii) Retail purchases

To be calculated on a daily basis after the interest free period provided the current balance of the Cardholder's previous statement is fully paid by payment due date. Otherwise, interest will be calculated on a daily basis from respective posting date. The finance charge may vary for each account based on the Cardholder's past twelve (12) months repayment behaviour as below:

Cardholder's payment behaviour	Retail interest rate
Cardholders who promptly settle their minimum payment due for twelve (12) consecutive months	15% p.a.
Cardholders who promptly settle their minimum payment due for ten (10) months or more in a twelve (12) month cycle; and	17% p.a.
Cardholders who do not fall within the above categories	18% p.a.

To enjoy lower finance charges for retail transactions, you should make at least ten (10) prompt payments in the last twelve (12) months.

(iii) Cash advance

• 18% p.a. of the outstanding amount calculated on a daily basis from transaction date until full repayment date.
 • (For Essential card only) 10.8% p.a. calculated on daily basis, from date of transactions. However, if the Cardholder defaults in payment of any outstanding balances due to Hong Leong Bank Berhad ("the Bank"), the Bank shall reserve the right to charge the standard rate of 18% p.a.


NOTE: The maximum daily cash withdrawal limit is subject to the available Cash Limit of your card and the prevailing withdrawal limit of any ATM in the case of cash withdrawal made through an ATM; whichever is lower.

(iv) Balance Transfer

Rates vary depending on chosen tenure/instalment period. Please refer to Balance Transfer Product Disclosure Sheet.

• Cardholder will be entitled to:

Type of rewards	Card type
Cashback	
<ul style="list-style-type: none"> 0.4% Cashback for all Insurance transactions For other retail transactions* <ul style="list-style-type: none"> Tier 1 - 0.4% Cashback for first RM7,000 spend Tier 2 - 1% Cashback for subsequent spend 	Essential
Effective 1 July 2019	
<ul style="list-style-type: none"> With a minimum spend of RM500: <ul style="list-style-type: none"> For Petrol, Groceries and Dining categories, enjoy 8% Cashback on Weekends and 1% on Weekdays. Each category is capped at RM18 Cashback per month. All other valid Retail Transactions* (exclude Petrol, Groceries and Dining) will enjoy unlimited 0.25% Cashback. Below RM500 spend, enjoy 0.25% Cashback on all valid Retail Transactions*. 	WISE
All valid Retail Transactions* would be awarded with Cashback (in the form of The Store/Pacific vouchers): <ul style="list-style-type: none"> 3% for first RM1,500 spend at The Store/Pacific. 6% for subsequent RM1,501 and above spend at The Store/Pacific. 0.5% for all other Retail Transactions*. Note: Subject to maximum cash rebate of RM75 per billing cycle for amount spent at The Store/Pacific outlets	The Store/Pacific
Reward points	
All valid Retail Transactions* would be given Reward Points	Sutera Platinum/Gold/GSC
Skywards Miles	
All valid Retail Transactions* would be awarded with Skywards Miles based on:	
World Elite Emirates RM4 = 2.5 Skywards Miles Overseas RM4 = 1.75 Skywards Miles Local RM4 = 1 Skywards Miles	Emirates HLB
World Emirates RM4 = 2 Skywards Miles Overseas RM4 = 1.5 Skywards Miles Local RM4 = 1 Skywards Miles	
Platinum Emirates RM4 = 1.5 Skywards Miles Overseas RM4 = 1.25 Skywards Miles Local RM4 = 0.5 Skywards Miles	

Type of rewards	Card type
MAS Enrich Miles	
All valid Retail Transactions* would be awarded with MAS Enrich Miles based on: • Local : RM2.8 = 1 mile • Overseas : RM1.8 = 1 mile	Hong Leong Infinite  / Infinite/Infinite Doctor's Edition
AirAsia BIG Points (Effective 15 April 2020)	
All valid Retail Transactions* would be awarded with AirAsia BIG Points based on: • AirAsia Transactions : RM1 = 1 BIG Point (Gold & Platinum) • Overseas : RM2 = 1 BIG Point (Gold & Platinum) • Local : RM3 = 1 BIG Point (Platinum) RM5 = 1 BIG Point (Gold)	AirAsia

*Retail Transactions (both local and international) EXCLUDE all Government and JomPAY related transactions, Cash Advances, Quasi Cash (betting and gaming related transactions); Call-For-Cash, Call-For-Cash Plus, Flexi Payment Plan, Auto Balance Conversion, Balance Transfers, Petrol transactions, Finance Charges, Late Charges and Annual Fee Payment with the exception of Essential, Sutera Platinum, WISE, AirAsia, Hong Leong Infinite and Emirates HLB cards where petrol transactions will be awarded.

3. What are my obligations?

Minimum monthly repayment	<ul style="list-style-type: none"> i. at least 5% of the total outstanding balance [refers to the total amount of Retail Transactions (if any), Balance Transfer amount (if any) where the Balance Transfer plan is not on instalment basis, Cash Advance amount (if any), Finance Charges and fees (if any)]; ii. 100% of Tax; iii. 100% of all contracted monthly instalment (including monthly instalments for Auto Balance Conversion, Extended Payment Plan and other instalment plans available from time to time); iv. Any unpaid Minimum Payment Due from previous month's statement, and; v. 100% of any overlimit amount (refers to amount which exceeds the Prescribed Credit Limit or the Assigned Credit Limit); OR RM50, whichever is higher (or such other percentages or amount as may be determined by the Bank from time to time) or settlement of such unpaid balance.
Interest free period for retail purchase transaction	<ul style="list-style-type: none"> • Twenty (20) days from the statement date provided the current balance of the Cardholder's previous statement is fully paid by payment due date. Otherwise, interest shall be charged on retail purchase transactions from respective posting dates. • The Principal Cardholder shall be liable for all outstanding balances incurred on the Principal and/or Supplementary Card(s). The Supplementary Cardholder shall be liable for all outstanding balances incurred on his/her Supplementary Card only.

4. What are the fees and charges I have to pay?

Card replacement fee (Not applicable to I'm (Mastercard))

• Any Card replacement will be subject to a Replacement Card Fee of RM50 (or such amount as may be determined by the Bank from time to time).

Overseas transaction

• Applicable charges for transactions made in currencies other than Ringgit Malaysia.

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

- i. 1% transaction fee charged by VISA or Mastercard International; and
- ii. 1% foreign exchange conversion mark-up imposed by the Bank (this mark-up is not applicable to I'm (Mastercard) Credit Card).

Cardholder shall comply with the Notices on Foreign Exchange Administration Rules issued by Bank Negara Malaysia (BNM) in respect of any transactions, including overseas transactions, as made available in BNM's website. Cardholder shall be responsible for any violation or non-compliance of such regulations and any amendment thereto.

• Applicable charges for transactions made in Ringgit Malaysia via Dynamic Currency Conversion

For certain overseas ATMs, websites or merchants, Cardholders may be given the option of using the Dynamic Currency Conversion ("DCC") service to convert their foreign currency transactions into Ringgit Malaysia. However, if DCC is selected:


- i. the foreign exchange rate used by the merchant for the DCC transaction may be higher than the exchange rate determined by VISA or MasterCard International; and
- ii. the Cardholder will be charged a 1% transaction fee on the converted Ringgit Malaysia amount representing fees imposed by VISA or MasterCard International.

Cash advance fee (Subject to Government Tax, if applicable, vary according to cash advanced amount)

• The cash advance fee is 5% of the amount advanced or a minimum of RM20 whichever is higher. This is imposed for each cash advance transaction.

• (For Essential card only) The cash advance fee is 2% of the amount advanced or RM5, whichever is higher. This is imposed for each cash advance transaction. The Bank reserves the right to impose the standard rate of 5% per transaction or RM20, whichever is higher, at its sole discretion.

Annual fee (Subject to Government Tax, if applicable)

Card type	Principal	Supplementary
	Annual Fee (RM)	Annual Fee (RM)
Travel cards		
Hong Leong Infinite  (Visa)	No annual fee	No annual fee
Hong Leong Infinite (Visa)	No annual fee	No annual fee
Hong Leong Infinite Doctor's Edition (Visa)	No annual fee	No annual fee
Emirates HLB World Elite (Mastercard)	2,500	No annual fee
Emirates HLB World (Mastercard)	1,200	No annual fee
Emirates HLB Platinum (Mastercard)	250	No annual fee
AirAsia Platinum (Visa)	350	150
AirAsia Gold (Visa)	200	80
Cash Back cards		
WISE Gold (Visa)	98	48
Essential (Visa)	100	50
The Store and Pacific Platinum (Mastercard)	300	150
The Store and Pacific Gold (Mastercard)	150	75
Reward points cards		
Sutera Platinum (Visa)	400	200
Gold (Visa)	160	80
GSC Platinum (Visa)	300	150
GSC Gold (Visa)	150	75
No-frills card		
I'm (Mastercard)	No annual fee	No annual fee

Fees and charges description (Subject to Government Tax, if applicable)	Amount (RM)
Credit Card Service Tax (per Card)	25
Paper Statement Fee (per statement)	1
Additional paper statement request (per statement)	5
Sales draft retrieval (per copy) (Not applicable to I'm (Mastercard))	20
Joining fee (per Card) (Applicable to I'm (Mastercard) only)	20
Annual processing fee (for The Store and Pacific Cards only) No annual processing fee will be charged by The Store Card Sdn. Bhd. for the first year. For subsequent years, the annual processing fee will be charged in accordance with the following membership status: The Store/Pacific Gold (per year) The Store/Pacific Platinum (per year)	20 40
Re-direction for Hong Leong Rewards Programme and re-delivery fee, a nominal fee will be charged for every product delivery after the first unsuccessful delivery attempt under the Hong Leong Rewards Programme: i) Re-direction fee to different address (per request) ii) Re-delivery fee to same address (per request) iii) Alternatively, Cardholders have the option of using 2,500 Reward Points (PC:9000) to off-set the re-direction or re-delivery fee respectively	10 10

5. What if I fail to fulfill my obligations?

Late payment charge

• A minimum of RM10 or 1% of the total outstanding balance as at statement date, whichever is higher, subject to a maximum of RM100.

Right to set-off

• The Bank may by giving seven (7) calendar days' notice, set-off any credit balance in your account(s) maintained with us against any outstanding balance in this Card account.

Liability for unauthorised transactions

The Cardholder would not be liable for Card-present unauthorised transactions which require PIN verification or signature verification or the use of a contact less Card, provided the Cardholders have not:

- acted fraudulently;
- delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss or unauthorised use of the Card;
- voluntarily disclosed the PIN to another person or any third party;
- recorded the PIN on the Card or on anything kept in close proximity with the Card;
- left the Card or an item containing the card unattended in places visible and accessible to others; or
- voluntarily allowed another person to use the Card.

For the avoidance of doubt, Cardholders are expected to exercise due care in safeguarding the Card even at the Cardholder's place of residence.

If you fail to abide by the terms and conditions of Card, we have the right to terminate your Card.

Cardholder's responsibilities to:

- abide by the terms and conditions for the use of the Card;
- take reasonable steps to keep the Card and PIN secure at all times, including at the Cardholder's place of residence. These include not:
 - disclosing the Card details or PIN to any other person;
 - writing down the PIN on the Card, or on anything kept in close proximity with the Card;
 - using a PIN selected from the Cardholder's birth date, identity card, passport, driving licence or contact numbers; and
 - allowing any other person to use the Card and PIN.
- notify the Bank as soon as reasonably practicable after having discovered that the Card is lost, stolen, an unauthorised transaction had occurred or the PIN may have been compromised;
- notify the Bank immediately upon receiving short message service (SMS) transaction alert if the transaction was unauthorised;
- notify the Bank immediately of any change in the Cardholder's contact number;
- use the Card responsibly, including not using the Card for unlawful activity; and
- check the account statement and report any discrepancy without undue delay.

6. What if I fully settle the balance before its maturity? (For balance transfer or easy payment plans)

Lock-in period - Varies depending on chosen tenure/instalment period

Early settlement penalty

Balance Transfer : RM70 will be charged if the Cardholder fully settles the balance before the expiry of the chosen tenure.

(not applicable for lifetime and one-time fee plans)

Call-For-Cash Plus : RM25 will be charged if the Cardholder fully settles the balance before the expiry of the chosen instalment period.

7. What are the major risks?

- By paying minimum monthly repayment, it will take you longer and cost you more to settle the outstanding balance. Think about your repayment capacity when charging the Card. If you use your Card to make repayment for other financing, it may cost you more. Please feel free to contact the Bank for financial planning consultation and repayment alternatives, if necessary.
- If your Card and/or PIN is lost or stolen, or after having discovered the loss or unauthorised use of your Card, please notify the Bank immediately at HOTLINE +603-7626 8899.

8. What do I need to do if there are changes to my contact details?

• The Bank must be informed of any changes to your contact details such as email address, mailing address & telephone numbers as soon as possible to ensure all transaction alerts and correspondences reach you on a timely manner. You may call us at 03-7626 8899 to make the changes. For Hong Leong Online customers, please log on to Hong Leong Connect Online Banking and select "Setting" followed by "Update Contact Info".

9. Where can I get further information?

• For latest information contained in this Product Disclosure Sheet and full terms & conditions of our products, please visit www.hlb.com.my. In the event of any discrepancies, the latest information and terms & conditions on the Hong Leong Bank website shall prevail.

• If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at:

Consumer Collections Department

Hong Leong Bank Berhad, Level 2, Tower A, PJ City Development, 15A, Jalan 219, Section 51A, Petaling Jaya, 46100 Selangor. Tel: +603-7959 1888 Fax: +603-7873 5555

E-mail: HLBB-CreditControl@tl@hlbb.hongleong.com.my

- Alternatively, you may seek the services of **Agensi Kaunseling dan Pengurusan Kredit (AKPK)**, an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at: Tingkat 5 and 6, Menara Bumiputra Commerce, Jalan Raja Laut, 50350 Kuala Lumpur. Tel: 03-2616 7766 E-mail: enquiry@akpk.org.my
- **POWER!** (Pengurusan Wang Ringgit Anda) Programme, offered by AKPK, promotes prudent money management and financial discipline to individual borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at www.akpk.org.my
- **For any enquiries, you may contact us at:**
Contact Centre : 03-7626 8899 Facsimile : 03-7946 8888 E-mail : HLOnline@hlbb.hongleong.com.my
- **To make a complain on products or services offered, you may contact us at:**
Customer Advocacy
Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur.
Phone: 03-7626 8801/03-7626 8802/03-7626 8812 E-mail: customerservice@hlbb.hongleong.com.my
- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at: Block D, Bank Negara Malaysia, Jalan Dato'Onn, 50480 Kuala Lumpur. Tel: 1-300-88-5465 Fax: +603-2174 1515 E-mail:bnmtelelink@bnm.gov.my

10. Other Card products available

More exciting privileges that come with our Cards:

- i. Touch'n Go Card – the companion card that is linked to your Hong Leong Card.
It auto-reloads RM100 every time the balance in the Touch'n Go Card reaches below RM50.

Touch'n Go Card Fees (Subject to Government Tax, if applicable)	Amount (RM)
Card issuance fee (per Card)	10
Card replacement fee (per Card)	10
Card renewal fee (per Card)	10
Card maintenance fee (per Card)	5
Auto reload fee (per auto reload)	2

- ii. Balance Transfer (BT)
- iii. Call-for-Cash (CFC)
- iv. Call-for-Cash Plus (CFC+)
- v. Auto Balance Conversion (ABC)
- vi. Extended Payment Plan (EPP)
- vii. Flexi Payment Plan (FPP)

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR CARD BALANCES.

The information provided in this sheet is valid as at December 2020