

PRODUCT DISCLOSURE SHEET

Kindly read this Product Disclosure Sheet before you decide to take up the Hong Leong Junior Debit Card-i. Please also read the 3-in-1 Junior Saving Account-i terms and conditions. Please do not hesitate to contact us for any clarification.



Hong Leong Junior Debit Card-i

Date:

1. What is this product about?

This is a reloadable prepaid Debit Card-i issued to the Parent or Legal Guardian for the child. It is a payment instrument which allows you to pay for goods and services from your deposit account at participating retail and service outlets via Mastercard or MEPS network. The Junior Debit Card-i (JDC-i) also allows you to withdraw cash at the Automatic Teller Machines (ATM). It is link to the Junior Savings Account-i. If you close your Junior Savings Account-i maintained with Hong Leong Islamic Bank Berhad (HLISB) you will not be able to perform any transaction via JDC-i. Customer is to read and understand the 3-in-1 Junior Saving Account-i Terms and Conditions before signing the agreement and using the JDC-i.

JDC-i must not be used at any merchants who are in business of providing Shariah non-compliant Goods and Services and/or for any Shariah non-compliant transaction categorized by the following merchant category as below:

1. Bars, Cocktail Lounges, Discotheque, Nightclubs and Taverns
2. Packages Beer, Wine and Liquor
3. Cigar Stores and Stands
4. Gambling Transactions
5. Gambling-Horse Racing, Dog Racing, Non-Sports Intrastate Internet Gambling
6. Dating and Escort Services

2. What is the Shariah concept applicable?**Wakalah**

This refers to a contract in which a party, as principal (muwakkil), authorizes another party as his agent (wakil) to perform a particular task in matters that may be delegated, with or without imposition of a fee.

Ujrah

This refers to commissions or fees charged for facilities or services rendered.

3. What are the key terms and conditions?

- A pre-authorisation amount of RM200 is charged to the Retail Purchase Account linked to the Debit Card-i for payment made at the automated fuel dispenser. The pre-authorisation amount will be reversed out and the actual transaction amount will be charged to your Retail Purchase Account upon settlement by the merchant within three (3) working days.
- Alternatively, you may opt to pay with your Debit Card-i at the cashier to avoid the earmarking of the pre-authorisation amount.

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

Description	Fees/Charges (Subject to Government Tax, if applicable)
JDC-i Issuance Fee	RM8 per card
JDC-i Annual Fee	RM8 per card
JDC-i Replacement Fee <i>(For damaged or lost/stolen JDC-i)</i>	RM18 per card
JDC-i Reload Fee	
<ul style="list-style-type: none"> • Auto Reload (From JSA-i to JDC-i) • OTC • Via CDM (Cash to JDC-i) • Via ATM (From HLB Debit Card to JDC-i) • Via Connect (From CASA/CASA-i to JDC-i) 	<ul style="list-style-type: none"> No Fee RM2 No Fee No Fee No Fee

View JDC-i Transaction Details <ul style="list-style-type: none"> • Via Connect • Mini Statement via ATM 	No Fee No Fee
ATM Cash Withdrawal <u>Domestic</u> <ul style="list-style-type: none"> • HLB/HLISB ATM • Other Bank's ATM <u>International</u> <ul style="list-style-type: none"> • Cross Borders Cash Withdrawal via PayNet (Payments Network Malaysia Sdn Bhd) • Via Mastercard Cirrus 	No Fee RM1 per transaction RM8 per transaction RM12 per transaction
OTC Cash Withdrawal	No Fee
Overseas Transaction <ul style="list-style-type: none"> • Transactions made in currencies other than Ringgit Malaysia • Transactions made in Ringgit Malaysia via Dynamic Currency Conversion ("DCC") 	The transaction will be converted into Ringgit Malaysia on the date it is processed by Mastercard and at the foreign exchange rate determined Mastercard. The following fees will be charged on the conversion: (i) 1% transaction fee charged by Mastercard; and (ii) 1% foreign exchange conversion mark-up imposed by the Bank. 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 Mastercard; and (ii) the Cardholder will be charged a 1% transaction fee on the converted Ringgit Malaysia amount, representing fees imposed by Mastercard.
Sales Draft Retrieval Fee	RM20

5. What if I fail to fulfil my obligations?

Cardholder's responsibilities:

(a) Abide by the terms and conditions for the use of the debit card-i.

(b) Take reasonable steps to keep the debit card-i and PIN secure at all times, including at the cardholder's place of residence. These include

not:

- i. disclosing the debit card-i details or PIN to any other person;
- ii. writing down the PIN on the debit card-i, or on anything kept in close proximity with the card;
- iii. using PIN selected from cardholder's birth date, identity card, passport, driving license or contact numbers; and
- iv. allowing any other person to use the debit card-i and PIN .

- (c) Notify the Bank as soon as reasonably practicable after having discovered that the debit card-i is lost, stolen, an authorized transaction had occurred or the PIN may have been compromised.
- (d) Notify the Bank immediately upon receiving short message services (SMS) transaction alert if the transaction was unauthorized;
- (e) Notify the Bank immediately of any change in the cardholder's contact number;
- (f) Use the debit card-i responsibly, including not using the debit card-i for unlawful activity; and
- (g) Check the account statement and report any discrepancy without undue delay.

You will be liable for PIN-based unauthorized transaction if you have:

- i) Acted fraudulently;
- ii) Delay in notifying the Bank as soon as reasonably practicable after having discovered the loss or unauthorized use of your Debit Card-i;
- iii) Voluntarily disclosed your PIN to another person; or
- iv) Record your PIN on the Debit Card-i, or on anything kept in close proximity with your Debit Card-i.

You will be liable for unauthorized transactions which require signature verification or with contactless card, if you have:

- (a) Acted fraudulently;(b)Delay in notifying the Bank as soon as reasonably practicable after having discovered the loss or unauthorized use of your Debit Card-i;
- (c)Left your Debit Card-i or an item containing your JDC-i, unattended in places visible and accessible to others; or
- (d)Voluntarily allow another person to use your JDC-i. You are fully liable for all unauthorized ATM transactions.

6. What are the major risks?

Do not use a PIN/password selected from your birth date, identity card, passport, driving license or contact number to mitigate unauthorized use of your JDC-i in the event your JDC-i is lost/stolen.

Your JDC-i being lost/stolen. You should notify the Bank immediately at 03-7626 8899 to block your JDC-i after having found that your JDC-i is lost or stolen or unauthorised transaction has been conducted or the PIN may have been compromised

You must notify the Bank immediately upon receiving SMS transaction alert if the transaction was unauthorized.

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

It is important that you inform us of any change in your contact and/or personal details to ensure that all correspondences reach you in a timely manner.

This can be done by going to any of our branches or call our Hong Leong Contact Centre at **03-7626 8899** to update your contact and/or personal details

8. Where can I get further information?

If you have any enquiries, please contact us at:

- **Hong Leong Debit Cards:** P.O Box 12372, 50776 Kuala Lumpur, Malaysia
- **Hong Leong Contact Centre / Self Service Phone Banking:** 03-7626 8899
(Our Customer Relationship Officers are available from 7.00 am to 12.00 am daily whereas the Self Service Phone Banking is available 24 x 7)
- **Website:** www.hlisb.com.my

Or visit any of our branches nationwide.

9. Contactless Functionality

- **Default Contactless Transaction Limit**

Your default contactless transaction limit is RM250. After your card has been tapped or waved on a contactless-enabled card reader, You will not be required to enter a PIN, unless your transaction is above RM250. If your transaction is above RM250, you can still pay with your JDC-i, you simply need to enter your PIN.

- **Default Cumulative Contactless Transaction Limit**

For additional security, every time you perform a total of RM800 contactless transactions cumulatively, you will be asked to perform A contact transaction and key in your PIN to reset your contactless transaction limit. Once you have entered your PIN, your cumulative Contactless transaction limit will be reset to zero.

- **Setting your own limit**

You may re-set your Contactless Transaction limit and your Cumulative Contactless Transaction Limit from RM0 up to RM800 by visiting any bank's branch. Even if you do not re-set these limits, your Contactless Transaction limit and your Cumulative Contactless Limit May nevertheless be affected by your Retail Purchase limit which you previously set. Example:

Retail Purchase Limit	Default Contactless Transaction limit	Default Cumulative Transaction limit
RM100	RM100	RM100
RM300	RM250	RM300
RM1000	RM250	RM800

10. Other Debit Card-I packages available

Hong Leong Debit Card-i

The information provided in this disclosure sheet is valid as at 15 October 2020

Acknowledgement by customer

I acknowledge that the key terms and conditions of Hong Leong Junior Debit Card-i has been adequately explained to me.

Signature :

Name :

I.C. No. / Passport No. :

Date :

PIN & PAY Debit Cardholder Safety Tips

You, and any additional cardholder, must take all reasonable precautions to prevent the Junior Debit Card-i and the card number, the PIN, your password or any other security details for the card or account (the “card security details”) from being misused or being used to commit fraud. These precautions include:

- sign the Junior Debit Card-i as soon as it is received and comply with any security instructions;
- protect the Junior Debit Card-i, the PIN, and any Junior Debit Card-i security details;
- do not allow anyone else to have or use the Junior Debit Card-i;
- destroy any notification of the PIN and of any Junior Debit Card-i security details;
- do not write down the PIN or the Junior Debit Card-i security details nor disclose them to anyone else including the police and/or Hong Leong Bank Berhad / Hong Leong Islamic Bank Berhad staff;
- do not allow another person to see your PIN when you enter it or it is displayed;
- do not tamper with the Junior Debit Card-i;
- regularly check that you still have your Junior Debit Card-i;
- keep Junior Debit Card-i receipts securely and dispose them carefully;
- contact us about any suspicious matter or problem regarding the use of the Junior Debit Card-i at a terminal; and
- check your statements regularly and report any suspicious activities immediately.

You must notify us immediately if:

- your Junior Debit Card-i is lost / stolen;
- your PIN may have been disclosed / compromised;
- your Junior Debit Card-i is retained by an ATM; or
- your address or contact details have changed.

You must select or change your PIN to a number selected by you, before the PIN can be used for transactions. Your selected PIN must be one designed to reduce the chance of anybody guessing the numbers you selected. You must avoid unsuitable PINs such as:

- birth dates, months or years in any form or combination;
- sequential numbers (such as 345678) and easily identifiable number combinations (such as 111111);
- any of the blocks of numbers printed on your Debit Card-i;
- other easily accessible personal numbers such as parts of personal telephone numbers, identity card number or other personal data.

Card Pre-authorisation at Petrol Station Self-Service Pump

What happens when I use my Junior Debit Card-i at a self-service pump?

When you use your Junior Debit Card-i at a self-service pump (automated fuel dispenser) at a petrol station, the self-service pump will authorise the fuel transaction before you can start pumping fuel into your vehicle. This is performed by sending a pre-authorisation amount on the payment card to your Junior Debit Card-i issuer.

What is a pre-authorisation?

A pre-authorisation is a temporary hold of a specific amount from the available balance on the payment card. It is used to verify that the card is active and has sufficient available funds prior to dispensing fuel.

What amount will be pre-authorised on my Junior Debit Card-i when using a self-service pump?

Because the pre-authorisation must happen before the fuel is pumped, the actual amount of fuel pumped is not yet known at the time of the pre-authorisation. The agreed pre-authorisation amount at self-service pumps in Malaysia is set to RM200.

What if the amount of fuel pumped is less than the pre-authorised amount?

The amount of the pre-authorisation is not a charge and no funds are debited from the Junior Debit Card-i account, but the available balance on the Junior Debit Card-i is temporarily reduced by the pre-authorisation amount. Once you have completed pumping fuel, the actual amount for the fuel dispensed will be sent to your issuing bank. At this point, the actual amount will be debited from the Debit Card-i account, and the pre-authorisation amount is cleared. However, this may take three (3) to four (4) business days after the fuel was dispensed and the pre-authorisation was generated.

What if my available funds are less than RM200 or if I want to avoid a RM200 hold of funds on my card?

Cardholder who wants to avoid a pre-authorization at self-service pumps is advised to go to the cashier where the exact purchase amount would be deducted from the Cardholder's account.

Junior Debit Card-i with a Contactless Feature

A contactless card is a fast, easy, and convenient way to pay and let you make everyday purchases quickly and safely with just a tap of your contactless-enabled Junior Debit Card-i wherever you see the universal contactless symbol.

How does my contactless card work?

The contactless functionality consists of an embedded computer chip with an antenna that sends the transaction signal wirelessly over a small distance without direct contact between the merchant terminal and the contactless Junior Debit Card-i. In order to make a payment, you simply need to tap your card with a contactless interface to the terminal reader when prompted. No PIN or signature is required for contactless transactions up to RM250 in Malaysia.

Security Features**The Junior Debit Card-i never leaves your hand**

The most simple security measure for a contactless Junior Debit Card-i is the fact that it never leaves your hand. Because you are in control of the payment, there is no chance that someone will double swipe or make a copy of your Junior Debit Card-i when you are not looking.

Secure chip to prevent counterfeit

Contactless Junior Debit Card-i is as secure as any other chip-enabled Junior debit cards and carry the same multiple layers of security to prevent counterfeit. Each contactless transaction includes a unique code generated by the chip in the Junior Debit Card-i that changes with each purchase, thereby preventing fraudsters from replaying information read from the chip to make payments.

Cardholder verification for higher value purchases

As contactless technology is designed to offer Cardholders speed and convenience at the cashier, you do not need to sign or enter a PIN for contactless transactions up to RM250 in Malaysia. If the transaction is more than RM250, you can still tap the Junior Debit Card-i but will be required to enter your PIN or be asked to sign the receipt.

No Cardholder Liability for Contactless Purchases

In the unlikely event of fraud, you will not be held responsible for fraudulent charges or unauthorised purchases made using the contactless feature on your chip card. You must notify us immediately or as soon as reasonably possible of any unauthorised Junior Debit Card-i use or any suspicious activities. However, you may be held responsible for unauthorised purchases if you were negligent with protecting your Junior Debit Card-i or your PIN.

Frequently Asked Questions

Could I unknowingly make a purchase if I walk past a contactless reader?

A contactless Junior Debit Card-i must be very close to the contactless reader at the cashier to work. Your contactless Junior Debit Card-i will only work when the Junior Debit Card-i is within 4 cm of the card reader. Furthermore, the reader needs to be enabled by the cashier and this will only happen when the cashier initiates a transaction at the terminal to accept payment. If the contactless reader is not processing a transaction, it will not read any contactless card presented in front of it by mistake.

What happens if I accidentally tap my Junior Debit Card-i twice on the contactless reader?

The contactless terminal can only process one transaction at a time. Even if the contactless Junior Debit Card-i is accidentally tapped more than once, you will only get billed once for the transaction.

What happens if I have more than one contactless card in my wallet and I tap my wallet on the contactless reader?

If you hold your card up to a reader and you have any other contactless payment cards nearby, the reader might detect more than one card and won't complete the payment. You will need to do the transaction again.

You should make sure you only hold one card on the reader and always take it out of your wallet.

What if a fraudster reads my Junior Debit Card-i by placing a contactless reader close to my wallet?

In the unlikely event that the contactless Junior Debit Card-i security details are read by a fraudster through a rogue contactless reader in close proximity to your pocket or wallet, safeguards are in place to prevent unauthorised use of the intercepted card security details. Each contactless transaction includes a unique code that changes with each purchase, which can only be used once and can only be generated by the chip in the original contactless Junior Debit Card-i, and prevents a counterfeit Junior Debit Card-i from being produced from the intercepted card security details.

In the unlikely event of fraud, you will not be held responsible for fraudulent charges or unauthorised purchases made using the contactless feature on your chip card. You must notify us immediately or as soon as reasonably possible of any unauthorised Junior Debit Card-i use or any suspicious activities.

Could a fraudster steal my Junior Debit Card-i and use it to empty my bank account?

Safeguards are in place to mitigate the use of a lost / stolen contactless Junior Debit Card-i by a fraudster. There is a low contactless transaction limit of RM250, above which the transaction cannot be authorised without cardholder verification – PIN or signature verification.

Transactions are analysed by the card issuer and global payment networks in real-time to identify fraud patterns and detect suspicious transactions.