

PRODUCT DISCLOSURE SHEET

Kindly read this Product Disclosure Sheet before you decide to take up the Hong Leong Junior Debit Card-i. Be sure to also read the general and HLISB 3-in-1 Junior Account-i terms and conditions.

Hong Leong Junior Debit Card-i (Re-loadable)

Date:

1. What is this product about?

This is a reloadable 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 at participating retail and service outlets via MasterCard or MEPs network. The Junior Debit Card-i (Re-loadable) (JDC-i) also allows you to withdraw cash at the Automatic Teller Machines (ATM). You are required to maintain a Junior Saving Account-i with us, to be linked to your JDC-i. If you close your Junior Savings Account-i maintained with Hong Leong Islamic Bank (HLISB)/Hong Leong Bank (HLB), you will not be able to perform any transaction via JDC-i. Customer is to read and understand the HLISB 3-in-1 Junior Account-i Terms and Conditions before signing the agreement and using the JDC-i.

2. What is the Shariah concept applicable?

The Shariah principles used are:

1. 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.

2. Ujrah

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

3. What do I get from this product?

- **Peace of Mind**
Safer than carrying cash.
- **ATM Cash Withdrawal**
Withdraw cash locally and overseas from over 1 million ATM machines that display the logo MEPS, VISA, PLUS, MasterCard or Cirrus.
- **Payment Convenience**
Make purchases at any merchants domestically and worldwide displaying the Visa/MasterCard logo, as well as MEPS e-debit merchants. You can also pay bills, transfer money and make purchases online.
- **Mastercard Contactless/MCCS Contactless acceptance**
Pay with just one wave – a fast, contactless and convenient way of making payments.
- **Better Financial Control**
Flexibility to set your child’s “Withdrawal Limit”, “Retail Purchase Limit”, “Online Purchase Limit” and “Auto-Reload Limit” via HL Connect or visit any HLB/HLISB Branch.

4. What are the key terms and conditions?

- A pre-authorization amount of RM200 is charged to the Retail Purchase Account linked to the JDC-i for payment made at the automated fuel dispenser. The pre-authorization 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 JDC-i at the cashier to avoid the earmarking of the pre-authorization amount.

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

Fees and Charges Description	Fees/Charges*
Issuance/Annual Fee	RM8.00 per card
Card Replacement Fee (For damaged Junior Debit Card-i due to the Cardholder’s fault and lost/stolen)	RM18.00 per card
<i>*(For Basic Savings Account-i / Basic Current Account-i)</i>	RM12.00 per card*

ATM Cash Withdrawal	
<i>Domestic</i>	
• HLB/HLISB ATM	No Fee
• Other Bank's ATM	RM1.00 per transaction

Fees and Charges Description	Fees/Charges*
<i>International</i>	
• Via MEPS ATM Network (Indonesia, Thailand, Singapore & Korea)	RM8.00 per transaction
• Via Master Card Cirrus	RM12.00 per transaction
Sales Draft Retrieval Fee	RM20.00 per copy
Overseas Transaction	The transaction in foreign currency shall be converted at the foreign exchange rate and spread, if any, as determined by MasterCard Worldwide, plus 1% mark-up imposed by the Bank

6. What if I fail to fulfill my obligations?

You must always use reasonable precautions to prevent the loss of your JDC-i.

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 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 licence 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 authorised 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 unauthorised;

(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:

- 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) Left your Debit Card-i or an item containing your JDC-i, unattended in places visible and accessible to others; or
- iv) Voluntarily allow another person to use your JDC-i.

You are fully liable for all unauthorised ATM transactions.

7. 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.

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

It is important that you inform us of any changes in your contact and/or personal details to ensure that all correspondences reach you in a timely manner. To update your contact and/or personal details, please visit any of our branches nationwide.

9. 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 7.00am to 12.00am daily whereas the Self – Service Phone banking is available 24 x 7)
- **Website :** www.hlisb.com.my
- **Or visit any of our branches nationwide**

10. 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 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 limit. Once you have entered your PIN, your cumulative contactless limit will be reset to zero.
- **Setting your own limit**
 - You may re-set your Contactless Transaction limit and your Cumulative Contactless Limit from RM0 – RM800 by visiting any HLB/HLISB 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 limit
RM100	RM100	RM100
RM300	RM250	RM300
RM1000	RM250	RM800

11. Other Debit Card-i packages available

- Hong Leong Debit Card-i

The information provided in this disclosure sheet is valid as at **Aug 2019**