

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 Hong Leong 3-in-1 Junior Saving Account-i terms and conditions.



Hong Leong Junior Debit Card-i

Date:

Last updated as of 1 January 2023

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 from your deposit account at participating retail and service outlets via Visa, 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 Savings 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 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.

- **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 over 29 million Visa and Mastercard merchants domestically and worldwide, as well as MyDebit merchants. You can also pay bills, transfer money and make purchases online.
- **Visa payWave/PayPass/MCCS Contactless acceptance**
Pay with just one wave – a fast, contactless and convenient way of making payments.
- **Discounts & Privileges**
Enjoy exclusive discounts on dining, shopping, travelling and many more at selected merchants simply by using the JDC-i.
- **Better Financial Control**
Flexibility to set your child’s “Withdrawal Limit”, “Retail Purchase Limit”, “Online Purchase Limit” and “Auto-Reload Limit” via HLB Connect online banking or visit any HLB/HLISB branches.

JDC-i must not be used at any merchants that are in the business of providing non-Shariah compliant Goods and Services and/or for any non-Shariah compliant transaction categorised 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), authorises another party as his agent (wakil) to perform a particular task in matters that may be delegated, with or without the imposition of a fee.

Ujrah

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

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

For the full list of fees and charges, please visit our website at www.hlisb.com.my/dci1 or scan here



4. What are the key terms and conditions?

- A pre-authorisation 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-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 JDC-i at the cashier to avoid the earmarking of the pre-authorisation amount.

5. What if I fail to fulfil 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 JDC-i.
- (b) take reasonable steps to keep the JDC-i and PIN secure at all times, including at the cardholder's place of residence. These include not:
 - i. disclosing the JDC-i details or PIN to any other person;
 - ii. writing down the PIN on the JDC-i, or on anything kept in close proximity to 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 JDC-i and PIN.
- (c) notify HLISB as soon as reasonably practicable after having discovered that the JDC-i is lost, stolen, an authorised transaction had occurred or the PIN may have been compromised.
- (d) notify HLISB immediately upon receiving Notifications via HLB Connect App or short message services (SMS) transaction alert if the transaction was unauthorised;
- (e) notify HLISB immediately of any change in the Cardholder's contact number;
- (f) use the JDC-i responsibly, including not using the JDC-i for unlawful activity; and
- (g) check the account statement and report any discrepancy without undue delay.
- (h) ensure that all Card Transactions (including Overseas Transactions) adhere to Bank Negara Malaysia's Foreign Exchange Policy ("**FEP**"). The Cardholder is advisable to read and understand the FEP available at BNM's website at <http://www.bnm.gov.my> – 'Foreign Exchange Policy' tab to ensure all activities performed using JDC-i comply with FEP at all times.

You will be liable for PIN-based unauthorised transactions if you have:

- (a) acted fraudulently;
- (b) delayed in notifying HLISB as soon as reasonably practicable after having discovered the loss or unauthorised use of your JDC-i;
- (c) voluntarily disclosed your PIN to another person; or
- (d) recorded your PIN on the JDC-i, or on anything kept in close proximity with your JDC-i.

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

- (a) acted fraudulently;
- (b) delayed in notifying HLISB as soon as reasonably practicable after having discovered the loss or unauthorised use of your JDC-i;
- (c) left your JDC-i or an item containing your JDC-i, unattended in places visible and accessible to others; or
- (d) voluntarily allowed another person to use your JDC-i.

You will be fully liable for all unauthorised 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 unauthorised use of your JDC-i in the event your JDC-i is lost/stolen.

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

You must notify HLISB immediately upon receiving Notifications via HLB Connect App or SMS transaction alert if the transaction was unauthorised.

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 all correspondences reach you in a timely manner. This can be done by going to any HLB/HLISB branches or calling our Hong Leong Contact Centre at **03-7626 8899** to update your contact and/or personal details.

8. Where can I get further information?

For the latest information contained in this Product Disclosure Sheet and full terms & conditions of our products, please visit www.hlisb.com.my. In the event of any discrepancies, the latest information and terms & conditions on HLISB's website shall prevail.

For any enquiries, you may contact us at:

Contact Centre: 03-7626 8899

E-mail: HLOnline@hlbb.hongleong.com.my

To make a complaint on products or services offered, you may contact us at:

Customer Advocacy

Level 13A, Menara Hong Leong,

No. 6, Jalan Damanela, Bukit Damansara,

50490 Kuala Lumpur

Phone: 03-7626 8801/03-7626 8802/03-7626 8812

E-mail: customerservice@hlbb.hongleong.com.my

9. Contactless Functionality

- **Contactless Transaction Limit**

Contactless transactions without PIN verification are capped at Ringgit Malaysia Two Hundred Fifty (RM250) per transaction ("**Contactless Transaction Limit**"). For contactless transactions of RM250 and below, you will not need to enter your PIN after tapping/waving your JDC-i on a contactless-enabled card reader. For contactless transactions above RM250, you will be required to perform a PIN verification.

- **Contactless Daily Cumulative Limit**

Cumulative contactless transactions without PIN verification are capped at Ringgit Malaysia Eight Hundred (RM800) per day or such other limit as may be set by you ("**Contactless Daily Cumulative Limit**"). For additional security, any contactless transaction without PIN verification exceeding the Contactless Daily Cumulative Limit will be declined and you will be asked to perform a PIN verified transaction at the Point-of-Sales to reset your Contactless Daily Cumulative Limit. The Contactless Daily Cumulative Limit resets automatically on a daily basis and whenever you perform a PIN verified transaction.

- **Setting your own limit**

You may set your preferred Contactless Daily Cumulative Limit from RM0 to RM800 via Hong Leong Online Banking, Hong Leong Call Centre or by visiting any HLB/HLISB branches. The Contactless Transaction Limit and Contactless Daily Cumulative Limit are subject to and will not exceed the Retail Purchase limit previously set by you. Example:

Retail Purchase Limit	Default Contactless Transaction Limit	Default Cumulative Contactless Limit
RM100	RM100	RM100
RM300	RM250	RM300
RM1,000	RM250	RM800

10. Other Debit Card-i packages available

11. 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 (“security details”) from being misused or being used to commit fraud.

These precautions include:

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

You must notify us immediately if:

- your JDC-i is lost / stolen;
- your PIN may have been disclosed / compromised;
- your JDC-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 JDC-i;
- other easily accessible personal numbers such as parts of personal telephone numbers, identity card number or other personal data.

Card Pre-authorisation for Retail Purchase Transactions made with Authorised Merchants

What happens when I use my JDC-i at an Authorised Merchant that requests pre-authorisation?

The Authorised Merchant will place a temporary hold on your account for the pre-authorisation amount at the point of the transaction. This is performed by sending a pre-authorisation amount on the payment card to your JDC-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 funds for the transaction.

What amount will be pre-authorised on my JDC-i?

The pre-authorisation amount for petrol purchase at self-service pumps is set to Ringgit Malaysia Two Hundred (RM200) and the pre-authorisation amount for any other Retail Purchase Transaction is the transaction amount set by the Authorised Merchant and agreed by you.

What if the actual amount transacted is less than the pre-authorisation amount?

The pre-authorisation amount is not a charge and no funds are debited from the JDC-i account but the available balance in the JDC-i account is temporarily reduced by the pre-authorisation amount. Once the merchant performs a settlement, the actual amount charged will be posted to the cardholder’s account. However, this may take up to twenty-one (21) calendar days after the transaction and the pre-authorisation was generated.

What if my available funds are less than the pre-authorisation amount or if I want to avoid a hold of funds on my card?

You cannot proceed with your transaction if your available balance is less than the pre-authorisation amount. For the purchase of petrol, if you want to avoid pre-authorisation at self-service pumps, you are advised to make payment at the petrol kiosk cashier where the exact purchase amount would be deducted from your account.

JDC-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 JDC-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 JDC-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 Ringgit Malaysia Two Hundred Fifty (RM250) in Malaysia.

Security Features

The Junior Debit Card-i never leaves your hand

The simplest security measure for a JDC-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 JDC-i.

Secure chip to prevent counterfeit

JDC-i is as secure as any other chip-enabled Junior debit card that has carry the same multiple layers of security to prevent counterfeiting. Each contactless transaction includes a unique code generated by the chip in the JDC-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

You do not need to sign or enter a PIN for contactless transactions up to Ringgit Malaysia Two Hundred Fifty (RM250) in Malaysia. If the transaction is more than RM250, you will be required to enter your PIN or asked to sign the receipt.

No Cardholder Liability for Contactless Purchases

In the event of fraud, you will not be held responsible for fraudulent charges or unauthorised purchases made using the JDC-i. You must notify us immediately or as soon as reasonably possible of any unauthorised JDC-i use or any suspicious activities. However, you may be held responsible for unauthorised purchases if you were negligent in protecting your JDC-i or your PIN.

Frequently Asked Questions

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

Your contactless JDC-i will only work when it is within 4 cm of the terminal card reader. Furthermore, the terminal card reader needs to be enabled by the cashier before accepting the payment. If the contactless reader is not processing a transaction, it will not read any contactless card presented in front of it by mistake.

2. 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 JDC-i is accidentally tapped twice, you will only get billed once for the transaction.

3. 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 the payment will not be completed. You will need hold one card on the reader and do the transaction again.

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

It is unlikely that the JDC-i security details can be 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 every purchase, which is generated by the chip in the original JDC-i, and can only be used once. This will prevent a counterfeit JDC-i from being produced from the intercepted

card security details.

5. 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 JDC-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.

The information provided in this Product Disclosure Sheet is valid as at 1 January 2023

