

## PRODUCT DISCLOSURE SHEET ([Versi Bahasa Malaysia](#))

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 Terms and Conditions of Accounts and Debit Card-i Terms and Conditions.



**Hong Leong Junior Debit Card-i**

**Date:**

*Last updated as of 10 Dec 2024*

### 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 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 Automated Teller Machine (“**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. Cardholder is to read and understand the HLISB Debit Card-i Terms and Conditions and 3-in-1 Junior Account-i Terms and Conditions available on the HLISB website.

- **ATM Cash Withdrawal**  
Withdraw cash locally and overseas from over 1 million ATMs 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 from 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 or visit any HLISB/Hong Leong Bank Berhad (“**HLB**”) branches.

JDC-i shall 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 transactions categorised by the following Merchant Category including but not limited to:

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](http://www.hlisb.com.my/dci1) or scan here



#### 4. What are the key terms & conditions?

- (a) 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 and the actual transaction amount will be charged to your Retail Purchase Account upon settlement by the merchant within three (3) working days.
- (b) 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.

##### 1. 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 with the card;
  - (iii) using a PIN selected from the 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 unauthorised transaction has occurred or the PIN may have been compromised;
- (d) notify HLISB immediately upon receiving Notifications via HLB Connect App or Short Message Service ("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;
- (g) check the account statement and report any discrepancy without undue delay; and
- (h) ensure that all Card Transactions (including Overseas Transactions) adhere to Bank Negara Malaysia ("BNM") Foreign Exchange Policy Notices ("FEP Notices"). The Cardholder is advised to read and understand the FEP Notices available at BNM's website at [www.bnm.gov.my/fep](http://www.bnm.gov.my/fep) to ensure all activities performed using JDC-i comply with FEP Notices at all times.

##### 2. You will be liable for PIN-based unauthorised transaction 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.

##### 3. 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; left your JDC-i or an item containing your JDC-i, unattended in places visible and accessible to others;
- (c) voluntarily allowed another person to use your JDC-i;
- (d) refused to cooperate with HLISB in the investigation; or
- (e) failed to carry out the following obligations as informed by the HLISB to the Cardholder:
  - i. The Cardholder shall not disclose their banking credentials such as access identity (ID) and passcode to a third-party;
  - ii. The Cardholder shall take reasonable steps to keep their security device secure at all times.

##### 4. You are 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.
- In the event that your JDC-i being lost/stolen, you should notify Hong Leong Contact Centre immediately at 03-7626 8899 to block your JDC-i after having found that your JDC-i is lost or stolen or an 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.
- Failure to safekeep your JDC-i, disclosure of your PIN to a third party and delay in notifying HLISB upon discovery of loss/theft/fraudulent use of your JDC-i may cause you to fall victim to unauthorised transactions which you may be liable for.

## 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 visiting any HLISB/HLB 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?

- (a) For the latest information and full terms & conditions of our products, please visit [www.hlisb.com.my](http://www.hlisb.com.my). In the event of any discrepancies, the latest information and terms & conditions on HLISB's website shall prevail.
- (b) If you have any enquiries regarding the terms and conditions, you may seek clarification from our staff who attended to you. Alternatively, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my) or call Hong Leong Contact Centre at 03-7626 8899.
- (c) To make a complaint 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 8821/03-7626 8802/03-7626 8812. E-mail: [customerservice@hlbb.hongleong.com.my](mailto:customerservice@hlbb.hongleong.com.my)

## 9. Other Debit Card-i packages available

Hong Leong Debit Card-i

## 10. 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 terminal 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 - RM800 via HLB Connect, Hong Leong Contact Centre or visit any HLISB/HLB 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

## 11. PIN & PAY Debit Cardholder Safety Tips

You, and any additional cardholders, must take all reasonable precautions to prevent the JDC-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 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 HLISB/HLB Bank 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 securely and dispose 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 or stolen;
- your PIN may have been disclosed or 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 numbers, 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 request for pre-authorisation?  
When you use your JDC-i at such an Authorised Merchant, the Authorised Merchant will authorise the pre-authorised 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 available funds for the transaction.
- What amount will be pre-authorised on my JDC-i?  
The pre-authorisation amount for petrol purchase at automated fuel dispenseris set to Ringgit Malaysia Two Hundred (RM200) and for any other Retail Purchase Transaction, the pre-authorisation amount is the transaction amount set by the Authorised Merchant and agreed by you.
- What if the actual amount transacted is less than the pre-authorised amount?  
The amount of the pre-authorisation is not a charge and no funds are debited from the JDC-i account, but the available balance on the JDC-i account is temporarily reduced by the pre-authorisation amount. Once you have transacted, the actual amount will be sent to HLISB. At this point the actual amount will be debited from the JDC-i account, and the pre-authorisation amount is cleared. 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-authorized amount or if I want to avoid a hold of funds on my card?

You cannot proceed with your transaction if your pre-authorized amount is more than your available funds. For the purchase of petrol, if you want to avoid pre-authorization at automated fuel dispenser, 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 lets you make everyday purchases quickly and safely with just a tap of your contactless-enabled 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 contactless JDC-i. In order to make a payment, you simply need to tap your JDC-i 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 JDC-i never leaves your hand

The simplest security measure for a contactless 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 when you are not looking.

- Secure chip to prevent counterfeit

Contactless JDC-i is as secure as any other chip-enabled Debit Card and carries the same multiple layers of security to prevent counterfeit. 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.

- Customer verification for higher value purchases

As contactless technology is designed to offer customers speed and convenience during transactions at the cashier, 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 can still tap the JDC-i but will be required to enter your PIN or 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 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 PIN.

### **Frequently Asked Questions**

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

A contactless JDC-i must be very close to the contactless reader at the cashier to work. Your contactless JDC-i will only work when the JDC-i is within 4cm 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.

#### **2. What happens if I accidentally tap my JDC-i twice on the contactless reader?**

The contactless terminal can only process one transaction at a time. Even if the contactless JDC-i is accidentally tapped more than once, 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 will not 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.

**4. What if a fraudster reads my JDC-i by placing a contactless reader close to my wallet?**

In the unlikely event that the contactless JDC-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 JDC-i, and prevents a counterfeit JDC-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 JDC-i use or any suspicious activities.

**5. Could a fraudster steal my JDC-i and use it to empty my bank account?**

Safeguards are in place to mitigate the use of a lost or stolen contactless JDC-i by a fraudster. There is a low contactless transaction limit of Ringgit Malaysia Two Hundred Fifty (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 10 December 2024