

IMPORTANT NOTICE

Enable Debit Card-i for Overseas Transactions, Auto Debit and Internet Purchases

Dear Debit Cardholders,

Effective 30 December 2015, Debit Cardholders are required to activate the card prior to performing the following transactions. This is required as a security measure in line with Bank Negara Malaysia's regulation:

- Overseas ATM Withdrawal and Overseas Purchases;
- Mail Order/Telephone Order;
- Auto Debit;
- Internet Purchase (non-3D secure transactions).

Debit Cardholders are required to activate these services before they can perform the above transactions.

The activation can be done via the following channels:-

1. Hong Leong Connect

- Log on www.hongleongconnect.my
- Under "Other Services" menu, go to "ATM/Debit Card" and select "Overseas Withdrawal & Debit Card Settings"
- Click on the relevant checkbox to opt in
- A TAC will be sent to your mobile phone
- Enter the TAC, click "Confirm" and you're done!

2. HLISB/HLB ATM

- Insert your Debit Card-i
- Press "Others" at main menu
- Select "Debit Card/Overseas Transactions"
- Select "Activate (opt-in)"
- Select the transaction you wish to enable/activate

3. Contact Hong Leong Call Centre at 03-7626 8899

4. Go to any of our Branches during banking hours

This move is IMPORTANT to prevent fraud and further protect Cardholders from becoming victims of fraudsters.

Thank you.

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Hong Leong Debit Card-i Overseas & Card-Not-Present Transactions **Frequently Asked Questions (“FAQ”)**

1. What is the definition of Card-Not-Present (“CNP”) transactions?

CNP transaction is a card transaction made whereby a Cardholder is not physically present (i.e. non Face-to-Face) at the merchant when the payment is made. Examples of CNP transactions are Internet Purchase (non-3D secure transaction), Mail Order Telephone Order and Auto Debit.

2. What is the definition of Overseas transaction?

An Overseas transaction is a transaction that is performed outside of the country (i.e. out of Malaysia). Overseas transactions include Point-of-Sale (“POS”) transactions and cash withdrawals that are made at ATMs outside of Malaysia.

3. Why am I required to provide my consent to perform CNP and Overseas Transactions?

This is pursuant to new regulations that have been imposed by Bank Negara Malaysia which mandated all financial institutions and issuers to default and/or block any Debit Cardholders from making any CNP transactions that are not authenticated via strong authentication method such as dynamic password or any Overseas transactions using a Debit Card UNLESS the Debit Cardholder has expressly opted-in to perform such transactions.

The requirement to opt-in seeks to ensure that adequate risk management measures and controls are in place among financial institutions and issuers, and to educate Debit Cardholders on the safe practices in order to mitigate the risks of unauthorised transactions, in particular CNP and Overseas transactions.

4. What is considered as an Internet Purchase that is non-3D secure?

An Internet Purchase that is non-3D secure is a transaction that only requires Debit Cardholder to use the details on the card (i.e: Card Number, Expiry Date and CVV) to transact. In comparison, an Internet Purchase that is 3D secure requires the details on the card and One Time Password (“OTP”) to authorise the transaction.

5. Can I opt-in only for Non-3D Secure Internet Purchases and not Overseas transactions?

Yes, Debit Card-i holder may choose to opt in to any of these four (4) types of transactions:

- i. Non-3D Secure Internet Purchase
- ii. Mail Order / Telephone Order (MOTO) / Auto Debit
- iii. Overseas Retail Purchase
- iv. Overseas ATM Withdrawal

6. How can I opt-in for to perform CNP and Overseas Transaction?

You may choose to opt in from the following channels:-

- Hong Leong Connect @ www.hongleongconnect.my
- HLISB/HLB ATM
- Call Centre – 03 7626 8899
- HLISB/HLB branches during banking hours



7. If I am holding a Hong Leong ATM card, do I need to opt in as well?

You are required to opt in should you want to perform Overseas ATM withdrawal only.

8. If I am residing Overseas, how can I opt in to perform such transactions?

Debit Cardholders may opt-in via Hong Leong Connect at www.hongleongconnect.my or contact Hong Leong Call Centre at 03-7626 8899.

9. If I opt in to perform CNP and Overseas transactions, will it be effective immediately?

Yes, it will be of immediate effect.

10. What is the risk associated to CNP and Overseas transactions?

When a CNP and/or Overseas transaction is performed, there is a risk of your account data being compromised or the information being used for unauthorised purchases and/or cash withdrawals. Please be reminded that in the case of Overseas transactions, the card verification features for POS transactions may vary from country to country and some countries/merchants may not adopt a more stringent approach. Fraudulent transactions may occur if your account data is compromised.