

PRODUCT DISCLOSURE SHEET

Kindly read this Product Disclosure Sheet before you decide to take up the Hong Leong Debit Card-i. Be sure to also read the Debit Card-i terms and conditions.



Hong Leong Debit Card-i

Date: Last updated Nov 2016

1. What is this product about?

Hong Leong Debit Card-i is a payment instrument which allows you to pay for goods and services from your deposit accounts at participating retail and service outlets via MasterCard or MEPs network. The Debit Card-i also allows you to withdraw cash at the Automatic Teller Machines (ATM). You are required to maintain a deposit account with us, to be linked to your Debit Card-i. If you close your deposit account maintained with Hong Leong Islamic Bank (HLISB)/Hong Leong Bank (HLB), you will not be able to perform any transaction via Debit Card-i. Customer is to read and understand the Hong Leong Debit Card-i Terms and Conditions before signing the agreement and using the Debit Card-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. Ujah

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

3. What do I get from this product?

• 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.

• PayPass/MCCS Contactless acceptance

Pay with just one wave – a fast, contactless and convenient way of making payments.

• Discounts and Privileges

Enjoy exclusive discounts from dining, shopping, travelling and many more at selected merchants simply by using the Hong Leong Debit Card-i.

4. 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.

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

Fees and Charges Description	Fees/Charges (exclusive of GST)	GST (6%)	Fees and charges (inclusive of GST)
Issuance Fee			
Basic Savings Account-i/Basic Current Account-i (BSA-i/BCA-i)	No Fee	Not Applicable	No Fee
Generic/Junior	RM8.00 per card	RM0.48 per card	RM8.48 per card
Priority Banking Card ("PB")	No Fee	Not Applicable	No Fee
Annual Fee	RM8.00 Per card (except BSA-i/BCA-i/PB)	RM0.48 Per card (except BSA-i/BCA-i/PB)	RM8.48 Per card (except BSA-i/BCA-i/PB)

"No Fee" is applicable if the Debit Card is only linked to BSA-i/BCA-i. Otherwise, Debit Card Issuance and Annual Fee will be charged accordingly.

Fees and Charges Description	Fees/Charges (exclusive of GST)	GST (6%)	Fees and charges (inclusive of GST)
Card Replacement Fee**			
PB	RM 9.00 per card	Not Applicable	RM 9.00 per card
BSA-i/BCA-i	RM12.00 per card	Not Applicable	RM12.00 per card
Savings Account-i/Current Account-i other than BSA-i/BCA-i	RM18.00 per card	Not Applicable	RM18.00 per card
**For damaged Debit Card-i due to the Cardholder's fault and lost/stolen.			
ATM Cash Withdrawal			
<i>Domestic</i>			
• The Bank's ATM	No Fee	Not Applicable	No Fee
• Other Bank's ATM	RM1.00 per transaction	RM0.06 per transaction	RM1.06 per transaction
<i>International</i>			
• Via MEPS ATM Network (Indonesia, Thailand, Singapore & Korea)	RM8.00 per transaction	RM0.48 per transaction	RM8.48 per transaction
• Via Master Card Cirrus	RM12.00 per transaction	RM0.72 per transaction	RM12.72 per transaction
Debit Card Monthly Statement (Hardcopy)	RM2.00 per month	RM0.12 per month	RM2.12 per month
Ad-hoc Printed Statement Request	RM10.00 per request	RM0.60 per request	RM10.60 per request
Note: there will be additional RM2.12 per page if statement is less than a year or RM5.30 per page if statement is more than a year			
Sales Draft Retrieval Fee	RM20.00 per copy	RM1.20 per copy	RM21.20 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	Not Applicable	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

Important: Effective 1st April 2015, Goods and Services Tax (GST) will be imposed on fees and charges, where applicable.

6. What If I fail to fulfil my obligations?

You must always use reasonable precautions to prevent the loss of your Debit Card-i, not disclosing the PIN number/details to any person. If your Debit Card-i is lost or stolen, you must notify the Bank immediately, followed by a copy of the police report, then the maximum liability for unauthorised retail transaction is confined to RM250 (provided that you have not acted fraudulently/ unlawfully).

You are fully liable for all unauthorised ATM transactions.

7. What are the major risks?

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

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 contact our Hong Leong Contact Centre at **03-7626 8899** or 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 Debit Card, you simply need to enter your PIN.
- **Default Cumulative Contactless Limit**
 - For additional security, every time you perform a total of RM400 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 - RM400 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
RM500	RM250	RM400

11. Other Debit Card packages available

- Hong Leong Junior Debit Card-i

The information provided in this disclosure sheet is valid as at November 2016