

HONG LEONG DEBIT CARD TERMS AND CONDITIONS

In consideration of Hong Leong Bank Berhad or Hong Leong Islamic Bank Berhad (“the Bank”) agreeing to provide the Cardholder with the Services at the Cardholder’s request, and agreeing to make available the facilities offered by Visa International/ MasterCard Worldwide including affinity and co-branded Visa/ MasterCard Card, the Cardholder covenants and agrees to the terms and conditions below.

These Terms and Conditions are to be read together as a whole with the Bank’s Electronic Banking Services Terms and Conditions, General Terms and Conditions of Accounts and any other relevant Account terms and conditions, as well as other rules and regulations binding on the Bank. The following definitions apply unless otherwise stated:-

1.0. Definitions and Interpretation

“**Account**” means the banking account or accounts and shall include an E-Account which the Cardholder has or may have with the Bank at any time and from time to time and shall refer to the relevant account as the context shall require.

“**Affinity**” means the Debit Card offered by a financial institution in partnership with another institution.

“**ATM**” means the automated teller machines installed by the Bank or any member of the MEPS Consortium for the use of the Cardholder.

“**ATM Card Transaction**” means the use of the Debit Card for cash withdrawals and Electronic Transactions or any other card as may be approved by the Bank from time to time.

“**Annual Fees**” means fees imposed on the Cardholder on a yearly basis of RM8.

“**Authorised Cash Outlets**” means branch, office and/or location designated by members of VISA International/ MasterCard Worldwide to effect cash withdrawal.

“**Authorised Merchant**” means any retailer or corporation which pursuant to a Merchant Agreement agrees to accept or cause its outlets to accept the Debit Card for payment or pursuant to a legal arrangement with VISA/ MasterCard agree to accept or cause its outlets to accept the facilities offered by co-branded VISA/ MasterCard for payment.

“Auto Debit Transaction” means recurring payment via the Debit Card for utilities (For example Electricity, Astro and Telecommunication) and Insurance or takaful charges as approved by the Bank only.

“Bank” means either Hong Leong Bank Berhad (97141-X) or Hong Leong Islamic Bank Berhad (686191-W) and includes its successors-in-title and permitted assigns.

“Balance Inquiry Fee” means fees that maybe applicable when the Cardholder makes inquiries on his/her account balance at the ATM.

“Business Day” means a day on which the Bank is open for business in West Malaysia and East Malaysia, as the case may be, and on which transactions of the nature contemplated in this Agreement are carried out.

“Cardholder” means a Cardholder of the Bank to whom the Debit Card has been issued.

“Card Transaction” means transaction effected by using the Debit Card, and this includes for cash withdrawal at ATM, retail purchase, online purchase and any other services that may be offered by the Bank from time to time which the Bank will inform at the Bank’s website.

“Current Balance” means the most recent balance or cash available in the Cardholders Current or Savings Account.

“Cash Withdrawal Fee” means fees imposed on the Cardholder for successful cash withdrawal from ATMs.

“Daily Limit” means the maximum permissible limit prescribed by the Bank in respect of cash withdrawals through the ATM or transfers via Internet Banking.

“Debit Card” means the Hong Leong Visa/ MasterCard Debit Card issued by the Bank.

“E-Account” means an account without pass book, accessible by the Cardholder through remote access via Hong Leong Connect or any other portal, website, network as may be notified by the Bank.

“Fee” means fees payable at application, yearly or such other intervals as may be determined by the Bank, by the Cardholder for the utilization of the Services, including the fees payable for the ATM Card Transaction application installed in MyKad, which shall be debited from the Account on each anniversary date of the issuance of the Debit Card and/or installation of the ATM Card application in MyKad and shall also include all other fees, service charges, commissions and other payments charged by the Bank under these Terms and Conditions of the electronic services. The Bank reserves the right to vary the Fee from time to time by giving **twenty one (21)** calendar days notice to the Cardholder.

“Generic Cardholder” means non-Priority Banking Debit Cardholder.

“Good Thru Date” means the expiry date printed onto the Debit Card.

“Hong Leong Connect” means the available Internet Banking channel for the Cardholder to perform banking transactions and access transactional history via www.hlb.com.my or www.hlisb.com.my.

“Joint Accountholders” means the second, third and fourth individual that appears after the primary Cardholder in the accountholder status.

“MEPS Consortium” means the banks and financial institutions participating in the MEPS ATM Network managed by Malaysian Electronic Payment System (1997) Sdn Bhd.

“Merchant Agreement” means agreement signed between the Merchant and the Bank.

“Monthly Statement Fee” means fees of RM2 per month imposed on the Cardholder for the monthly Debit Card hardcopy statement (VISA Debit Cardholders only).

“MyKad” means the card issued to the Cardholder by the Malaysian National Registration Department which is installed with ATM Card Transaction capabilities by the Bank at the Cardholder’s request subject to availability and terms and conditions as may be imposed by the Bank including payment of the Fee.

“Online Purchase Limit” means transaction limit applicable on the Debit Card transactions effected online via the Internet.

“Petrol Purchases” means all transactions made with the Debit Card for purchase of petrol and any other purchases made at the petrol kiosks.

“PIN” means the Cardholder’s Personal Identification Number either issued by the Bank to the Cardholder or selected by the Cardholder at any of the Bank’s branches in accordance with the application procedures on ATM Services and includes changes on same made by the Cardholder as the case may be, from time to time.

“Posting Date” means the date on which any Debit Card transaction is debited to the Cardholder’s Account.

“Priority Banking Cardholder” means Cardholder with Priority Banking status acknowledged by the Bank.

“Primary Cardholder” means the first individual that appears as an accountholder.

“Retail Purchase Limit” means transaction limit applicable on the Debit Card transactions effected at retail outlets, or other outlets whereby the Debit Card can be accepted for payment.

“Retail Purchase Transaction” means transaction effected on the Debit Card at the Authorised Merchant where the Debit Card can be accepted for payment, inclusive of purchases made online via the Internet.

“Replacement Card Fee” means fees of RM18 imposed on the Cardholder in the event of loss, stolen, forgotten PIN or damaged card.

“Reward Points” means the points awarded to the Cardholder for retail purchases and online purchases.

“Sales Draft Retrieval Fee” means the fee imposed to the Cardholder when the Cardholder requests for the sales draft issued by the Authorised Merchant from the Bank. The fee is also applicable during investigation of dispute cases when the Cardholder requires to witness the relevant sales draft. The fee is RM20 (VISA) or RM15 (MasterCard) per transaction.

“Security Codes” means the security codes given by the Bank to the Cardholder for access to the respective Services comprising of the PIN (for ATM Services), TPIN (for Phone Banking Services, mobile banking which are accessed via electronic channels), IPIN (for Hong Leong Connect), TAC (for Hong Leong Connect), and includes any other user name, password, personal identification number, digital certificate or any other security codes as the Bank may issue from time to time for access to all or any of the Services and reference to the term “Security Codes” shall mean the security code or codes relevant to the respective Services as the context shall require.

“Services” means the services described in the Schedule hereto provided by the Bank to facilitate Debit Card Transactions, E-Debit transactions in the Debit Card, Phone Banking, Bill Payment Services or any other electronic, digital, visual, video or other such new or additional services offered by the Bank from time to time to enable the Customer to perform banking and other transactions and such Services may be supplemented, varied or withdrawn by the Bank at any time and from time to time with prior notice.

“Standing Instruction” means payment via the Debit Card or the Cardholder’s Account for mortgage and loan repayment or financing payment purposes which are initiated through the Bank’s branches.

“Statement” means a statement of account reflecting the transactions effected using the Debit Card which the Cardholder may obtain subject to payment of fee for hardcopy statement, or which is accessible free of charge via the Hong Leong Connect or any other portal, web-site, network or similar facility which the Bank may advise from time to time, or updated into the Cardholder’s Savings/ Savings-i passbook or Current Account/ Current Account-i Statement or transaction slip generated from the ATM.

“Transaction Receipt” means the relevant payment slips, forms or papers supplied by the Bank to the Authorised Merchants or in the ATM for the purpose of recording, confirming and evidencing purchases or other transactions incurred by the Cardholder through the use of the Debit Card to be charged and debited from the Account or the confirmation provided to the Cardholder for financial transactions incurred via the Hong Leong Connect.

“Visa” or **“Visa International”** means Visa International Service Association, a company organized under the State of Delaware with its principal office at 3125 Clearview Way, San Mateo, CA 94402, United States of America of which the Bank is a member institution.

“MasterCard” or **“MasterCard Worldwide”** means MasterCard Worldwide, a membership corporation organized under the laws of the State of Delaware, United States of America.

2.0 Responsibilities of the Cardholder

2.1 The Cardholder shall take all precautions to ensure and prevent unauthorized and fraudulent use of the Services or any part of them and the Cardholder’s Security Codes including but not limited to the following:-

2.1.1) That the Security Codes must be kept secret and the Security Code once received by the Cardholder must be changed immediately after the Cardholder has received and read them and may only be used by the Cardholder and no one else. If a Security Code is not issued to the Cardholder, the Cardholder will be advised to create his/her own Security Code as a condition for access to the Services.

2.1.2) That no one other than the Cardholder has access or is able to have access to the Security Codes to enable him to carry out any transactions through any of the Services and the Security Codes are not written down in any form or manner which may be deciphered by anyone or kept together or disclosed or exposed to any person (including the employees of the Bank) under any circumstances or at any time.

2.1.3) The Cardholder must not disclose the Security Code to any person under any circumstances or by any means whether voluntarily or otherwise and must take all care to prevent the Security Code from becoming known to any other person. The Cardholder understands and agrees that failure to comply with this requirement may expose the Cardholder to the consequences of theft and/or unauthorised use of the Debit Card, for which the Bank will not be liable. The Cardholder hereby undertakes to indemnify the Bank and to hold the Bank free from all claims and liabilities from all parties whomsoever, arising from such unauthorised use.

2.1.4) That the Cardholder's Account and the balance are regularly and carefully checked and monitored by the Cardholder and are checked each time prior to issuing any instructions to the Bank. The Cardholder shall immediately inform the Bank of any irregularity in the Cardholder's Account.

2.1.5) The Cardholder shall ensure that there are sufficient funds available in the Account to perform any of the transactions issued by the Cardholder.

2.1.6) The use of the Debit Card is restricted to the Cardholder who shall sign immediately upon receipt and return the acknowledgement of receipt of the Debit Card to the Bank. Such signature and/or use of the Debit Card shall constitute binding and conclusive evidence that the Cardholder shall be bound by this Agreement.

2.1.7) The Cardholder will create their own PIN and TPIN on the MyKad terminal for the purpose of effecting ATM transactions or Electronic Transaction. The Bank shall issue the PIN and TPIN for Priority Banking Debit Cardholders. The Cardholder undertakes not to disclose the PIN or TPIN to any other person and shall be liable to the Bank for any debit entry in the Account with the Bank arising from any unauthorised transactions.

2.1.8) To effect a purchase using the Debit Card at any Authorised Merchant, the Cardholder shall sign on the Transaction Receipt prepared by the Authorised Merchant for VISA/ MasterCard Debit Card transactions. It shall form conclusive proof that the Card Transaction and the amount recorded thereon were properly incurred when the Bank receives the Transaction Receipt or any return document with the Cardholder's signature. In the event of purchases or usage of the Debit Card are made via online transactions, via MEPS e-debit terminals or non signature based transactions including and not limited to petrol purchases, online transactions, the Cardholder agrees that confirmation receipts and/or acceptance issued by any Authorised Merchant or its affiliates for such online transactions shall be deemed satisfactory documentary evidence as use and the Cardholder must adhere to the terms and conditions of this Agreement

2.1.9) Notwithstanding the provision set out in Clause above, the signatures shall not be the only condition precedent to the liability of the Cardholder in respect of goods and services supplied, if the Bank is of the opinion based on satisfactory documentary evidence, the non execution of the signature or the omission of a signature is due to the nature and/or mode of the transaction used or due to an oversight on part of the Cardholder and/or Authorised Merchant and Visa/ MasterCard member bank.

2.1.10) The Cardholder shall comply with all requirements, directions, instructions and guidelines for use of the Debit Card issued by the Bank from time to time in respect of all services to the Cardholder.

2.1.11) The Cardholder agrees to sign his/her Debit Card as soon as he/she receives it and before using it, as a means of preventing unauthorized use of the card.

2.1.12) The Debit Card is valid only up to the Good Thru Date. The Cardholder shall ensure that as soon as the Debit Card expires, it is destroyed, by cutting it diagonally in half and to return it to the Bank for replacement of card. The Bank will mail a renewal letter to the Cardholder to inform him/her of the replacement Debit Card. The renewal letter to the Cardholder will be mailed out 30 days prior to the Good Thru date, and the Bank has the sole discretion to amend the timing by giving prior notice.

2.1.13) The Debit Card shall not be used after its cancellation, expiration, or withdrawal or upon the Cardholder ceasing to be the Bank's Customer.

2.1.14) The Cardholder shall not use the Debit Card for withdrawal of cash, payment or fund transfer unless there is sufficient funds in his/her Account. Any withdrawal of cash, payment or fund transfer shall be rejected if there are insufficient funds in the Account.

2.1.15) In the event of insufficient funds in the Account and the Cardholder does not have an overdraft facility or any other standby credit line, all retail purchase transactions whether it is online or physical Card Transactions at the Authorised Merchant will be rejected.

2.1.16) If the Cardholder's Account is overdrawn, the Cardholder shall, on demand by the Bank, make good the amount overdrawn plus interest chargeable which shall be calculated based on the Bank's Current Account prevailing overdraft interest rate. (This is not applicable for both Current or Savings Account-i)

2.1.17) The Cardholder's hereby acknowledges and agrees that the Debit Card shall not be used for purposes and activities prohibited by Shariah. (This is only applicable for both Current or Savings Account-i)

2.1.18) The Cardholder who wishes to opt-out from the sharing of customer base within the Bank's Group for marketing and promotional purposes are required to call our Contact Centre at **03-7626 8899** to register their instructions to opt-out of the said sharing.

3.0 Cardholder's Debit Card Statement

3.1 The Bank shall render to the Cardholder a monthly Debit Card e-Statement. The eligible Cardholder can access the statement for free via the Bank's internet banking services.

3.2 VISA Cardholder will be given a hardcopy monthly Debit Card Statement to be sent to Cardholder's last known mailing address of the Cardholder in the Bank's records. A service charge of RM2 per month will be charged and debited to the Cardholder's Account. The hardcopy monthly Debit Card statement shall show all the Card Transactions and a summary of the Debit Card Reward Points. (This is not applicable for both Current or Savings Account-i). MasterCard Cardholder may request for a physical copy of the Statement of Account and the Bank shall levy a service fee of RM5

per request or any such fee which may vary from time to time with **twenty one (21)** calendar days notice.

3.3 The records and entries in the Account with the Bank as appearing on the monthly statement shall be deemed to be correct and binding on the Cardholder unless written notice to the contrary is given to the Bank by the Cardholder within fourteen (14) days from the date the Cardholder receives or is deemed to have received the Debit Card statement.

3.4 If the Cardholder for any reason whatsoever does not, within the fourteen (14) days, notify the Bank in writing of any error in the Statement, then the Cardholder shall be deemed to have accepted the entries in the statement as correct and final and conclusive evidence in the Statement. The Cardholder shall then be liable for the outstanding due printed in the Statement. The Statement shall be considered conclusive and binding as against the Cardholder and the Cardholder's legal representatives and successors and be precluded from making any claims against the Bank by alleging that the Account's Statement contains any error.

3.5 Upon receipt of such written notice duly given by the Cardholder within the stipulated time, the Bank shall look into the Account to make the necessary adjustments and rectifications, if any. Any money due to or from the Cardholder shall be credited or debited into the Account respectively.

3.6 Transactions which have not been verified by the Bank shall not appear in the balances of the Cardholder's Account and shall not be conclusive of the state of the Cardholder's Account.

3.7 VISA Cardholder can also obtain the record of last 10 Savings or Current Account/ Account-i transactions via ATM. In the ATM transaction slip generated by the ATM, all retail purchases and Internet purchases transactions are represented by the 3-alphabet word "POS".

4.0 Joint Accountholders

4.1 For Joint Accountholders, either one of the accountholders may issue instructions and authorise the Bank to effect any Card Transactions on a joint account. All Card Transactions arising shall be binding on all accountholders, who are jointly and severally liable. The mandate of a joint accountholder shall not be revoked until and unless the joint accountholder whose mandate is to be revoked surrenders his/her Debit Card to the Bank.

5.0 Hold on account

5.1 The Bank may debit or place a hold on the Account for the amount of the Card Transactions either on the day it is presented to the Bank for payment or on the day the Bank receives notice of the Card Transaction, whichever is earlier.

5.2 The hold on account is applicable for all retail transactions made at petrol stations, hotels and hospitals. If an Authorised Merchant requests for an authorisation of any Card Transaction, the Bank may place a hold on the Account for the amount of the Card Transaction. The balance available to the Cardholder for use in the Account shall be reduced by the amount on hold.

5.3 The Cardholder may not stop payment on a Card Transaction. For avoidance of doubt, it is hereby stated that the Bank's right to debit the Account in respect of any Card Transaction shall not be limited to the amount that was placed on hold in connection with the Card Transaction, and the Bank shall be entitled to debit the Account for the full amount of the Card Transaction at any time. The Bank shall have the right to increase at any time the amount that it would hold in respect of any Card Transaction which is denominated in a currency other than Ringgit Malaysia if the bank is of the view that the amount initially held when converted into that foreign currency would not be sufficient to pay that Card Transaction in full.

5.4 The Bank shall have absolute discretion to place such amount on hold for up to 7 days or for such period as it deems fit, from time to time. The Bank shall debit the amount on hold to the Account when the corresponding Card Transactions are presented to the Bank for payment. The Bank shall release the amounts on hold if the corresponding Card Transactions are not presented to the Bank for payment within such periods as the Bank deem fit. The Cardholder further expressly agree that the Bank shall have the right to place a hold back on to the Account and to debit the Account if the Card Transactions are likely to be or are presented for payment subsequently by the Authorised Merchants upon expiry of the 7 days period. The Cardholder agrees that all receipts forwarded by the Authorised Merchants for the Card Transactions via Transaction Receipts including confirmation receipts and acknowledgement shall be deemed final and conclusive evidence of usage by the Cardholder.

5.5 The Cardholder shall not use any of the amount on hold, notwithstanding any other terms and conditions governing the Account.

5.6 The Bank will only credit the Account with refunds made by any Authorised Merchant or establishment in relation to any retail purchase/ E-Debit transactions after the Bank receives a properly issued credit voucher. Such refunds shall include but are not limited to Cardholder returning the items to the retail outlet after purchase.

6.0 Ownership and Loss or Theft of Debit Card

6.1 The Cardholder shall use all precautions to prevent the loss or theft of the Debit Card. In the event of loss and/or theft of this Debit Card and/or disclosure of the PIN to any unauthorized person, the Cardholder shall immediately upon the discovery of such event notify the Bank (if the event occurred in Malaysia) or the Visa Travel Service Centre or any member of MasterCard Worldwide or its nearest affiliates (if the event occurred overseas) by telephone, telegram, facsimile or email and confirm the same in

writing to the Bank accompanied by a police report. The Cardholder fully understands that failure to take reasonable care and precaution of the Debit Card may expose him to the consequences of theft and/or unauthorized use of the Debit Card.

6.2 The Cardholder further agrees that the Bank shall not be under any obligation to verify the identity or the authority of any person giving the telephone instructions purportedly in the Cardholder's name and the Bank shall be entitled to act on such instructions and shall not be liable for acting in good faith on the telephone instructions which are given by such persons regardless of the circumstances prevailing at the time of such instructions.

6.3 In the event of loss/theft and if subsequent to the loss/theft, the Debit Card is used by any unauthorised person for any Card Transactions, the Cardholder agrees that the Cardholder shall be liable to the Bank for all unauthorised charges incurred including financial charges for any goods or services supplied by merchants, effected through the use of the Debit Card by the said unauthorised person until the date of receipt by the Bank of the Cardholder's written notification specified under Clause 6.1 above and subject to the terms of Clause 6.4 herein.

The Cardholder agrees to authorize the Bank to dishonor the abovementioned original card in the event that same is presented to the Bank for payment and the Cardholder undertake to return to the Bank the Original Card when it is found unless the Cardholder has failed to inform the Bank of the lost Debit Card as soon as reasonably practicable after having found that the Debit Card is lost or stolen.

In consideration of the bank issuing the Cardholder a replacement of the original card, the Cardholder agrees to hold the Bank free from liability and indemnify the Bank from and against all claims, demands, losses, damage, cost, charges and expenses which the Bank may incur and be liable in the event of the original card is used or dealt with in any way now or at any future time or in consequence of the bank issuing the Cardholder the replacement card at the Cardholder's request for which the Bank may debit the Cardholder's account and/or set off such sum from any account standing in credit in the Cardholder's name.

This shall bind the Cardholder or Cardholder representative(s), successor(s) – in title and assigns.

6.4 After the Bank has received notification in the manner stipulated in Clause 6.1 above of the loss/theft of the Debit Card from the Cardholder and if any unauthorized transactions have been made on the Debit Card, the Cardholder's maximum liability for the unauthorised transactions shall be confined to RM150 unless the Bank is able to prove that the Cardholder has acted fraudulently or has failed to inform the Bank of the lost Debit Card as soon as reasonably practicable after having found that the Debit Card is lost or stolen. If investigation discloses that the Cardholder is involved in the incurring of any unauthorized charges, the Cardholder shall be liable for all the unauthorized charges incurred, including financial charges, whether before or after the Bank's receipt

of such written confirmation. For avoidance of doubt, unauthorized transactions stated above shall mean transactions of retail purchases and not ATM transactions. ATM transactions will encompass both withdrawals and interbank money transaction performed with the Debit Card. The Bank's obligation to limit the Cardholders maximum liability to RM150 stated in Clause 6.4 is confined to unauthorized retail purchase transactions only, provided always that the Cardholder is compliant to terms and conditions set out in Clause 6.1. It is expressly agreed that the Bank is not under a duty to ensure that the current balance prescribed by the Bank is not exceeded.

6.5 The Bank may, at the request of the Cardholder, but without being obliged in law, replace the lost or stolen or damaged Debit Card upon payment of a fee of RM18. The replacement of Debit Card shall be subject to the terms and conditions in this Agreement as if it was the original Debit Card.

6.6 The Cardholder shall return the Debit Card to the Bank cut in half immediately upon its expiry or demanded by the Bank upon cancellation, revocation or suspension by the Bank or upon discovery of the Debit Card after notification of its loss, and shall not have any further right of use of the Debit Card.

7.0 Termination by Cardholder

7.1 The Cardholder may at any time terminate the use of the Debit Card by written notice to the Bank and returning the Debit Card cut in half to the Bank. No refund of the Fee or any part thereof will be made to the Cardholder and the Cardholder shall be and remain liable for any transaction effected through the use of the Debit Card prior to the receipt by the Bank of such written notice of termination and return of the Debit Card cut in half to the Bank. In the case of MyKad, Cardholder shall request the Bank to deactivate the Debit Card Transaction application by presenting MyKad at the Bank's branches.

8.0 Fees, Commissions & Charges

8.1 The Bank shall be entitled to impose Fees for the Services including for issuance of Debit Card, the hardcopy monthly Debit Card statement, Replacement Card Fee, Cash Withdrawal Fee via MEPS network, Visa Plus/ MasterCard Cirrus terminals and International Banks, Sales Draft Retrieval Fee and Annual Fees. Notwithstanding the imposition of such Fees, transactions carried out through the Services will be charged the usual charges and commissions. The Bank reserves the absolute rights to vary such Fees, commissions and charges at any time and from time to time by giving twenty-one (21) calendar days notice to the Cardholder. For the purpose of collecting such Fees, commissions and charges, the Cardholder agrees to authorise the Bank to debit the Account with such Fees, commissions and charges. In the event that the Cardholder does not authorise the Bank to debit the Account with such Fees, the Cardholder agrees that any such failure of payment of Fees for the Service may affect the Services provided until all such Fees have been duly paid by the Cardholder.

8.2 The Cardholder agrees to pay all fees, charges and interests incurred in this clause and authorises the Bank to debit his/ her Account, at any time notwithstanding that such debiting may cause the Account to be overdrawn. The following service charge is imposed at the following rate or such other rate as the Bank shall at its absolute discretion determine from time to time by giving **twenty one (21)** calendar days notice for transactions effected by use of the Debit Card:

8.2.1) Annual and Issuance Fee = RM8

8.2.2) Replacement Card = RM18

8.2.3) Local/International ATM Withdrawal Fee

- Cash withdrawal from Hong Leong Bank/ Hong Leong Islamic Bank ATMs = Free
- Cash withdrawal from other ATMs via MEPS network = RM1
- Cash withdrawal from other cross border ATMs (VISA only) = RM8
- Cash withdrawal from other ATMs via Visa Plus/ MasterCard Cirrus terminals and International Banks = RM12

8.2.4) Monthly Statement Fee

- Monthly e-Statement Fee = Free
- Monthly Hardcopy Statement Fee (VISA) = RM2 monthly
- Request for Hardcopy Statement (MasterCard) = FREE for 1st request
= RM5 per copy for subsequent requests

8.2.5) Balance Inquiry Fee

- At Hong Leong Bank ATMs and MEPS = Free

8.2.6) Sales Draft Retrieval Fee

- RM20 (VISA)/ RM15 (MasterCard) per copy

8.3 Annual Fee is payable on the issuance of the Debit Card and subsequently on the anniversary date. The Annual Fee may be varied from time to time at the absolute discretion of the Bank by giving twenty one (21) calendar days notice. The annual fee shall not be refunded.

8.4 The replacement card shall be subject to the terms and conditions herein as if it was the original Debit Card.

8.5 Notwithstanding the above provision, the Bank is entitled at its sole discretion to vary the rate or method of calculation of the Annual Fees, Replacement Card Fee, Cash Withdrawal Fee, Balance Enquiry Fee, Monthly Statement Fee, referred to in item 8.2.1 to 8.2.6 above and additional charges from time to time by giving twenty one (21) calendar days notice to the Cardholder.

9.0 Limits on Transactions

9.1 Unless otherwise instructed by the Cardholder or in the absence of the Cardholder electing a limit to the carrying out of transactions through the Services, the Bank shall be entitled to determine and impose any limit whether in amount, frequency and use of or otherwise of any of the Services and/or Security Codes. The Cardholder may vary the limits on the transactions carried out by giving prior notice in writing to the Bank. The Bank is not bound to ensure that the Cardholder does not exceed such limits nor is the Bank bound to comply with the Cardholder's request to vary the limits.

9.2 The daily cash withdrawal limit for Generic Cardholders and Priority Banking Cardholders is defaulted at RM2, 000 (VISA)/ RM5,000 (MasterCard), with a maximum allowable limit of RM5,000 for Generic Cardholders and RM10, 000 for Priority Banking Cardholders, or such other amount as determined by the Bank, subject to approval and jurisdiction of the Bank. The Cardholder can perform the limit setting at any branches of the Bank or via Hong Leong Connect.

9.3 The daily retail purchase limit for Generic Cardholders and Priority Banking Cardholders is defaulted at RM2, 000 (VISA)/ RM5,000 (MasterCard), with a maximum allowable limit of RM5, 000 for Generic Cardholders and RM10, 000 for Priority Banking Cardholders, or such other limit determined by the Bank, subject to approval and jurisdiction of the Bank. The Cardholder can perform the limit setting at any branches of the Bank or via Hong Leong Connect.

9.4 The daily online purchase limit for Generic Cardholders and Priority Banking Cardholders is defaulted at RM1,000, with a maximum allowable limit of RM5, 000 in a day for Generic and Priority Banking Cardholders. Cardholders may set their own online purchase limit via Hong Leong Connect at www.hlb.com.my or www.hlisb.com.my.

10.0 Indemnity

The Cardholder undertakes to indemnify the Bank fully and completely against all claims, demands, action, proceedings, loss and expenses (including legal costs as between solicitor and own client) and all other liabilities of whatsoever nature or description which may be made taken incurred or suffered by the Bank in connection with or in any manner arising out of the provision of the Services or the acceptance of any instruction given by the Cardholder or breach by the Cardholder of any of the terms and conditions. The liabilities of the Cardholder shall be a continuing liability and will remain in full force and effect until the liability, if any, of the Bank is fully discharged.

11.0 Termination of Services by the Bank

The Bank may terminate the Services and this Agreement by giving Fourteen (14) days notice to the Cardholder without assigning any reason for the same.

12.0 Bank's Discretion

12.1 The Bank is entitled at any time at its absolute discretion to refuse to approve any proposed Card Transaction notwithstanding that the current balance available in the Cardholder's Account allows for any such proposed Card Transaction.

12.2 The Bank is entitled at its absolute discretion to:-

12.2.1) Suspend the Cardholder's right to use the Debit Card entirely or in respect of specified privileges.

12.2.2) Refuse to re-issue, renew or replace the Debit Card, without in any case, affecting the obligations of the Cardholder under this Agreement which will continue in force, and there will be no refund of any annual fee or other fees paid if the right to use the Debit Card is so suspended by the Bank or if the Debit Card is not so renewed or replaced.

12.2.3) Suspend the Cardholder's right to use the Debit Card entirely or in respect of specified privileges for any transaction with Non-Halal merchant / Non-Shariah compliance activities. (This is only applicable for both Current or Savings Account-i)

12.3 Without prejudice to other provisions in this Agreement, the Bank reserves the right at any time, at its absolute discretion with prior notice, to introduce, amend, vary, restrict or withdraw all or any of the benefits, services, facilities and privileges in respect of or in connection with the use of the Debit Card and/or this Agreement.

13.0 Suspense Account

For the purpose of enabling the Bank to preserve intact the liability of the Cardholder, once a writ of summons has been issued or to prove in the bankruptcy or insolvency of the Cardholder or for such other reasons as the Bank deems fit the Bank may at anytime and place, keep for such time as the Bank may deem prudent any monies received recovered or realised pursuant to this Agreement or under any other security or guarantee to the credit of a separate non-interest/income bearing account in the name of the Cardholder as the Bank shall deem fit without an immediate obligation on the part of the Bank to apply the same or any part thereof in or towards the discharge of the sums due and owing to the Bank.

14.0 Set-off

The Cardholder agrees that the Bank may, at any time and with prior notice, combine and consolidate all or any accounts(s) of the Cardholder with the Bank of whatever description and wheresoever's located and whether in Ringgit Malaysia or in any other currency or set-off or transfer any sum standing the credit of any such account(s) including joint accounts where joint accounts are maintained in the names of the Cardholders in or towards discharge of all sums due to the Bank under any account(s)

of the Cardholder with the Bank of whatever description and wheresoever's located and whether in Ringgit Malaysia or in any other currency and may do so notwithstanding that the balances on such account(s) and the sums due may not be expressed in the same currency and the Cardholder hereby authorises the Bank to effect any such combination consolidation set-off or transfer with the necessary conversions at the Bank's prevailing exchange rates which shall be determined by the Bank at its sole discretion.

15.0 Chargeback

15.1 The Bank shall not be held liable for any act or omission by any retail or online merchant howsoever caused, including but not limited to any refusal to accept the card or any statement or other communication made in connection therewith, or any defect or deficiency in goods or services. The Cardholder must liaise directly with the Authorized Merchant on any claim or dispute and will not dispute any payment made by the Bank from the Cardholder's Account on such claims or disputes.

15.2 In some circumstances, card scheme rules allow the Cardholder to charge a Debit transaction back to the Merchant with whom the transaction was made (if the chargeback right is available) subject to the complaint or dispute was made to the Bank by the Cardholder in writing within 20 days from the posting date of such transaction in the Cardholder's Account Statement and the Cardholder has provided the necessary information requested by the Bank to support the chargeback within the requested timeframe.

15.3 Notwithstanding and without prejudice to the generality of the clauses in these terms and conditions, the Cardholder shall expressly agree that the use of the Debit Card is at his own risk and shall assume all risk incidental to or arising out of the use of the Debit Card.

16.0 Reward Points and Redemption

16.1 Cardholders will earn Reward Points when he/she makes retail and/or online purchases. Reward points will not be awarded for any other transactions apart from the abovementioned and this includes, but not withstanding only cash withdrawal, cash deposits, annual fees or service charges, card replacement fee, Petrol Purchases, dispute charges, fraud charges or any other fees, charges or penalties will be included in the calculation of Reward Points.

16.2 Reward Points earned in a particular year are valid for up to three (3) calendar years. For example, reward points accumulated between 1 July 2010 and 30 June 2011 will expire by 30 June 2013.

16.3 The expiry date of the Reward Points expiring in a particular year shall be the last day of June of that particular year. All the reward points must be redeemed prior to their expiry. Thereafter, all unredeemed reward points will be automatically cancelled without

notification to the Cardholder. Cardholders cannot carry forward any unused points earned and/or accumulated points once the points have expired.

16.4 The Cardholders will earn one (1) Reward Point for every RM1 billed on local and international retail or online purchases to the Primary and Joint Cardholder. Redemption of reward points is on a per card basis and must be authorised by the Primary/Joint Cardholder is required for redemption.

16.5 The Bank will not be responsible for any delay in actual posting of the transaction and/or accrual of Reward Points during the Reward Points Programme Period.

16.6 The accumulation of one (1) Reward Point for every RM1 may be subject to change from time to time with prior notice as determined by the Bank.

16.7 The Bank reserves the right to alter the period during which the Cardholder must use the Reward Points by giving a minimum of 30 days notice in writing. The change will take effect from the date stated in such notice.

16.8 The Cardholder is required to redeem a minimum of 3 gifts should the combined reward points are less than 5,000, or gift (s) amounting to more than 5,000 reward points for each redemption request.

16.9 The Cardholder agrees that the terms and conditions on the Reward Points must be read together with the Terms and Conditions for the Hong Leong Debit Card Rewards Programme as a whole. For avoidance of doubt, any discrepancies in regards to the Reward Points in this Terms and Conditions and the Hong Leong Debit Card Rewards Programme, the terms and conditions of the latter shall prevail.

17.0 Cheque Deposit

17.1. The cheque(s) deposited by the Cardholder at the Cheque Deposit Machines shall be deemed to have been accepted for collection only after verification by two officers of the Bank of such deposit and of the Cardholder's title to such cheque(s) before the amount stated are deemed to be the amounts so deposited.

18.0 Overseas Transactions

18.1 The Cardholder may use the Debit Card to perform Debit Card transaction(s) outside Malaysia where there are Authorised Merchants and/or Authorised Cash Outlets.

18.2 All intercountry transactions via ATMs and Debit Card transaction shall be subject to the laws existing in the country where the transaction originates. For all Card Transactions, the exchange rate, where applicable, shall be the prevailing spot exchange rates on the date of transaction.

18.3 The Cardholder may use the Debit Card for cash withdrawal through designated ATMs installed in such approved countries as shall be determined by the Bank and/or any of Visa International/ MasterCard Worldwide subject to all such charges imposed by Visa International/ MasterCard Worldwide and/ or the Bank including all such charges stipulated below.

18.4 Where the Cardholder uses the Debit Card at ATMs and merchant outlets under the Visa International/ MasterCard Worldwide network outside Malaysia, the transaction shall be charged in the official currency of the country concerned and converted into Ringgit Malaysia at such exchange rate and at such time as may be determined by Visa International/ MasterCard Worldwide at its absolute discretion.

18.5 Debit Card transactions effected in currencies other than Ringgit Malaysia will be debited to the Cardholder's Account after conversion into Ringgit Malaysia, at the exchange rate as determined by Visa International/ MasterCard Worldwide on the day of conversion. The conversion rate is subject to any transaction fee levied by Visa International/ MasterCard Worldwide plus an administrative cost of 1% (or such amount as may be determined by the Bank from time to time with prior notice) imposed by the Bank.

19.0 Auto Debit and Standing Instruction Reward

19.1 Cardholders who perform an auto debit and/or a new standing instruction to their VISA Debit Card and/or Account will receive 300 Reward Points on the first auto debit and/or standing instruction.

19.2 Reward points for auto debit and/or standing instruction will be given on per card basis, and will be credited quarterly, provided that the auto debit and standing instruction is still active on the crediting date.

20.0 Governing Law & Jurisdiction

20.1 These Terms and Conditions shall be governed by and construed in all respects in accordance with the laws of Malaysia but in enforcing its rights, Bank shall be at liberty to initiate and take actions or proceedings or otherwise against the Customer(s) and any party in Malaysia and/or elsewhere as Bank may deem fit and the Customer(s) agrees that where any actions or proceedings are initiated and taken in Malaysia it shall submit to the non-exclusive jurisdiction of the Courts of the States of Malaya and Sabah and Sarawak in all matters connected with its obligations and liabilities under or arising out of the Account(s) and these Terms and Conditions.