Date Received: ______________________

Read this Product Disclosure Sheet before you decide to take up Hong Leong credit cards. Be sure to also read the general terms and conditions.

1. What is this product about?

- This is a Hong Leong Credit Card with a line of credit granted to Cardholder. If any amount of the credit utilized by Cardholder is not settled in full on/or before the due date, the unsettled amount will be subjected to finance charges.

2. What do I get from this product?

Credit limit

- A revolving credit line approved by the Bank, based on the Cardholder's eligibility.

Card type	Minimum credit limit (RM)
Hong Leong Premium Card Collection	
Hong Leong Infinite 𝒫 (Visa)	by invitation
Hong Leong Infinite (Visa)	45,000
Mach Signature (Visa)	20,000
Business cards	
Platinum Business (Mastercard)	12,000
Rebate cards	
WISE Platinum (Visa)	12,000
WISE Gold (Visa)	2,000
Essential (Visa)	2,000
Fortune (Visa)	2,000
The Store and Pacific Platinum (Mastercard)	12,000
The Store and Pacific Gold (Mastercard)	2,000
Mach Credit Card (Visa)	2,000
Reward points cards	
Sutera Platinum (Visa/Mastercard)	12,000
Gold (Visa/Mastercard)	2,000
GSC Platinum (Visa)	12,000
GSC Gold (Visa)	2,000
No-frills card	
I'm (Mastercard)	2,000

NOTE: In line with the issuance of the revised Credit Card Guidelines on 2 Dec 2016, the minimum income eligibility for new credit cardholder is set at RM24,000 per annum. Credit cardholders who earn RM36,000 per annum or less can only hold credit cards from a maximum of two (2) issuers. In addition, the maximum credit limit extended to the credit cardholder shall not exceed 2 times of their monthly income per issuer.

- Cardholder will be subjected to finance charges:-
  (i) Retail purchases
  To be calculated on a daily basis after the interest free period provided the current balance of the cardholder's previous statement is fully paid by payment due date. Otherwise, interest will be calculated on a daily basis from respective posting date. The finance charge may vary for each account based on the cardholder's past 12 months repayment behaviour as below:

Cardholder's payment behavior	Retail interest rate
Cardholders who promptly settle their minimum payment due for 12 consecutive months	15% p.a.
Cardholders who promptly settle their minimum payment due for 10 months or more in a 12-month cycle; and	17% p.a.
Cardholders who do not fall within the above categories	18% p.a.

  (ii) Cash advance
  - 18% p.a. of the outstanding amount calculated on a daily basis from transaction date until full repayment date.
  - (For Essential card only) 10.8% p.a. calculated on daily basis, from date of transactions. However, if cardholder defaults in payment of any outstanding balances due to Hong Leong Bank Berhad ("the Bank"), the Bank shall reserve the right to charge the standard rate of 18% p.a

  NOTE: The maximum daily cash withdrawal limit is subject to the available Cash Limit of your card and the prevailing withdrawal limit of any ATM in the case of cash withdrawal made through an ATM; whichever is lower.

- Cardholder will be entitled to:

Type of rewards	Card type
Cash Back	
• 0.6% Cash Back for all Insurance transactions • For other retail transactions* Tier 1 – 0.6% Cash Back for first RM5,000 spend Tier 2 – 1% Cash Back for subsequent spend • No Cash Back for transactions take place at petrol stations	Essential
10% Cash Back will be credited for all eligible Retail Transactions* on enrolled spend categories and subject to a maximum of RM100 per month. To qualify, a minimum retail spend of RM2,000 (posted transactions) in a calendar month is required.	WISE
- 0.2% Cash Back will be credited for all valid Retail Transactions*. - Minimum Cash Back earned in a month to qualify for Cash Back is RM1. - Cash Back categories & percentages can be viewed at www.machbyhongleongbank.com	Mach Credit Card
All valid Retail Transactions* would be awarded with Cash Back (in the form of The Store/Pacific vouchers): - 3% for first RM1,500 spend at The Store/Pacific. - 6% for subsequent RM1,501 and above spend at The Store/Pacific. - 0.5% for all other Retail Transactions*. Note : Subject to maximum cash rebate of RM75 per billing cycle for amount spent at The Store/Pacific outlets	The Store/ Pacific
Real Cash Earnings	
• 1% Real Cash for all Retail Transactions*. • Real Cash Earnings will only be credited upon accumulating a minimum earnings of RM20 per month and subject to a maximum of RM50 per month. i. Interest on Real Cash Earnings Daily balance of Real Cash Earnings will earn interest based on the prevailing 3-month fixed deposit rate ii. Extra Real Cash Earnings Total annual retail spend: ≥ RM38,000 Bonus: RM280 Total annual retail spend: ≥ RM68,000 Bonus: RM880 Total annual retail spend: ≥ RM108,000 Bonus: RM1,800	Fortune
Reward points	
All valid Retail Transactions* would be given Reward Points	Sutera Platinum/ Gold/GSC
MAS Enrich Miles	
All valid Retail Transactions* would be awarded with MAS Enrich Miles based on: • Local : RM2.8 = 1 mile • Overseas : RM1.8 = 1 mile	Hong Leong Infinite 𝒫 / Infinite
• Local : RM3 = 1 mile • Overseas : RM2 = 1 mile	Mach Signature

*Retail Transactions (both local and international) EXCLUDE all Government and JomPAY related transactions, Cash Advances, Quasi Cash (betting and gaming related transactions); Call-For-Cash, Call-For-Cash Plus, Flexi Payment Plan, Balance Transfers, Petrol transactions, Finance Charges, Late Charges and Annual Fee Payment with the exception of Sutera Platinum, WISE, Fortune and Hong Leong Infinite cards where petrol transactions will be awarded.

3. What are my obligations?

Minimum monthly repayment

- 5% of the outstanding balance or a minimum of RM50, whichever is higher.

Interest free period for retail purchase transaction

- 20 days from the statement date provided the current balance of the Cardholder's previous statement is fully paid by payment due date. Otherwise, interest shall be charged on retail purchase transactions from respective posting dates.
- The Principal Cardholder shall be liable for all outstanding balances incurred on the Principal and/or Supplementary Card(s). The Supplementary Cardholder shall be liable for all outstanding balances incurred on his/her Supplementary Card only.

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

Card replacement fee (Not applicable to I'm Credit Card)

- Any card replacement will be subjected to a Replacement Card Fee of RM50 (or such amount as may be determined by the Bank from time to time).

Overseas transaction

- Transactions in Foreign Currency - The transaction in foreign currency shall be converted at the foreign exchange rate and spread, if any, as determined by Visa International, MasterCard International, plus up to 1% mark-up imposed by the Bank. 1% mark-up imposed by the Bank is not applicable to I'm Credit Card.
- Transactions in Ringgit Malaysia (RM) - Any administration fees charged by Visa International or MasterCard International.

Cash advance fee (subject to 6% GST, vary according to cash advanced amount)

- The cash advance fee is 5% of the amount advanced or a minimum of RM20 whichever is higher. This is imposed for each cash advance transaction.
- (For Essential card only) The cash advance fee is 2% of the amount advanced or RM5, whichever is higher. This is imposed for each cash advance transaction. The Bank reserves the right to impose the standard rate of 5% per transaction or RM20, whichever is higher, at its sole discretion.
- (For Platinum Business card only) i) Withdrawal via Cheque: No fees applicable. ii) Withdrawal via ATM: The cash advance fee is 3% of the amount advanced or RM20, whichever is higher. This is imposed for each cash advance transaction. The Bank reserves the right to impose the standard rate of 5% per transaction or RM20, whichever is higher, at its sole discretion.

IMPORTANT NOTE : LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENT ON YOUR CREDIT CARD BALANCE.

The information provided in this sheet is valid as at 1 OCTOBER 2017

Annual fee

Card type	Principal			Supplementary		
	Annual Fee (RM)	6% GST (RM)	Total (RM)	Annual Fee (RM)	6% GST (RM)	Total (RM)
Hong Leong Premium Card Collection						
Hong Leong Infinite P (Visa)	No annual fee			No annual fee		
Hong Leong Infinite (Visa)	No annual fee			No annual fee		
Mach Signature (Visa)	No annual fee			300	18	318

NOTE: Annual fee is waived for the first 3 Mach Signature supplementary cards.

Business cards						
Platinum Business (Mastercard)	400	24	**424**	200	12	**212**
Rebate cards						
WISE Platinum (Visa)	300	18	**318**	150	9	**159**
WISE Gold (Visa) approved before 1 Oct 2016	160	9.60	**169.60**	80	4.80	**84.80**
WISE Gold (Visa) approved from 1 Oct 2016 onwards	250	15	**265**	80	4.80	**84.80**
Essential (Visa)	100	6	**106**	50	3	**53**
Fortune (Visa)	160	9.60	**169.60**	80	4.80	**84.80**
The Store and Pacific Platinum (Mastercard)	300	18	**318**	150	9	**159**
The Store and Pacific Gold (Mastercard)	150	9	**159**	75	4.50	**79.50**
Mach Credit Card (Visa)	160	9.60	**169.60**	80	4.80	**84.80**
Reward points cards						
Sutera Platinum (Visa/Mastercard)	400	24	**424**	200	12	**212**
Gold (Visa/Mastercard)	160	9.60	**169.60**	80	4.80	**84.80**
GSC Platinum (Visa)	300	18	**318**	150	9	**159**
GSC Gold (Visa)	150	9	**159**	75	4.50	**79.50**
No-frills card						
I'm (Mastercard)	No annual fee			No annual fee		

Fees and charges description	Amount (RM)	6% GST (RM)	Total (RM)
Sales draft retrieval (per copy)[1]	20	1.20	**21.20**
Regeneration of PIN (per request)[2]	5	0.30	**5.30**
Monthly statement request (per statement)	5	0.30	**5.30**
Joining fee (per card)[3]	20	1.20	**21.20**
Add-on Category (for Mach Credit Card only) (per quarter for each add-on category)	5	0.30	**5.30**
Category maintenance (for WISE card only) (per category)	10	0.60	**10.60**
Annual processing fee (for The Store and Pacific cards only) No annual processing fee will be charged by The Store Card Sdn. Bhd. for the first year. For subsequent years, the annual processing fee will be charged in accordance with the following membership status:			
The Store/Pacific Gold (per year)	20	1.20	**21.20**
The Store/Pacific Platinum (per year)	40	2.40	**42.40**
Re-direction and re-delivery fee for Hong Leong Rewards Programme A nominal fee will be charged for every product delivery after the first unsuccessful delivery attempt under the Hong Leong Rewards Programme:			
i) Re-direction fee to different address (per request)	10	0.60	**10.60**
ii) Re-delivery fee to same address (per request)	10	0.60	**10.60**
iii) Alternatively, Cardholders have the option of using 2,650 Reward Points (PC:9000) to off-set the re-direction or re-delivery fee respectively			
Cheque facility related fees (for Platinum Business card only)			
i) Cheque book application/issuance (per leaf)	0.15	N/A	**0.15**
ii) Cheque procesing fee (effective 1 January 2015) (per cheque issued)	0.50	0.03	**0.53**
iii) Destruction of uncollected cheque books for more than 28 days (per cheque book)	30	1.80	**31.80**
iv) Returned cheque			
Due to insufficient fund (per cheque)	150	N/A	**150**
(for issuance of BMC Warning Letter)(per letter)	10	N/A	**10**
Due to technical reasons (e.g. alterations) (per cheque)	10	N/A	**10**
v) Stop payment			
Upon request (per cheque)	10	0.60	**10.60**
Due to-loss of cheque book (per instruction)	10	0.60	**10.60**
Upon presentation of stop cheque:-			
• If sufficient fund (per cheque)	10	0.60	**10.60**
• If insufficient fund (per cheque)	150	9	**159**

[1] Not applicable to I'm Credit Card.
[2] For I'm Credit Card Cardholder who collects the PIN from the branch, no such fee shall be imposed.
[3] Applicable to I'm Credit Card only.

5. What if I fail to fulfill my obligation?

Late payment charge

- Minimum RM10 or 1% of the total outstanding balance as at statement date, whichever is higher, subject to a maximum of RM100.

Right to set-off

- The Bank may at its own discretion and by giving 7 calendar days' notice, set-off any credit balance in your account(s) maintained with us against any outstanding balance in this credit card account.

Liability for unauthorised transactions

The Cardholder would not be liable for card-present unauthorised transactions which require PIN verification or signature verification or the use of a contact less card, provided the Cardholders have not:

(i) acted fraudulently;
(ii) delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss or unauthorised use of the Credit Card;
(iii) voluntarily disclosed the PIN to another person or any third party;
(iv) recorded the PIN on the Credit Card or on anything kept in close proximity with the Credit Card;
(v) left the Credit Card or an item containing the card unattended in places visible and accessible to others; or
(vi) voluntarily allowed another person to use the Credit Card

For the avoidance of doubt, Cardholders are expected to exercise due care in safeguarding the Credit Card even at the Cardholder's place of residence.

6. What if I fully settle the balance before its maturity?

Early settlement penalty

- RM70 will be charged if the Cardholder fully settles the Balance Transfer amount before the expiry of the chosen Balance Transfer period.
- RM25 will be charged if the Cardholder fully settles the Call-for-Cash Plus amount before the expiry of the Call-for-Cash Plus installment period.

7. What are the major risks?

- By paying minimum monthly repayment, it will take you longer and cost you more to settle the outstanding balance. Think about your repayment capacity when charging the credit card. If you use your credit card to make repayment for other financing, it may cost you more. Please feel free to contact the Bank for financial planning consultation and repayment alternatives, if necessary.
- If your credit card and/or PIN is lost or stolen, please notify the Bank immediately at HOTLINE : +603 –7626 8899.

8. What should I do if there are changes to my contact details?

- The Bank must be informed of any changes to your contact details as soon as possible to ensure all correspondences reach you on a timely manner. You may call us at 03-7626 8899 to make the changes. For Hong Leong Online customers, please log on to Hong Leong Online Personal and select "Update My Account" followed by "Update Contact Info".

9. Where can I get assistance and redress?

- If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at: Hong Leong Bank Berhad, PFS Credit Control – Credit Card. Tel: +603-7626 8311
- Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at: Tingkat 8, Maju Junction Mall, 1001, Jalan Sultan Ismail, 50250 Kuala Lumpur. Tel: 03-2616 7766 E-mail: enquiry@akpk.org.my
- POWER! (Pengurusan Wang Ringgit Anda) Programme, offered by AKPK, promotes prudent money management and financial discipline to individual borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at www.akpk.org.my
- If you wish to feedback on the products or services provided by us, you may contact us at: Hong Leong Bank Berhad, 13A Floor, Menara Hong Leong, No.6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Tel: +603-7626 8899 Fax: +603-7946 8888 E-mail: hlonline@hlbb.hongleong.com.my
- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at: Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur. Tel: 1-300-88-5465 Fax: +603-2174 1515 E-mail: bnmtelelink@bnm.gov.my

10. Where can I get further information?

- Should you require additional information on credit cards, please refer to the banking info booklet on 'Credit Cards', available at all our branches and the www.bankinginfo.com.my website.
- For latest information contained in this Product Disclosure Sheet and full terms & conditions of our products, please visit www.hlb.com.my and/or www.machbyhongleongbank.com.my. In the event of any dicrepencies, the latest information and terms & conditions on the Hong Leong Bank website shall prevail.

11. Other credit card products available

More exciting privileges that come with our Credit Cards:

i. Touch 'n Go Card – the companion card that is linked to your Hong Leong Credit
It auto-reloads RM100 every time the balance in the Touch'n Go Card reaches below RM50.

Fee	Amount (RM)	6% GST (RM)	Total (RM)
Issuance fee (per card)	10	0.60	**10.60**
Card replacement fee (per card)	10	N/A	**10**
Touch' n Go auto reload fee (per auto reload)	2	0.12	**2.12**

ii. Balance Transfer (BT)
iii. Call-for-Cash (CFC)
iv. Call-for-Cash Plus (CFC+)
v. Extended Payment Plan (EPP)

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