

PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up the Call-for-Cash (CFC).
Be sure to also read the general terms and conditions.

Hong Leong Bank Berhad

Call-for-Cash (CFC)

(For selected customer)

Date:

1. What is this product about?

- (a) Call-for-Cash ("CFC") is a program for all selected existing Principal Cardholders of Hong Leong Credit Cards that allows you to draw up to 90% of the Cardholder's existing credit limit to be credited to your personal current or saving account (CASA).
- (b) The CFC One-time Fee will be charged upfront on the approved CFC Amount and shall be billed to the Eligible Cardholders' Credit Card account and reflected accordingly in the Eligible Cardholders' next Monthly Credit Card Statement following HLB's approval of the Eligible Cardholders' application.

2. What do I get from this product?

You can enjoy the benefit of cash to be credited to your CASA upon approval with no monthly interests, only one-time upfront fee.

The Call-for-Cash (CFC) plans for selected customer are as follows:-

Plan	Tenure	Minimum Amount	CFC One-Time Fee
A	6 months	RM500	1.98%
B	12 months	RM500	3.18%

The minimum amount per application is RM500 and the maximum is subject to your available credit limit and Hong Leong Bank's approval.

3. What are my obligations?

The Eligible Cardholders must pay the full CFC Monthly Instalment amount in addition to the 5% monthly minimum payment due on the rest of the Credit Card outstanding balance before the statement due date.

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

Late payment fee of 1% of total outstanding balance as at statement date or minimum RM10, whichever is higher, subject to a maximum of RM100 being posted to the Credit Card Account.

5. What if I fail to fulfil my obligations?

In the event of any delay, failure to pay or partial payment received on the CFC Monthly Instalment by the payment due date, the terms of the HLB Cardholder Agreement shall apply to the CFC Monthly Instalment as if the amount was a charge from a cash transaction and levied with a 18% per annum Cash Interest except if the CFC is applied under Hong Leong Platinum Business Card, the CFC Monthly Instalment will be treated as if the amount was charged from a retail transaction where the prevailing finance charges based on Tiered Pricing Structure shall be levied.

Right to set-off: The Bank may at its own discretion and by giving (seven) 7 calendar days' notice, set-off any credit balance in your deposit account(s) maintained with us against any outstanding balance from your CFC amount.

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

Cardholders shall give HLB at least one (1) month notice should the Eligible Cardholders wish to make early settlement of the unpaid balances. There is no early settlement penalty fee.

7. What are the major risks?

- a) The monthly instalment must be paid in full before the statement due date. Think about your repayment capacity before applying for the Call-for-Cash facility.
- b) In the event the credit card account is in default for sixty (60) days, or is cancelled or terminated before the end of the tenure for the approved application, the Eligible Cardholders shall forthwith settle all CFC outstanding balances including fee and interest.

If you have problems paying your CFC amount, contact us early to discuss repayment alternatives.

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

The Bank must be informed of any changes to your contact details such as email address, mailing address & telephone numbers as soon as possible to ensure all transaction alerts and 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 Connect Online Banking and select "Setting" followed by "Update Contact Info".

9. Where can I get further information?

- For the latest information contained in this Product Disclosure Sheet and full terms & conditions of our products, please visit www.hlb.com.my. In the event of any discrepancies, the latest information and terms & conditions on Hong Leong Bank's website shall prevail.
- If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at: Consumer Collections Department
Hong Leong Bank Berhad, Level 2, Tower A, PJ City Development, 15A, Jalan 219, Section 51A, Petaling Jaya, 46100 Selangor
Tel: +603-7959 1888 Fax: +603-7873 5555 E-mail: HLBB-CreditControl*TL@hlbb.hongleong.com.my
- 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:
Level 5 and 6, Menara Bumiputera Commerce, Jalan Raja Laut, 50350 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
- To make a complain on products or services offered, you may contact us at :
Customer Advocacy
Level 13A Floor, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur.
Phone: 03-76268801/03-76268802/03-76268812 E-mail: customerservice@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. Other credit card products available

More exciting privileges that come with our Credit Cards:

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

Touch'n Go Fee*	Amount (RM)
Issuance fee (per card)	10
Card replacement fee (per card)	10
Touch' n Go auto reload fee (per auto reload)	2

*Subject to Government Tax, if applicable.

- Auto Balance Conversion (ABC)
- Call-for-Cash Plus (CFC+)
- Balance Transfer (BT)
- Balance Transfer One Time Fee
- Relief Conversion Plan (RCP)
- Extended Payment Plan (EPP)
- Flexi Payment Plan (FPP)

IMPORTANT NOTE : LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR CALL-FOR-CASH BALANCES.

The information provided in this sheet is valid as at / /

HELAIAN PENDEDAHAN PRODUK

Sila baca Kertas Pendedahan Produk ini sebelum anda menetapkan untuk mengambil Call-forCash (CFC). Juga pastikan anda membaca terma dan syarat am.

Hong Leong Bank Berhad
Call-for-Cash (CFC) (*Bagi pelanggan terpilih*)
Tarikh:

1. Apakah produk ini?

Call-for-Cash ("CFC") ialah suatu program untuk Pemegang Kad Utama terpilih Kad Kredit Hong Leong Bank yang membolehkan anda mengeluarkan sehingga 90% daripada had kredit sedia ada Pemegang Kad untuk dikreditkan ke dalam akaun semasa atau simpanan (CASA) anda.

2. Apakah yang saya perolehi daripada produk ini?

Produk ini membolehkan anda menerima wang melalui CASA anda setelah duluskan tanpa dikenakan faedah bulanan tetapi hanya membayar fi muka satu kali sahaja.

Pelan-pelan Call-for-Cash (CFC) yang ditawarkan kepada pelanggan terpilih adalah seperti berikut:-

Pelan	Tempoh	Amaun Minimum	Fi CFC Satu Kali sahaja
A	6 bulan	RM500	1.98%
B	12 bulan	RM500	3.18%

Amaun minimum bagi setiap permohonan ialah RM500 manakala amaun maksimum pula bergantung kepada had kredit anda yang tersedia dan kelulusan Hong Leong Bank.

3. Apakah obligasi saya?

Pemegang Kad Layak mestilah menjelaskan amaun Ansuran Bulanan CFC penuh di samping 5% bayaran minimum bulanan yang dikenakan ke atas baki belum jelas Kad Kredit yang selebihnya sebelum tarikh matang penyata.

4. Berapakah fi dan caj yang saya kena bayar?

Fi bayaran lewat sebanyak 1% daripada jumlah baki belum jelas setakat tarikh penyata atau minimum RM10, mengikut mana yang lebih tinggi, tertakluk kepada maksimum RM100 dicatatkan dalam Akaun Kad Kredit.

5. Bagaimana jika saya gagal menunaikan obligasi saya?

Seandainya berlaku kelewatan, kegagalan membayar atau bayaran sebahagian diterima bagi Ansuran Bulanan CFC sebelum tarikh matang bayaran, maka terma-terma Perjanjian Pemegang Kad HLB akan diguna pakai ke atas Ansuran Bulanan CFC seolah-olah amaun itu adalah caj daripada transaksi tunai dan dikenakan dengan Faedah Tunai 18% setahun kecuali jika CFC itu dimohon di bawah Kad Hong Leong Platinum Business, maka Ansuran Bulanan CFC akan dianggap seolah-olah amaun itu dicaj daripada transaksi runcit dimana caj kewangan semasa berdasarkan Struktur Penentuan Harga Bertingkat akan dikenakan.

Hak untuk tolak selesai: Bank boleh atas budi bicaranya dan dengan memberi notis tujuh (7) hari kalendar, tolak selesai apa-apa baki kredit yang ada dalam akaun deposit anda yang disimpan dengan kami atas apa-apa baki belum jelas daripada amaun CFC anda.

6. Bagaimana jika saya dapat melangsaikan sepenuhnya baki sebelum tarikh matang?

Pemegang Kad hendaklah memberi notis sekurang-kurangnya satu (1) bulan kepada HLB jika Pemegang Kad Layak ingin menjelaskan baki belum dibayar awal.

Tiada fi penalti penyelesaian awal akan dikenakan

7. Apakah risiko-risiko utama?

- a) Ansuran bulanan mestilah dijelaskan sepenuhnya sebelum tarikh matang penyata. Fikirkan tentang kemampuan anda untuk membayar balik sebelum memohon kemudahan Call-for-Cash.
- b) Sekiranya akaun kad kredit tertunggak selama enam puluh (60) hari, atau dibatalkan atau ditamatkan sebelum tamat tempoh bagi permohonan yang diluluskan itu, Pemegang Kad Layak hendaklah serta-merta melangsaikan semua baki belum jelas CFC termasuk fi dan faedah.
- c) Jika anda kesukaran membayar amaun CFC anda, hubungilah kami segera untuk berbincang cara-cara pembayaran balik yang lain

8. Apakah yang perlu saya buat jika maklumat perhubungan saya berubah?

Pihak Bank mestilah diberitahu akan sebarang perubahan maklumat perhubungan anda seperti alamat emel, alamat pos dan nombor telefon dengan secepat mungkin untuk memastikan segala peringatan transaksi dan surat-menyurat kami sampai ke tangan anda tepat pada masanya. Hubungilah kami di talian 03-7626 8899 untuk membuat pertukaran. Bagi pelanggan Hong Leong Online, sila layari Hong Leong Connect Online Banking dan pilih "Setting" diikuti dengan "Update Contact Info".

9. Di manakah saya boleh mendapat maklumat lanjut?

- Untuk mendapat maklumat terkini yang terkandung dalam Kertas Pendedahan Produk ini dan terma & syarat penuh produk-produk kami, sila layari www.hlb.com.my. Jika terdapat sebarang percanggahan, maka maklumat terkini dan terma & syarat seperti mana terdapat dalam laman web Hong Leong Bank hendaklah diutamakan.
- Jika anda kesukaran membayar balik, silalah hubungi kami secepat mungkin untuk berbincang cara-cara pembayaran balik yang lain. Anda boleh hubungi kami di: Consumer Collections Department
Hong Leong Bank Berhad, Aras 2, Tower A, PJ City Development, 15A, Jalan 219, Section 51A, Petaling Jaya, 46100 Selangor Tel: +603-7959 1888 Fax: +603-7873 5555 E-mail: HLBB-CreditControl*TL@hlbb.hongleong.com.my
- Ataupun, anda boleh mendapatkan khidmat Agensi Kaunseling dan Pengurusan Kredit (AKPK), sebuah agensi yang ditubuhkan oleh Bank Negara Malaysia untuk memberi perkhidmatan percuma darihal pengurusan wang, kaunseling kredit, pendidikan kewangan dan penstrukturan semula hutang bagi individu. Anda boleh hubungi AKPK di:
Aras 5 dan 6, Menara Bumiputera Commerce, Jalan Raja Laut, 50350 Kuala Lumpur. Tel: 03-2616 7766 E-mail: enquiry@akpk.org.my
- POWER! (Pengurusan Wang Ringgit Anda) Program, ditawarkan oleh AKPK, menggalakkan pengurusan wang berhemat dan disiplin kewangan kepada peminjam secara individu. Untuk mendaftar dan untuk maklumat lanjut, sila telefon 03-2616 7766 atau layari laman web di www.akpk.org.my
- Untuk membuat aduan tentang produk atau perkhidmatan yang ditawarkan, anda boleh hubungi kami di :
Customer Advocacy
Aras 13A, Menara Hong Leong, No 6, Jalan Damanela, Bukit Damansara, 50490 Kuala Lumpur.
Phone: 03-76268801/03-76268802/03-76268812 E-mail: customerservice@hlbb.hongleong.com.my
- Jika kemusykilan atau aduan anda tidak dapat diselesaikan dengan baik oleh pihak kami, anda boleh hubungi Bank Negara Malaysia LINK atau TELELINK di: Blok 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. Produk-produk kad kredit lain yang ditawarkan

Beberapa keistimewaan menarik yang boleh didapati dengan Kad-kad Kredit kami:

- i. Kad Touch'n Go – kad pendamping yang dipautkan kepada Kad Kredit Hong Leong anda.
Tambah nilai automatik RM100 setiap kali baki yang ada dalam Kad Touch'n Go kurang daripada RM50.

Fi Touch'n Go*	Amaun (RM)
Fi Keluaran (setiap kad)	10
Fi Gantian Kad (setiap kad)	10
Fi tambah nilai auto Touch' n Go (setiap kali tambah nilai auto)	2

*Tertakluk kepada cukai Kerajaan, jika berkenaan.

- ii. Auto Balance Conversion (ABC)
- iii. Call-for-Cash Plus (CFC+)
- iv. Balance Transfer (BT)
- v. Balance Transfer One Time Fee
- vi. Relief Conversion Plan (RCP)
- vii. Extended Payment Plan (EPP)
- viii. Flexi Payment Plan (FPP)

PENTING : TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA TIDAK MENERUSKAN BAYARAN BALIK BAKI CALL-FOR-CASH ANDA.

Maklumat yang tertera dalam kertas ini adalah sah setakat / /