

PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up the Relief Conversion Plan (RCP). Be sure to also read the general terms and conditions.

Hong Leong Bank Berhad
Relief Conversion Plan (RCP)
Date:

1. What is this product about?

The **Relief Conversion Plan (RCP)** is a plan that aimed to help Eligible Principal Cardholder to pay-off your personal credit card outstanding balances in a shorter period at a lower Effective Interest Rate (EIR).

2. What do I get from this product?

- i. You can convert your total credit card outstanding balance into monthly instalment for 36 months.
- ii. Hong Leong Principal Credit Cardholders may apply RCP via Hong Leong Connect Internet Banking, Customer Service Hotline at 603-7626 8899, Collection Helpline at 603-7959 1888 or Email to CollsCustomerFeedback@hlbb.hongleong.com.my to convert your outstanding balances into RCP.
- iii. The available plans are as follow : -

RCP Repayment Tenure	RCP Interest Rate	Eligibility Criteria
36 months	13%p.a. EIR (7.1%p.a Flat)	All Malaysian principal cardholders who meet any of the following criteria:- <ul style="list-style-type: none"> i. Hold a Hong Leong Credit Card with a minimum outstanding balance of RM1,000 (Ringgit Malaysia One Thousand) Only ("Primary Card"); or ii. Have been unable to pay three (3) consecutive months of the Cardholder's minimum monthly payments.

The minimum amount per application is RM1,000 and the maximum is subject to the cardholder's credit limit and HLBB's approval. No rewards points or cash rebate will be awarded for this RCP plan.

3. What are my obligations?

Minimum Monthly Payment:

The Cardholder is required:

- (a) make full RCP monthly repayment by payment due date and
- (b) 5% minimum monthly payment due for the rest of the credit card total amount outstanding.

It is important that you inform the Bank early on any delay or failure of paying your credit card balances to discuss the repayment alternatives.

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

No other charges or fees.

5. What if I fail to fulfil my obligations?

- (a) Late Payment Charge:
Minimum of RM10 or 1% of the total outstanding balance as at statement date, whichever is higher subject to a maximum of RM100.
- (b) 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 deposit account(s) maintained with us against any outstanding balance from your RCP amount.
- (c) In the event of failure to pay or partial payment on the RCP monthly instalment, the prevailing finance charges shall be levied on the said RCP outstanding balance until full settlement of all RCP outstanding balance.

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

No early settlement penalty will be charged if you settle the balance before the maturity date.

7. What are the major risks?

All remaining RCP outstanding balance will be billed to the credit card if :-

- (a) Upon failure of payment for 2 continuous months, the Bank has the right to terminate the plan.
- (b) The RCP is cancelled or terminated before the end of the RCP Instalment Period for the approved application. The prevailing interest rate (between 15% - 18%) will be charged to the total RCP Outstanding Balance.

If you have problems paying for your credit card balances, 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 correspondence 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 "Settings" 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, Maju Menara Bumi Putera Commerce, 1001, 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:

- i. 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.

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

**IMPORTANT NOTE : LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR
BALANCE TRANSFER BALANCES.**

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

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