

## IMPORTANT INFORMATION

(Untuk versi BM, sila layari [www.hlb.com.my/CC\\_BM](http://www.hlb.com.my/CC_BM))

### 1. Finance Charges

Finance Charges will be charged on all carried forward outstanding balances including interest and fees (excluding Late Payment Charges) at the Banks prevailing rate, if full payment is not made on the Current Balance by the Payment Due Date in the prior month.

#### Cash Advance Transactions

Cash Interest of 1.5% per month or 18% per annum will be charged on outstanding Cash Advance balance from the date cash is disbursed until full repayment. There will be no interest free period on Cash Advances.

#### Retail Transactions

-At least twenty (20) days interest free period from the posting date of all retail transactions if full payment is made on the Current Balance by the Payment Due Date in the prior month.

-Retail interests will be charged on all new retail transactions from the posting date, if full payment is not made on the Current Balance by the Payment Due Date in the prior month, based on the following tiered rates:

Cardholder's Payment Behaviour	Retail Interest Rate (%) per annum
Cardholders who promptly settle their minimum payment due for 12 consecutive months	15%
Cardholders who promptly settle their minimum payment amount due for 10 months or more in a 12-month cycle	17%
Cardholders who do not fall within the above categories	18%

#### Balance Transfer

Interest on Balance Transfer is calculated on a daily basis and is charged on the outstanding balance of the Balance Transfer approved amount until full repayment.

The formula used for the computation of the finance charges is as follows:

$$f = (B) \times (P/D) \times (R) \quad \text{Where:}$$

- f - is the interest charge for a particular balance B computed over the period of P days
- B - is the balance that is imposed with finance charge
- P - is the respective interest bearing period in days on which balance is imposed with finance charges
- D - is the number of days used as the base for annual rate
- R - is the annual finance charge stated

### 2. Notice on Monthly Payment

Standard illustrative examples on how long it would take to pay-off outstanding balance. The computations are based on Finance Charge of 18%p.a. without new transactions, payment is credited on the Payment Due Date and there are thirty (30) days in a month.

Examples under different outstanding amount scenarios:

Outstanding Balance	RM3,000		RM5,000		RM10,000	
	Pay only minimum amount (RM150 in 1st month)	Pay RM250	Pay only minimum amount (RM250 in 1st month)	Pay RM350	Pay only minimum amount (RM500 in 1st month)	Pay RM600
Repayment Period	4 years 7 months	1 year 2 months	5 years 9 months	1 year 5 months	7 years 4 months	1 year 8 months
Total Interest Incurred	RM1,055	RM333	RM1,912	RM670	RM4,055	RM1,594
Total Amount to be settled	RM4,055	RM3,333	RM6,912	RM5,670	RM14,055	RM11,594

Payments received will be allocated to settle balances (i.e. items appearing in the statement) according to their interest rates, in descending order, where the items attracting the highest interest rate shall be paid first.

Payment received will be applied towards settlement in the order: tax, outstanding finance charges, outstanding principal balance and, fees and charges.

### 3. Fees and Charges\*

Credit Card Service Tax	RM25 per card
Cash Advance Fee	5% of the cash withdrawal amount or RM20 for all Cards; and 2% of the cash withdrawal amount or RM5 for the Essential Card, whichever is higher.
Replacement Card	RM50 will be charged on each card replacement applicable to damaged card as well as lost/stolen card.
Additional Paper Statement Request Fee	RM5 per statement.
Sales Draft Retrieval Fee	RM20 per copy.
Late Payment Charge	Minimum RM10 or 1% of total outstanding balance as at statement date, whichever is higher, subject to a maximum of RM100.
Overseas Transactions	- Transaction 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 or MasterCard International, plus up to 1% mark-up imposed by the Bank. The 1% mark-up imposed by the Bank is not applicable to I'm Credit Card. - Transaction in Ringgit Malaysia (RM) - Any administration fees charged by Visa International or MasterCard International.
Paper Statement Fee	RM1 per statement.

\*Subject to Government Tax, if applicable.

### 4. Usage of Credit Card for unlawful activities

Your card is not to be used for any unlawful activities, including but not limited to illegal online betting or gambling. The Bank shall be entitled to terminate your credit card immediately without any liability to you if the card is found to be used for this purpose.

### 5. Statement Accuracy

Please examine your statement and advise us of any errors within fourteen (14) days upon receiving the statement.

### 6. Lost or Stolen Cards

Call 03-7626 8899 (available 24 hours, daily) immediately to lodge the report. If your card is lost/stolen while travelling abroad, please report to Visa and MasterCard Travel Service or the nearest affiliates for assistance. If you have informed HLB of the lost/stolen card(s) as soon as reasonably practicable and that you have not acted fraudulently, your maximum liability for unauthorized transactions shall be limited to RM 250.

### 7. Credit Card Customer Service

For your convenience, we have added Social Media into our list of contact channels. You may now reach us at:

• ☎ Phone Banking 03-7626 8899 • ✉ Mailing Address - Hong Leong Bank Card Service, Customer Service Department, P.O Box 12109, 50768 Kuala Lumpur Or Message Us at:

• Hong Leong Connect • <https://www.facebook.com/HLBMalaysia/> • <https://twitter.com/MyHongLeong> • Search 'Hong Leong Bank Malaysia'

### 8. Bank Negara Malaysia Contact Details

For enquiries on matters related to the financial sector, please contact BNMTLELINK at 1-300-88-5465, Email [bnmteletelink@bnm.gov.my](mailto:bnmteletelink@bnm.gov.my) or log on to [www.bankinginfo.com.my](http://www.bankinginfo.com.my)

### 9. Cardholders' Responsibilities

a) Abide by the terms and conditions for the use of the credit card.

b) Take reasonable steps to keep the credit card and PIN secure at all times, including at the cardholders place of residence. These include not:

- i. disclosing the credit card details or PIN to any other person;
- ii. writing down the PIN on the credit card, or on anything kept in close proximity with the card;
- iii. using a PIN selected from the cardholder's birth date, identity card, passport, driving licence or contact numbers; and
- iv. allowing any other person to use the credit card and PIN.

c) Notify the issuer as soon as reasonably practicable after having discovered that the credit card is lost, stolen, an unauthorised transaction had occurred or the PIN may have been compromised.

d) Notify the card issuer immediately upon receiving short message service (SMS) transaction alert if the transaction was unauthorised.

e) Notify the card issuer immediately of any change in the cardholder's contact number.

f) Use the credit card responsibly, including not using the credit card for unlawful activity.

g) Check the account statement and report any discrepancy without undue delay.