

IMPORTANT INFORMATION

1. Finance Charges

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. No interest free period on Cash Advances.

Retail Transactions

- At least 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:

Finance Charges for retail transactions

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 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 follow:

$$f = (B) \times (P/D) \times (R)$$

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 30 days in a month.

Examples under different outstanding amount scenarios

Outstanding Balance (RM)	RM3,000		RM5,000		RM10,000	
Repayment (RM)	Pay only minimum amount (RM150)	Pay RM250	Pay only minimum amount (RM250)	Pay RM350	Pay only minimum amount (RM500)	Pay RM600
Repayment Period (months)	4 years 8 months	1 year 3 months	5 years 10 months	1 year 6 months	7 years 5 months	1 year 9 months
Total Interest Incurred (RM)	RM 1,055	RM 333	RM 1,912	RM 670	RM 4,055	RM 1,594

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.

3. Fees and Charges

- **Cash Advance Fee** - 5% of the cash withdrawal amount or RM21.20 (inclusive 6% of GST) for all Cards; and 2% of the cash withdrawal amount or RM5.30 (inclusive 6% of GST) for Essential Card whichever is higher.
- **Replacement Card** - RM50 charged on each card replacement applicable to damaged card as well as lost/stolen card.
- **Additional Statement Request Fee** - RM5.30 (inclusive 6% of GST) per monthly statement.
- **Sales Draft Retrieval Fee** - RM21.20 (inclusive 6% of GST) 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 plus up to 1% mark-up imposed by the Bank.
 - Transaction in Ringgit Malaysia (RM) – Any administration fees charged by Visa International.

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 or Pins

Call 1800-38-8989 or 03-7626 8989 (available 24 hours, daily) immediately to lodge the report. If your card is lost/stolen while travelling abroad, please report to Visa 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. You are advised not to use your Date of Birth, IC No. or mobile no. as your PIN or password, to mitigate unauthorized usage of your card if it is lost or stolen.

7. Credit Card Customer Service

If you have any queries pertaining to your card, you can call/email us at: **Phone Banking 1800-38-8989 or 03-7626 8989** (24 hours, daily)
Email: HLOnline@hibb.hongleong.com.my or you can write to us at: Hong Leong Bank Card Service, Customer Service Department, P.O Box 12109, 50768 Kuala Lumpur.

8. Bank Negara Malaysia Contact Details

For enquiries on matters related to the financial sector, please contact BNMTLELINK at 1-300-88-5465, Email bnmtelink@bnm.gov.my or log on to www.bankinginfo.com.my.