

| Product Disclosure Sheet  |  | Hong Leong MyPAL   |                    |                |               |
|---|--|--|--------------------|----------------|---------------|
| (Read this Product Disclosure Sheet before you decide to take up the Hong Leong MyPAL. Be sure to also read the general terms and conditions of accounts and terms and conditions of Hong Leong Debit Card)   |  | (The information provided in this disclosure sheet is valid as at 1 June 2018)   |                    |                |               |
| <b>1. What is this product about?</b>   |  | <b>7. What are the major risks?</b>  |                    |                |               |
| MyPAL is a RM200 convenience line available to Basic Current and Current Account without overdraft facility ("the Account"). It can be utilized whenever you have insufficient funds or zero balance in your Account.   |  | Your Account will be blocked for any debit transaction the next day once you utilise MyPAL. There will be risks involved if you are unable to repay the amount owed within the given time period. A Late Payment Fee of RM1.00 is chargeable in every 3 days up to a maximum of RM9.00. The Bank reserves the right to set off and transfer any monies from your existing Hong Leong Bank Deposit accounts to settle the outstanding amount. Note that you may be prohibited from the continued usage of MyPAL even after repayment has been made. |                    |                |               |
| <b>2. What do I get from this product and what are the limitations?</b>   |  | <b>8. What happens if I repay the transacted amount (inclusive of the convenience fee) on the same day?</b>  |                    |                |               |
| MyPAL allows you to withdraw cash up to a limit of RM200 via ATM withdrawals, point of sales purchases, online purchases, cheque withdrawal, direct debit and Standing Instruction from the Account and/ or Debit Card.   |  | Your Account will NOT go into 'HOT' status and you can continue to use your Account for Debit/ Credit transactions.  |                    |                |               |
| <b>3. Who can apply for this product?</b>   |  | <b>9. What are my obligations?</b>   |                    |                |               |
| Open to Individual Basic Current and Current Account holders between the ages of 18 to 55 year olds are eligible to apply for MyPAL subject to approval from HLB.   |  | The only obligation for MyPAL is the transacted amount, the convenience fee charged per usage and the Late Payment fee.  |                    |                |               |
| <b>4. How do I apply for this product?</b>  |  | <b>10. Do I need a guarantor or collateral?</b>  |                    |                |               |
| You can apply via your home branch by presenting the following documents:<br><br>·IC; and<br>·Hong Leong Fixed Deposit receipt or statement with a minimum deposit of RM1,000.<br>·Proof of employment:<br>* Latest salary slip; or<br>* Current Employment letter; or<br>* Latest EPF statement; or<br>·A minimum RM500 deposit balance in the Account<br>·Valid Debit Card tagged to the Account  |  | No.  |                    |                |               |
| <b>5. What are the fees and charges I have to pay?</b>  |  | <b>11. Can I cancel this product?</b>  |                    |                |               |
| <b>Description</b>  | <b>Fees (Subject to Government Tax, if applicable)</b> | Yes. You can terminate MyPAL by visiting your home branch at anytime provided if:<br><br>·Your Account does not have a debit balance; or<br>·Your Account does not have balances earmarked.  |                    |                |               |
| Convenience Fee   | RM15.00 per usage                                      |  |                    |                |               |
| Late Payment Fee  | RM1.00 every 3 days, up to a maximum of RM9.00         |  |                    |                |               |
| <b>6. What happens when I use MyPAL?</b>  |  | <b>12. How can I check my account balance?</b>   |                    |                |               |
| You are eligible to utilize MyPAL as many times in a single day until you reach RM200. Example per below:   |  | You can check your account balance via online at Hong Leong Connect, ATM or account statement.   |                    |                |               |
| <b>Date</b>   | <b>Transaction Description</b>                         | <b>Deposit</b>   | <b>Withdrawals</b> | <b>Balance</b> | <b>Status</b> |
|   | Balance from previous statement                        |  |                    | 50.00          | Active        |
| 04-Mar-13   | ATM Cash withdrawal                                    |  | 150.00             | (100.00)       | Hot           |
| 04-Mar-13   | POS Purchase   |  | 50.00              | (150.00)       | Hot           |
| 05-Mar-13   | MyPAL Convenience Fee                                  |  | 15.00              | (165.00)       | Hot           |
| 05-Mar-13   | MyPAL Convenience Fee                                  |  | 15.00              | (180.00)       | Hot           |
| 06-Mar-13   | Repayment  | 200.00   |                    | 20.00          | Hot           |
| 07-Mar-13   | Account Balance  |  |                    | 20.00          | Active        |
| A SMS will be sent on the following day to notify you on the amount that you are to repay, and the date you have to repay by. Your Account will be blocked/ under hot status the following day once you utilize MyPAL and you are not allowed to make any debit transaction. You are expected to repay the transacted amount (inclusive of the convenience fee) within 3 days from the transaction date. When you have fully repaid the amount owed, the payment will be reflected the following day and your Account will be unblocked. However, deposit/credit transactions can still be performed. |  | <b>13. What do I need to do if I want to change my contact details?</b>  |                    |                |               |
|   |  | You can log into Hong Leong Connect or visit any Hong Leong Bank branch to change your contact details.  |                    |                |               |
|   |  | <b>14. Where can I get further information?</b>  |                    |                |               |
|   |  | If you have any enquiries, please contact us at:<br><br>Hong Leong Contact Centre/ Self Service Phone Banking:<br>03-7626 8899<br><br>(Our Customer Relationship Officers are available from 7.00am to 12.00am daily whereas the Self-Service Phone Banking is available 24x7)<br><br>Or log on to <a href="http://www.hlb.com.my">www.hlb.com.my</a><br>Or visit any of our Hong Leong Bank branches nationwide   |                    |                |               |

| Helaian Pendedahan Produk   |   | Hong Leong MyPAL   |                 |                |               |
|---|---|--|-----------------|----------------|---------------|
| (Baca Helaian Pendedahan Produk ini sebelum anda menetapkan untuk mengambil Hong Leong MyPAL. Pastikan anda juga membaca terma dan syarat am dan Kad Debit.   |   | (Maklumat yang dipaparkan dalam helaian pendedahan ini adalah sah dari tarikh 1 Jun 2018)  |                 |                |               |
| <b>1. Apakah produk ini?</b>  |   | <b>7. Apakah risiko-risiko utama?</b>  |                 |                |               |
| MyPAL ialah suatu kemudahan bernilai RM200 yang disediakan kepada Akaun Semasa Asas dan Akaun Semasa tanpa kemudahan overdraf ("Akaun"). Kemudahan ini boleh digunakan apabila Akaun anda tidak mempunyai baki cukup atau tiada baki.   |   | Akaun anda akan disekat bagi sebarang transaksi debit pada hari esoknya apabila habis menggunakan MyPAL. Timbul beberapa risiko jika anda tidak membayar balik amaun yang terhutang dalam tempoh yang diberi. Fi bagi bayaran lewat ialah RM1.00 bagi setiap 3 hari, sehingga maksimum RM9.00. Bank berhak untuk tolak- selesai dan memindahkan apa-apa wang daripada akaun Deposit Hong Leong Bank anda yang sedia ada untuk melangsaikan amaun belum jelas itu. Ingat, anda mungkin dilarang meneruskan penggunaan MyPAL biarpun bayaran balik sudah dibuat. |                 |                |               |
| <b>2. Apakah yang saya perolehi daripada produk ini dan apakah batasan-batasannya?</b>  |   | <b>8. Bagaimana jika saya membayar balik amaun transaksi (termasuk fi kemudahan) pada hari yang sama?</b>  |                 |                |               |
| Dengan MyPAL saya boleh mengeluarkan wang tunai sehingga RM200 Menerusi ATM, membuat pembelian di tempat jualan, pembelian dalam talian (internet), pengeluaran cek, debit terus dan Arahan Tetap daripada Akaun dan/atau Kad Debit.  |   | Akaun anda TIDAK akan masuk status 'HOT', maka anda masih boleh menggunakan Akaun anda untuk transaksi Debit/Kredit  |                 |                |               |
| <b>3. Siapakah yang boleh memohon produk ini?</b>   |   | <b>9. Apakah obligasi saya?</b>  |                 |                |               |
| Terbuka kepada Pemegang Individu Akaun Semasa Asas dan Semasa berumur antara 18 dan 55 tahun tertakluk kepada kelulusan HLB.  |   | Obligasi di bawah MyPAL hanya setakat amaun transaksi, fi kemudahan yang dikenakan bagi setiap kegunaan dan fi Bayaran Lewat.  |                 |                |               |
| <b>4. Bagaimanakah cara memohon produk ini?</b>   |   | <b>10. Adakah saya memerlukan penjamin atau sandaran?</b>  |                 |                |               |
| Mohonlah melalui cawangan asal anda dengan membawa :<br><br>•Kad Pengenalan; dan<br>•Resit atau penyata Deposit Tetap Hong Leong dengan deposit minimum RM1,000; atau<br>•Bukti pekerjaan:<br>* Slip gaji terkini; atau<br>* Surat Pekerjaan Sekarang; atau<br>* Penyata KWSP terkini; atau<br>•Baki deposit minimum RM500 dalam Akaun.<br>•Kad Debit sah yang dipautkan kepada Akaun   |   | Tidak.   |                 |                |               |
| <b>5. Apakah fi dan caj yang dikenakan?</b>   |   | <b>11. Bolehkah MyPAL dibatalkan?</b>  |                 |                |               |
| <b>Perihal</b>  | <b>Fi (Tertakluk kepada Cukai Kerajaan, jika berkenaan)</b> | Boleh. Anda boleh membatalkan kemudahan MyPAL menerusi cawangan asal Hong Leong Bank anda pada bila-bila masa dengan syarat:<br><br>•Akaun anda tidak mempunyai baki debit; atau<br>•Akaun anda tidak mempunyai baki yang diperuntukkan.   |                 |                |               |
| Fi Kemudahan  | RM15.00 setiap penggunaan                                   |  |                 |                |               |
| Fi Bayaran Lewat  | RM1.00 setiap 3 hari, sehingga maksimum RM9.00              |  |                 |                |               |
| <b>6. Apakah akan berlaku apabila saya menggunakan MyPAL?</b>   |   | <b>12. Bagaimana saya boleh menyemak baki akaun saya?</b>  |                 |                |               |
| Anda dibolehkan membuat transaksi berbilang kali dalam sehari sehingga mencecah RM200. Contohnya seperti di bawah:  |   | Anda boleh menyemak baki akaun anda secara online di Hong Leong Connect, ATM atau penyata akaun.   |                 |                |               |
| <b>Date</b>   | <b>Transaction Description</b>                              | <b>Deposit</b>   | <b>Withdraw</b> | <b>Balance</b> | <b>Status</b> |
|   | Balance from previous statement                             |  |                 | 50.00          | Active        |
| 04-Mar-13   | ATM Cash withdrawal   |  | 150.00          | (100.00)       | Hot           |
| 04-Mar-13   | POS Purchase  |  | 50.00           | (150.00)       | Hot           |
| 05-Mar-13   | MyPAL Convenience Fee                                       |  | 15.00           | (165.00)       | Hot           |
| 05-Mar-13   | MyPAL Convenience Fee                                       |  | 15.00           | (180.00)       | Hot           |
| 06-Mar-13   | Repayment   | 200.00   |                 | 20.00          | Hot           |
| 07-Mar-13   | Account Balance   |  |                 | 20.00          | Active        |
| SMS akan dihantar kepada anda pada hari esoknya untuk mengingatkan anda tentang status "Hot", yakni amaun yang anda kena bayar balik, dan tarikh akhir anda kena bayar. Anda hendaklah membayar balik amaun transaksi (termasuk fi kemudahan) dalam masa 3 hari termasuk hari transaksi. Transaksi debit selanjutnya tidak dibenarkan dari tarikh esoknya sebaik sahaja anda habis menggunakan MyPAL. Akan tetapi, transaksi deposit/kredit masih boleh dilakukan. Setelah anda melangsaikan amaun yang terhutang itu, bayaran yang dibuat akan dipaparkan hari berikutnya dan sekatan akaun anda dibebaskan. |   | <b>13. Bagaimana jika saya ingin menukar butir-butir perhubungan saya?</b>   |                 |                |               |
|   |   | Layari Hong Leong Connect atau datang ke cawangan Hong Leong Bank untuk membuat penukaran.   |                 |                |               |
|   |   | <b>14. Di manakah saya boleh mendapat maklumat lanjut?</b>   |                 |                |               |
|   |   | Jika ingin maklumat lebih lanjut, hubungi kami di:<br><br>Pusat Hubungan Hong Leong/ Perbankan Telefon Layan Diri: 03-7626 8899<br><br>(Pegawai Perhubungan Pelanggan kami sedia membantu dari 7.00pagi hingga 12.00pagi setiap hari, manakala Perbankan Telefon Layan Diri tersedia sepanjang masa)<br><br>Atau melayari <a href="http://www.hlb.com.my">www.hlb.com.my</a><br>Atau datang ke mana-mana cawangannya Hong Leong Bank di seluruh negara.  |                 |                |               |