

Mach Credit Card/Mach Signature

Annual FeesRM160.00 RM160.00Mach Credit Card Principal SupplementaryRM160.00 RM80.00Mach Signature PrincipalNo Annual Fee. Waiver for first 3 supplementary cards, subsequent at RM300.00.Credit Card Service TaxRM25.00 RM25.00Mach Credit Card Principal SupplementaryRM25.00 RM25.00Mach Signature Principal SupplementaryRM25.00 RM25.00Mach Signature Principal SupplementaryRM25.00 RM25.00Mach Signature Principal SupplementaryRM25.00 RM25.00Image: Signature Principal SupplementaryRM25.00 RM25.00 RM25.00Image: Signature Principal SupplementaryImage: Signature RM25.00 RM25.00Image: Signature Principal SupplementaryImage: Signature RM25.00Image: Signature Principal SupplementaryImage: Signature RM25.00 RM25.00Image: Signature Signation SupplementaryImage: Signature Signa	Description	Fees / Charges*
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basis from transaction date until full repayment date.		
iii. Balance Transfer		• 18.0% p.a.
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Subject to promotional rates (may vary from time to time)	Subject to promotional rates (may vary from time to time)	



Cash Advance Fee

The cash advance fee is 5% of the amount advanced or a minimum of RM20, whichever is higher. This is imposed for each cash advance transaction.

Minimum Monthly Repayment

5% of the outstanding balance or a minimum of RM50, whichever is higher.

Late Payment Charge

Minimum RM10 or 1% of the total outstanding balance as at statement date, whichever is higher, subject to a maximum of RM100.

Interest Free period for retail purchase Transactions

20 days from statement date provided the current balance of your previous statement is fully paid by payment due date. Otherwise, interest shall be charged on retail purchase transactions from respective posting dates.

Card Replacement Fee

Any card replacement will be subjected to a replacement card fee of RM50, (or such amount as may be determined by the Bank from time to time).

Conversion for Overseas Transactions

The conversion rate as determined by American Express, Visa International, and/or Mastercard International plus any transaction fee levied by American Express, Visa International or Mastercard International and 1% administration cost imposed by the Bank.

Add-on Category Fee (for Mach Credit Card only)

RM5 per quarter (3 months) for each Add-On Category

* Subject to Government Tax, if applicable.

Important note:

• Please visit Hong Leong Bank's corporate website (<u>www.hlb.com.my</u>) for the non-exhaustive list of fees and charges, or visit any of our branches for further information.