

**Mach Credit Card/Mach Signature**

Description	<u>Fees / Charges*</u>
<p><b>Annual Fees</b></p> <p>Mach Credit Card Principal Supplementary</p> <p>Mach Signature Principal Supplementary</p>	<p>RM160.00 RM80.00</p> <p>No Annual Fee. Waiver for first 3 supplementary cards, subsequent at RM300.00.</p>
<p><b>Credit Card Service Tax</b></p> <p>Mach Credit Card Principal Supplementary</p> <p>Mach Signature Principal Supplementary</p>	<p>RM25.00 RM25.00</p> <p>RM25.00 RM25.00</p>
<p><b>Finance Charges</b></p> <p>i. Retail Purchases</p> <p>Cardholders who promptly settle their minimum payment due for 12 consecutive months.</p> <p>Cardholders who promptly settle their minimum payment due for 10 consecutive months</p> <p>Cardholders who do not fall within the above categories</p> <p>ii. Cash Advance</p> <p>18% p.a. of the outstanding amount calculated on a daily basis from transaction date until full repayment date.</p> <p>iii. Balance Transfer</p> <p>Subject to promotional rates (may vary from time to time)</p>	<ul style="list-style-type: none"> <li>• 15.0% p.a.</li> <li>• 17.0% p.a.</li> <li>• 18.0% p.a.</li> <li>• 18.0% p.a.</li> </ul>

**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 ([www.hlb.com.my](http://www.hlb.com.my)) for the non-exhaustive list of fees and charges, or visit any of our branches for further information.