

**PRODUCT DISCLOSURE SHEET**

Please read this Product Disclosure Sheet before you decide to take out the Quick Cash Monthly Interest. Be sure to also read the general terms and conditions.

**Hong Leong Bank Berhad**  
**Quick Cash Monthly Interest**  
 Date :

**1. What is this product about?**

Quick Cash Monthly Interest is a program where all principal Hong Leong Credit Cardholders may draw up to 90% of the Cardholder's existing credit limit to be credited to Eligible Cardholders' personal current or saving account (CASA).

**2. What benefits do I get from this product?**

- (a) You can enjoy the benefit of cash to be credited to your CASA upon approval and flexibility to pay via monthly instalments at low interest rates.
- (b) The Quick Cash Monthly Interest plans available for customer are as follows:-
- i All Channels

Quick Cash Approval Amount (RM)	Quick Cash Interest Rate	Quick Cash Effective Interest Rate ("EIR") (depending on Quick Cash Instalment Period)
1,500 – 10,000	9.88% p.a.	From 17.09% p.a. to 17.96% p.a.
10,001 – 24,999	8.88% p.a.	From 14.73% p.a. to 15.34% p.a.
25,000 and above	8.38% p.a.	From 11.48% p.a. to 11.81% p.a.

- ii Connect Exclusive (application through Connect app or website)

Quick Cash Approval Amount (RM)	Quick Cash Interest Rate	Quick Cash Effective Interest Rate ("EIR") (depending on Quick Cash Instalment Period)
1,500 – 10,000	8.88% p.a.	From 12.31% p.a. to 12.70% p.a.
10,001 – 24,999	8.38% p.a.	From 10.65% p.a. to 10.91% p.a.
25,000 and above	6.38% p.a.	From 8.89% p.a. to 9.11% p.a.

**Notes :**

- i **The minimum amount per application is RM1,500 and the maximum amount is up to 90% of your above mentioned existing credit limit and subject to Hong Leong Bank's approval.**
- ii **No rewards points and/or cash rebates will be awarded for Quick Cash Monthly Interest program**

**3. What are my obligations?**

The Eligible Cardholders must pay the full Quick Cash Monthly Instalment amount in addition to the 5% monthly minimum payment due on the rest of the Credit Card outstanding balance before the statement due date.

#### 4. What are the fees and charges I have to pay?

Late payment fee of 1% of total outstanding balance as at statement date or minimum RM10, whichever is higher, subject to a maximum of RM100 being posted to the Credit Card Account.

#### 5. What if I fail to fulfil my obligations?

In the event of any delay, failure to pay or partial payment received on the Quick Cash Monthly Instalment by the payment due date, the terms of the HLB Cardholder Agreement shall apply to the Quick Cash Monthly Instalment as if the amount was a charge from a cash transaction and levied with a 18% per annum Cash Interest except if the Quick Cash is applied under Hong Leong Platinum Business Card, the Quick Cash Monthly Instalment will be treated as if the amount was charged from a retail transaction where the prevailing finance charges based on Tiered Pricing Structure shall be levied.

Right to set-off: The Bank may at its own discretion and by giving (seven) 7 calendar days' notice, set-off any credit balance in your deposit account(s) maintained with us against any outstanding balance from your Quick Cash Monthly Interest amount.

#### 6. What if fully settle the balance before its maturity?

Cardholders shall give HLB at least one (1) month notice should the Eligible Cardholders wish to make early settlement of the unpaid balances.

If the Cardholder fully settles the Quick Cash Monthly Instalment Amount before the expiry of the Quick Cash Instalment Period, an early settlement penalty of RM25.00 will be charged to the Cardholder's Credit Card Account.

#### 7. What are the major risks?

- (a) The monthly instalment must be paid in full before the statement due date. Think about your repayment capacity before applying for the Quick Cash Monthly Interest facility.
- (b) The normal finance charges of 18% p.a. will be applied to your remaining monthly instalment balances if you don't pay the monthly instalment in full for each month.
- (c) In the event the credit card account is in default for sixty (60) days, or is cancelled or terminated before the end of the tenure for the approved application, the Eligible Cardholders shall forthwith settle all Quick Cash Monthly Interest outstanding balances including fee and interest.

#### 8. What do I need to do if there are changes to my contact details?

The Bank must be informed of any changes to your contact details such as email address, mailing address & telephone numbers as soon as possible to ensure all correspondences reach you on a timely manner. You may call us at 03-7626 8899 to make the changes. For Hong Leong Online customers, please log on to Hong Leong Online Personal and select "Update My Account" followed by "Update Contact Info".

#### 9. Where can I get further information?

- For the latest information contained in this Product Disclosure Sheet and full terms & conditions of our products, please visit [www.hlb.com.my](http://www.hlb.com.my). In the event of any discrepancies, the latest information and terms & conditions on Hong Leong Bank's website shall prevail.
- If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at: Consumer Collections Department  
Hong Leong Bank Berhad, Level 2, Tower A, PJ City Development, 15A, Jalan 219, Section 51A, Petaling Jaya, 46100 Selangor  
Tel: +603-7959 1888 Fax: +603-7873 5555 E-mail: [HLBB-CreditControl\\*TL@hlbb.hongleong.com.my](mailto:HLBB-CreditControl*TL@hlbb.hongleong.com.my)

- Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals.

You can contact AKPK at:

Level 5 and 6, Menara Bumiputera Commerce, Jalan Raja Laut, 50350 Kuala Lumpur. Tel: 03-2616 7766 E-mail: enquiry@akpk.org.my

- POWER! (Pengurusan Wang Ringgit Anda) Programme, offered by AKPK, promotes prudent money management and financial discipline to individual borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at www.akpk.org.my

- To make a complain on products or services offered, you may contact us at :

Customer Advocacy:

Level 13A Floor, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur.

Phone: 03-76268801/03-76268802/03-76268812 E-mail: [customerservice@hlbb.hongleong.com.my](mailto:customerservice@hlbb.hongleong.com.my)

- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at: Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur. Tel: 1-300-88-5465 Fax: +603-2174 1515 E-mail: bnmtelelink@bnm.gov.my

## 10. Other credit card products available

### More exciting privileges that come with our Credit Cards:

- Touch'n Go Card – the companion card that is linked to your Hong Leong Credit Card.  
It auto-reloads RM100 every time the balance in the Touch'n Go Card falls below RM50.

Touch'n Go Fee*	Amount (RM)
Issuance fee (per card)	10
Card replacement fee (per card)	10
Touch' n Go auto reload fee (per auto reload)	2

\*Subject to Government Tax, if applicable.

- Auto Balance Conversion (ABC)
- Quick Cash One-Time Fee
- Balance Transfer (BT)
- Balance Transfer One Time Fee
- Relief Conversion Plan (RCP)
- Extended Payment Plan (EPP)

**IMPORTANT NOTE : LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR QUICK CASH MONTHLY INTEREST BALANCES.**

The information provided in this sheet is valid as at / /

**HELAIAN MAKLUMAN PRODUK**

Baca Helaiian Makluman Produk ini sebelum anda membuat keputusan untuk mengambil Quick Cash Faedah Bulanan.  
Pastikan juga anda membaca terma dan syarat am.

Hong Leong Bank Berhad  
**Quick Cash Faedah  
Bulanan**  
Date:

**1. Apakah produk ini?**

Quick Cash Faedah Bulanan adalah program untuk semua Pemegang Kad Utama Kad Kredit Hong Leong Bank sedia ada yang membolehkan anda membuat pengeluaran sehingga 90% daripada had kredit sedia ada Pemegang Kad untuk dikreditkan ke akaun semasa atau simpanan peribadi (CASA) anda.

**2. Apakah yang saya perolehi daripada produk ini?**

- (a) Anda boleh menikmati faedah tunai yang akan dikreditkan ke CASA anda setelah mendapat kelulusan dan fleksibiliti untuk membayar melalui ansuran bulanan dengan kadar faedah yang rendah.  
(b) Pelan Quick Cash Faedah Bulanan untuk pelanggan adalah seperti berikut:-
- i. Semua Saluran

Amaun Quick Cash Diluluskan (RM)	Kadar Faedah Quick Cash	Kadar Efektif Quick Cash ("EIR") (bergantung pada Tempoh Ansuran Quick Cash)
1,500 – 10,000	9.88% setahun	Dari 17.09% setahun hingga 17.96% setahun
10,001 – 24,999	8.88% setahun	Dari 14.73% setahun hingga 15.34% setahun
25,000 dan ke atas	8.38% setahun	Dari 11.48% setahun hingga 11.81% setahun

- ii. Eksklusif Connect (permohonan melalui Connect app atau laman web)

Amaun Quick Cash Diluluskan (RM)	Kadar Faedah Quick Cash	Kadar Efektif Quick Cash ("EIR") (bergantung pada Tempoh Ansuran Quick Cash)
1,500 – 10,000	8.88% setahun	From 12.31% setahun hingga 12.70% setahun
10,001 – 24,999	8.38% setahun	From 10.65% setahun hingga 10.91% setahun
25,000 and above	6.38% setahun	From 8.89% setahun hingga 9.11% setahun

**Nota:**

- i) *Amaun minimum bagi setiap permohonan ialah RM1,500 dan maksimum adalah sehingga 90% daripada had kredit anda yang dinyatakan di atas dan tertakluk kepada kelulusan Hong Leong Bank.*  
ii) *Tiada mata ganjaran dan/atau rebat tunai akan diberikan untuk program Quick Cash Faedah Bulanan.*

**3. Apakah tanggungjawab saya?**

Pemegang Kad Yang Layak perlu membayar amaun penuh Ansuran Bulanan Quick Cash Faedah Bulanan sebagai tambahan kepada 5% bayaran minimum bulanan yang perlu dibayar ke atas baki baki tertunggak Kad Kredit.

**4. Apakah fi dan caj yang perlu saya bayar?**

Fi bayaran lewat sebanyak 1% daripada jumlah baki tertunggak pada tarikh penyata atau minimum RM10, yang mana lebih tinggi, tertakluk kepada maksimum RM100 yang dihantar ke Akaun Kad Kredit.

### 5. Bagaimanakah sekiranya saya gagal menunaikan tanggungjawab saya?

Sekiranya berlaku sebarang kelewatan, kegagalan membayar atau sebahagian pembayaran yang diterima ke atas Ansuran Bulanan Quick Cash Faedah Bulanan pada tarikh akhir pembayaran, terma Perjanjian Pemegang Kad HLB akan terpakai bagi Ansuran Bulanan Quick Cash Faedah Bulanan jika amaun tersebut adalah caj daripada transaksi tunai dan dikenakan faedah tunai sebanyak 18% setahun kecuali jika Quick Cash digunakan di bawah Hong Leong Platinum Business Card, Ansuran Bulanan Quick Cash akan dianggap amaun tersebut dicaj daripada transaksi runcit di mana caj kewangan semasa berdasarkan Struktur Harga Berperingkat akan dikenakan.

Hak untuk mengimbangi: Bank boleh mengikut budi bicara sendiri dan dengan memberi notis tujuh (7) hari kalendar, mengimbangi sebarang baki kredit dalam akaun deposit anda yang disimpan dengan kami terhadap baki tertunggak dari amaun Quick Cash Faedah Bulanan anda.

### 6. Bagaimanakah sekiranya saya menyelesaikan semua baki sebelum tarikh matang?

Pemegang Kad hendaklah memberikan notis sekurang-kurangnya satu (1) bulan kepada HLB sekiranya Pemegang Kad yang Layak ingin membuat penyelesaian awal baki yang belum dibayar.

Sekiranya Pemegang Kad menyelesaikan Ansuran Bulanan Quick Cash sepenuhnya sebelum berakhirnya Tempoh Ansuran Quick Cash, penalti penyelesaian awal sebanyak RM25.00 akan dikenakan ke dalam Akaun Kad Kredit Pemegang Kad.

### 7. Apakah risiko utama?

- Ansuran bulanan harus dibayar sepenuhnya sebelum tarikh akhir penyata. Fikirkan tentang kemampuan pembayaran semula anda sebelum memohon kemudahan Quick Cash Faedah Bulanan.
- Caj kewangan biasa sebanyak 18% setahun akan dikenakan ke atas baki ansuran bulanan anda sekiranya anda tidak membayar ansuran bulanan sepenuhnya pada setiap bulan.
- Sekiranya akaun Kad Kredit ingkar selama enam puluh (60) hari, atau dibatalkan atau ditamatkan sebelum akhir tempoh untuk permohonan diluluskan, Pemegang Kad yang Layak perlu segera melunaskan semua baki Quick Cash Faedah Bulanan termasuk yuran dan faedah.

### 8. Apakah yang perlu saya lakukan jika terdapat sebarang perubahan kepada maklumat peribadi saya?

Bank perlu dimaklumkan mengenai perubahan maklumat perhubungan anda seperti alamat e-mel, alamat surat-menyurat & nombor telefon dengan secepat mungkin untuk memastikan semua surat-menyurat diterima oleh anda tepat pada masanya. Anda boleh menghubungi kami di 03-7626 8899 untuk membuat sebarang perubahan. Untuk pelanggan Hong Leong Online, sila layari Hong Leong Online Personal dan pilih "Update My Account" diikuti dengan "Update Contact Info".

### 9. Di manakah saya boleh mendapatkan maklumat lanjut?

- Untuk maklumat terkini yang terkandung di dalam Helaian Makluman Produk ini, dan terma & syarat lengkap produk kami, sila layari [www.hlb.com.my](http://www.hlb.com.my). Sekiranya terdapat sebarang percanggahan, maklumat terkini dan terma & syarat yang terdapat di laman web Hong Leong Bank akan diguna pakai.
- Jika anda mempunyai masalah untuk membuat pembayaran balik, anda seharusnya menghubungi kami secepat mungkin untuk membincangkan alternatif pembayaran semula. Anda boleh menghubungi kami di: [Consumer Collections Department](mailto:ConsumerCollectionsDepartment@hlbb.hongleong.com.my) Hong Leong Bank Berhad, Level 2, Tower A, PJ City Development, 15A, Jalan 219, Section 51A, Petaling Jaya, 46100 Selangor Tel: +603-7959 1888 Faks: +603-7873 5555 E-mel: [HLBB-CreditControl\\*TL@hlbb.hongleong.com.my](mailto:HLBB-CreditControl*TL@hlbb.hongleong.com.my)
- Sebagai alternatif, anda boleh mendapatkan khidmat Agensi Kaunseling dan Pengurusan Kredit (AKPK), sebuah agensi yang ditubuhkan oleh Bank Negara Malaysia untuk menyediakan perkhidmatan percuma mengenai pengurusan wang, kaunseling kredit, pendidikan kewangan dan penstrukturan semula hutang untuk individu. Anda boleh menghubungi AKPK di: Tingkat 8, Maju Junction Mall, 1001, Jalan Sultan Ismail, 50250 Kuala Lumpur. Tel: 03-2616 7766 E-mel: [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my).
- Program Pengurusan Wang Ringgit Anda (POWER!) yang ditawarkan oleh AKPK menggalakkan pengurusan wang secara berhemah dan disiplin kewangan kepada peminjam individu. Untuk mendaftar dan maklumat lanjut, sila hubungi 03-2616 7766 atau layari laman web di [www.akpk.org.my](http://www.akpk.org.my).
- Untuk membuat aduan tentang produk atau perkhidmatan yang ditawarkan, anda boleh menghubungi kami di :

**Customer Advocacy**

Level 13A Floor, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur.

Telefon : 03-76268801/03-76268802/03-76268812 E-mel: [customerservice@hlbb.hongleong.com.my](mailto:customerservice@hlbb.hongleong.com.my)

- Jika pertanyaan atau aduan anda tidak diselesaikan dengan memuaskan oleh kami, anda boleh menghubungi Bank Negara Malaysia LINK atau TELELINK di: Block D, Bank Negara Malaysia, Jalan Dato'Onn, 50480 Kuala Lumpur. Tel: 1-300-88-5465 Faks: +603-2174 1515 E-mel: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my).

**10. Lain-lain produk kad kredit yang tersedia****Pelbagai keistimewaan dengan Kad Kredit kami :**

viii. Kad Touch'n Go Card – kad gandingan yang dihubungkan ke Kad Kredit Hong Leong anda.

Tambah nilai RM100 secara automatik setiap kali baki Kad Touch'n Go berada di bawah RM50.

Fi Touch'n Go *	Amaun (RM)
Fi terbitan (setiap kad)	10
Fi penggantian kad (setiap kad)	10
Fi tambah nilai auto Touch' n Go (setiap tambah nilai auto)	2

\* Tertakluk kepada Cukai Kerajaan, jika berkenaan.

- ix. Auto Balance Conversion (ABC)
- x. Quick Cash One-Time Fee
- xi. Balance Transfer (BT)
- xii. Balance Transfer One Time Fee
- xiii. Relief Conversion Plan (RCP)
- xiv. Extended Payment Plan (EPP)

**NOTA PENTING : TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA TIDAK MENERUSKAN BAYARAN BALIK ATAS BAKI QUICK CASH ANDA.**

Maklumat yang disediakan dalam helaian ini adalah sah pada / /