

PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up the Flexi Payment Plan (FPP). Be sure to also read the general terms and conditions.

Hong Leong Bank Berhad
Flexi Payment Plan (FPP)
Date:

1. What is this product about?

The **Flexi Payment Plan (FPP)** is a plan that allows Hong Leong Cardholders to repay their retail transactions with a prescribed Minimum Transaction Amount and which have already been debited to the Cardholder's credit card account and/or recorded in the current credit card statement by way of monthly instalments over a prescribed fixed tenure.

2. What do I get from this product?

- (a) You can convert your credit card retail transaction and spread the payment into monthly instalments.
 (b) Principal Hong Leong Credit Cardholders may apply FPP via Hong Leong Connect Internet Banking or HLB Connect App to convert their retail transactions into FPP
 (c) The available Flexi Payment Plan are as follows:-
(i) All card types (except Air Asia and Emirates)

FPP Tenure (Months)	FPP Interest Rate	Minimum Eligible Retail Transaction Amount (RM)	FPP Effective Interest Rate ("EIR")
6	8.99% p.a.	500	15.25%
12	8.99% p.a.	1,000	16.20%
18	8.99% p.a.	1,000	16.40%
24	8.99% p.a.	2,000	16.41%
36	8.99% p.a.	2,000	16.23%

(ii) Air Asia and Emirates cards

FPP Tenure (Months)	FPP Interest Rate	Minimum Eligible Retail Transaction Amount (RM)	Card
12	0% p.a.	RM500	Air Asia
12	0% p.a.	RM1,000	Emirates

***The retail transaction(s) must not have passed its payment due at the point of FPP conversion.
 No rewards points or cash rebate will be awarded for this FPP plan.***

3. What are my obligations?

The Cardholder is required to:

- (a) pay the full FPP monthly repayment by payment due date; and
 (b) 5% minimum FPP monthly payment due for the rest of the credit card total amount outstanding

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

No other charges or fees.

5. What if I fail to fulfil my obligations?

- (a) Late Payment Charge:
 Minimum of RM10 or 1% of the total outstanding balance as at statement date, whichever is higher subject to a maximum of RM100.
- (b) 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 FPP amount.
- (c) In the event of failure to pay or partial payment on the FPP monthly instalment, the prevailing finance charges shall be levied on the said FPP outstanding balance until full settlement of all FPP outstanding balance

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 .

7. What are the major risks?

All remaining FPP outstanding balance will be billed to the credit card if :-

- (a) Upon failure of payment for 2 continuous months, the Bank has the right to terminate the plan.
- (b) The FPP is cancelled or terminated before the end of the FPP Instalment Period for the approved application. The prevailing interest rate (between 15% - 18%) will be charged to the total FPP Outstanding Balance.

If you have problems paying for your credit card balances, contact us early to discuss repayment alternatives.

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 transaction alerts and correspondence 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 Connect Online Banking and select "Settings" 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. 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
- 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
- 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:

- i. 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.

- ii. Auto Balance Conversion (ABC)
- iii. Call-for-Cash Plus (CFC+)
- iv. Call-for-Cash (CFC)
- v. Balance Transfer (BT)
- vi. Balance Transfer One Time Fee
- vii. Relief Conversion Plan (RCP)
- viii. Extended Payment Plan (EPP)

**IMPORTANT NOTE : LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR
BALANCE TRANSFER BALANCES.**

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

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