



☐ Yes, I would like to accept the following Hong Leong Credit Card(s) upon approval of my Hong Leong Mortgage Loan or Car Loan:

☐ Hong Leong Mortgage Loan ☐ Hong Leong Car Loan

#### Credit Card<sup>\*</sup>:

- (i) ☐ Emirates HLB World Elite (Mastercard)  
☐ Emirates HLB World (Mastercard)  
☐ Emirates HLB Platinum (Mastercard)

My Emirates Skywards  
Membership No.

E K | | | | | | | | | |

Note: If you are not an Emirates Skywards member, you will be automatically enrolled as a member upon approval of the credit cards. Email address is compulsory.

- (ii) ☐ Hong Leong Infinite (Visa)  
☐ Hong Leong Infinite Doctor's Edition (Visa)

My Malaysia Airlines  
Enrich Card No.

M H | | | | | | | | | |

Note: If you are not an Enrich member, you will be automatically enrolled as a member upon approval of the credit cards. Email address is compulsory.

- (iii) ☐ Sutera Platinum (Visa)  
☐ GSC Platinum (Visa)  
☐ AirAsia Platinum (Visa)  
☐ The Store Platinum (Mastercard)  
☐ Pacific Platinum (Mastercard)

- (iv) ☐ Visa Gold  
☐ Essential (Visa)  
☐ WISE Gold (Visa)  
☐ GSC Gold (Visa)  
☐ AirAsia Gold (Visa)  
☐ The Store Gold (Mastercard)  
☐ Pacific Gold (Mastercard)  
☐ I'm (Mastercard)

#### Companion Card:

☐ Touch 'n Go Zing

1st year annual fee waiver subject to 1 swipe within 45 days from card approval date. Not applicable for Emirates HLB World Elite and World.

I hereby agree on the subsequent year annual fee waiver subject to Condition 1 OR Condition 2 (no annual fee waiver for Emirates HLB World Elite and World and WISE Card)	Hong Leong Infinite <sup>P</sup> / Infinite/ Infinite Doctor's Edition/I'm	Emirates HLB Platinum	Sutera Platinum	Gold/ Essential	The Store /Pacific	GSC Gold (Approved after 26 June 2018)	GSC Platinum (Approved after 26 June 2018)	AirAsia Gold	AirAsia Platinum
<b>Condition 1:</b> Minimum spend per annum	No annual fee	RM50,000	RM15,000	RM8,000	-	RM8,000	RM15,000	RM10,000	RM20,000
<b>Condition 2:</b> Minimum number of swipes per annum		-	-	12	12	-	-	-	-

Notes: \*This application constitutes a request for World/Platinum/Gold credit card if the applicant does not qualify for World Elite/World/Infinite/Platinum. Hong Leong Bank may at its sole discretion, upgrade the Infinite credit card application to a Infinite <sup>P</sup> (by invitation) credit card if the applicant is eligible.

#### Part A Your Personal Details

☐ Dr ☐ Mr ☐ Madam ☐ Ms ☐ Others \_\_\_\_\_

Full Name (as per NRIC/Passport) (please underline your surname)

Name to Appear on Card (not more than 19 letters)

Gender ☐ Male ☐ Female

NRIC/Passport No.

Old NRIC No.

Passport Issued Country

Passport Issued Date

Passport Expiry Date

Date of Birth (dd/mm/yyyy)

Race ☐ Malay ☐ Chinese ☐ Indian ☐ Pribumi ☐ Others

Nationality ☐ Malaysia ☐ Others (please specify) \_\_\_\_\_ Permanent Resident (PR) ☐ No ☐ Yes

Country of Permanent Resident (PR) ☐ Malaysia ☐ Others (please specify) \_\_\_\_\_ Reside more than 182 Days in Malaysia (per calendar year) ☐ Yes ☐ No

Residency Status ☐ Resident ☐ Non-Resident Marital Status ☐ Single ☐ Widowed ☐ Married ☐ Divorced No. of dependents

#### Part B Your Residence

Home Address

Postcode City

State Country

Type of Residence ☐ Owned ☐ Rented ☐ Employer's ☐ Parents' Length of Stay

Home Tel. No. Mobile No.

Part B Your Residence (Continue)

Email Address (mandatory)

Important Notice:

Credit Card Statement

All newly approved credit card customers will be automatically enrolled for email statement.

☐ No, I prefer paper statement which the Bank will charge RM1 per paper statement per month.

RM1 Paper Statement Fee will be exempted for:

- customers aged 60 and above (auto-exemption)
- customers with disabilities
- customers with difficulties accessing electronic statement.

If you fall under the second and third group, kindly write to the Bank with supporting documents to request for exemption.

Existing customers who wish to change their email address for email statement are required to update it via Hong Leong Connect.

Transaction Alert Notification

For your security, Hong Leong Bank (HLB) will notify you via Short Messaging System (SMS) sent to your registered mobile number of certain transactions made on your HLB credit card(s). You can choose to set your own preferred SMS notification threshold amount by downloading the form at [www.hlb.com.my/ccf](http://www.hlb.com.my/ccf) and submit the completed form to us via fax/email or at any nearest branches.

Transaction Authorisation Codes (TAC)

Note: For new Hong Leong customer, your mobile number will be automatically registered to receive Transaction Authorisation Codes (TAC), which are required to complete selected transactions via Hong Leong Connect Online and Mobile Banking. For existing Hong Leong customer, TAC will be sent to your existing mobile number registered with the bank.

Email address and mobile number are mandatory fields and will be used by the Bank to send correspondence to you, such as, electronic statement(s)/letter of account(s) and notices. You may review or retrieve such correspondence or electronic statement(s) via Hong Leong Connect (Online Banking) at any time, subject to online availability period. Please refer to our website at [www.hlb.com.my](http://www.hlb.com.my) for fees and charges of our products and services.

Part C Your Employment Information

Employment Type

- ☐ Self-employed with Workers
- ☐ Self-employed without Workers
- ☐ Government Employee/Civil Servant
- ☐ Private Sector Employee
- ☐ Retiree/Housewife

Company Name

Company Registration No. (for self-employed)

Office Address

Postcode City

State Country

Office Tel. No. Extension No.

Occupation

Employment Sector

Annual Gross Income RM

Annual Other Income RM

Length of Service MM YY

Name of Previous Employer (if working less than 1 year in present employment)

Length of Service MM YY

Part D Your Mailing Address (mandatory)

☐ Home ☐ Office

Part E Delivery of Credit Card

☐ Home ☐ Office

Part F Monthly Payment Instruction

I hereby authorize Hong Leong Bank to debit my Savings/Current Account monthly in settlement of my Hong Leong Credit Card one (1) day before the Payment Due Date\*. I understand and agree that I shall be liable for all late charges, penalties and fees whatsoever incurred in accordance with the relevant Cardholder's Agreement if payment of the outstanding balances under my Hong Leong Credit Card cannot be made by the Payment Due Date.

\*Please note that the Hong Leong Credit Card Account will be credited on the next calendar day after successful attempt.

Account No. - - - - -

For: ☐ Minimum Payment ☐ Full Payment

Part G Supplementary Credit Card

☐ Dr ☐ Mr ☐ Madam ☐ Ms ☐ Others

Full Name (as per NRIC/Passport) (please underline your surname)

Name to Appear on Card (not more than 19 letters)

Gender ☐ Male ☐ Female

NRIC/Passport No. Passport Expiry Date

Passport Issued Country Passport Issued Date

Old NRIC No. Date of Birth (dd/mm/yyyy)

Race ☐ Malay ☐ Chinese ☐ Indian ☐ Pribumi ☐ Others

Nationality

☐ Malaysia ☐ Others (please specify)

Permanent Resident (PR) ☐ No ☐ Yes

Country of Permanent Resident (PR)

☐ Malaysia ☐ Others (please specify)

Reside more than 182 Days in Malaysia (per calendar year) ☐ Yes ☐ No

Residency Status ☐ Resident ☐ Non-Resident

Relationship with Principal Card Applicant

Home Address

Postcode City

State Country

Email Address (mandatory)

Home Tel. No.

Mobile No.

Occupation

Company Name

Office Address

Postcode City

State Country

**Part G** Supplementary Credit Card (continue)**Employment Type**

- ☐ Self-employed with Workers  
☐ Self-employed without Workers  
☐ Government Employee/Civil Servant  
☐ Private Sector Employee  
☐ Retiree/Housewife

**Employment Sector****Industry Sector**

Annual Gross Income RM

Annual Other Income RM

**Credit Limit**

- ☐ Supplementary Card Applicant will share 100% of my credit limit  
☐ Assign Supplementary Card Applicant with credit limit of:

RM        

Note: All outstanding balances or unpaid amounts in the Supplementary Card account in a particular month will be transferred to the Principal Cardholder account at the next statement date, following which the assigned credit limit will be reinstated accordingly.

**Part H** Your Other Financing Facilities (Non-bank)Are you an existing Hong Leong Bank customer? ☐ Yes ☐ No

No.	Type of Facility	Loan/Financing Amount	Instalment/Repayment
1.			
2.			
3.			

**Part I** Secured Credit Card with Fixed Deposit

- ☐ I would like to apply for my Principal and/or Supplementary Credit Card(s) including additional card in the future to be secured against my Hong Leong Bank Fixed Deposit.

Fixed Deposit Certificate No. Fixed Deposit Amount RM Fixed Deposit Date **Important Information:**

- Your HLB Credit Card(s) shall be secured at all times with a minimum HLB Deposit (FD) of RM2,000 and maximum of RM50,000 pledged to HLB. Credit limit assigned will be based on FD pledged amount at a ratio of 1:1.
- Your HLB Fixed Deposit (FD) shall be available for withdrawal 14 days after all your secured HLB Credit Card(s) is/are terminated AND upon settlement of the entire outstanding balances under all your secured HLB Credit Card(s), whichever is later.

**Part J** DECLARATION – Please sign in the boxes provided below

I/We confirm and agree that: (a) all Information given above is true and complete; (b) Hong Leong Bank Berhad (“HLB”) is authorised to verify the information from whatever sources and means that it deems appropriate; (c) I/We shall be bound by the terms and conditions of the Hong Leong Bank Cardholder Agreement, Touch’n Go Zing Card and any other terms and conditions of the credit card applied for in this application form as may be amended from time to time; (d) My/Our application is subject to the HLB’s approval; (e) My/Our personal borrowings from all sources within Malaysia do not exceed in aggregate RM200,000 (for non-Malaysians only); (f) I/We authorize and consent to HLB obtaining any other information from any sources including but not limited to the Central Credit Reference Information


System (“CCRIS”), FIS, CTOS or any credit reference agency, Inland Revenue Authorities or any authorities without further notice to me/us to such extent and for such purpose as HLB may in its absolute discretion deem necessary or expedient in connection with the application, distribution and provision of products and services; (g) where I/We have faxed or sent the credit card application form to HLB via email, I/we agree that the said faxed or scanned copy of application form shall be regarded as an original for processing purposes, containing all true and accurate particulars and that the said faxed or scanned copy of application form and all card transactions arising in relation to it shall be valid and binding on me/us but notwithstanding this, I/we will retain the original signed application form at all times and make it available to HLB upon request; (h) I/We shall be liable for any inaccuracy or misrepresentation in the said information and will remain liable for all outstanding and all losses and expense incurred by HLB due to the inaccuracy or misrepresentation in the said information.

**Financial Services Act 2013 (“FSA”) and BNM Guidelines on Credit Transactions and Exposures with Connected Parties (“Guidelines”)**

To enable HLB to comply with the FSA and the said Guidelines, I/we shall declare to HLB whether I/we am/are a connected party under the Guidelines, which includes but is not limited to, a spouse, child, parent or financial dependant of HLB’s Director, Executive Officer or credit-approving/appraising /reviewing officer or in the case of a corporate/business-customer, includes an entity controlled by such above mentioned HLB’s persons. If at any time I/we become a connected person, I/we must notify HLB in writing immediately. HLB reserves the right to terminate the Facility in the event I/we fail to make the appropriate or correct declaration, resulting in HLB contravening the FSA or the said Guidelines.

**Right to Disclose Information**

In addition to the permitted disclosures provided under Schedule 11 of the FSA, I/we hereby irrevocably authorize and permit HLB, its officers and employees to disclose and furnish all information concerning my/our credit card facilities, this application form, my/our present and future accounts and any other matters relating to me/us or my/our business and operations to:

- other financial institutions granting or intending to grant any credit facilities to me/us, the Central Credit Bureau or any other central credit bureau established by Bank Negara Malaysia, Cagamas Berhad, Biro Maklumat Cek, Credit Guarantee Corporation, any other relevant authority as may be authorized by law to obtain such information or such authorities/agencies established by Bank Negara Malaysia or any agency established by the Association of Banks in Malaysia;
- any current or future corporation which may be associated with or related to HLB (as defined in the Companies Act 2016), including representative and branch offices and their respective representatives as well as subsidiaries of HLB’s holding company;
- the security parties or any party intending to provide security in respect of my/our credit card facilities;
- HLB’s auditors, solicitors and/or other agents in connection with the recovery of moneys due and payable hereunder; and
- HLB’s professional advisers, service providers, nominees, agents, contractors or third party service providers who are involved in the provision of products and services to or by HLB and its related or associated companies.
- Malaysian Airlines System Berhad, Priority PASS (A.P.) Ltd and Plaza Premium Lounge Malaysia Sdn Bhd to provide the benefits of Hong Leong Infinite  / Infinite /Infinite Doctor’s Edition credit card.
- AirAsia Berhad to provide the benefits of AirAsia Credit Card.
- Emirates Airlines to provide the benefits of Emirates HLB Cards.

I/We hereby irrevocably consent to such disclosure and confirm that, save and except for damages arising directly from HLB’s wilful default or gross negligence, HLB, its officers and employees shall be under no liability for furnishing such information or for the consequences of any reliance which may be placed on the information so furnished in accordance with this Agreement.

**Representation and Warranty on Processing Personal Information**

I/We hereby represent and warrant that I/we have obtained the consent of all persons named in my/our application for the Account(s) or such other document submitted to HLB in support of such application and/or their authorized representatives, including but not limited to my/our directors, shareholders, authorized signatories or such other persons as specified by HLB (“Relevant Data Subjects”), for HLB’s collection, holding and use of the personal information of the Relevant Data Subjects in accordance with HLB’s Privacy Notice as may be amended from time to time.

**Consent to Process Personal Information**

I/We hereby agree and consent to the holding, collection and use of all personal data provided to HLB by me/us and/or acquired by HLB from the public domain, as well as personal data that arises as a result of the provision of services to me/us in connection with the Account(s) in accordance with the Privacy Notice of HLB as may be amended from time to time. “Privacy Notice” shall mean HLB’s policies and principles pertaining to the collection, use and storage of personal information of existing and prospective individuals and entities dealing with HLB as may be amended from time to time and made available at HLB’s website or in such manner as HLB deems appropriate from time to time.

- I/We hereby declare that I/we have fully disclosed to HLB all of my/our outstanding financing facilities with all financial service providers including non-financial entities. Any inaccuracy or misrepresentation provided by me/us in the aforesaid information shall not attribute to HLB’s failure to adhere to the BNM’s guidelines.
- I/We hereby acknowledge that in the event the financing tenure extends into my/our retirement age, I/we am/are aware that it is my/our responsibility to ensure that I/we have a retirement plan to adequately cater for the financing repayments accordingly.
- I/We hereby acknowledge receipt of HLB Credit Card’s Product Disclosure Sheet.

**Consent to Privacy Notice**

I/We have read HLB's Privacy Notice and agree that all personal data provided to HLB by me/us and/or acquired by HLB from the public domain, as well as personal data that arises as a result of the provision of services to me/us will be subject to such Privacy Notice as may be varied from time to time. I/We hereby agree and authorise the disclosure of my/our name(s) and other contact details to companies within HLB and/or Hong Leong Financial Group Berhad group of companies for marketing and for promotional purposes. Copies of the Privacy Notice are available upon request or from HLB's website (www.hlb.com.my).

Note: Customers who wish to opt-out from the sharing of their personal data within HLB and/or Hong Leong Financial Group Berhad group of companies for marketing and promotional purposes are required to call our Call Centre at 03-7626 8899 to register their instruction to opt-out of the said sharing.

Signature of Principal Card Applicant

X

Date

  / 
   / 
    

DD

MM

YYYY

**Foreign Exchange Notices - Declaration And Undertaking**

I/We further declare the information provided in this document, is true and accurate and in full compliance with the Foreign Exchange Notices.

I/We shall be fully responsible for any inaccurate, untrue or incomplete information provided.

I/We hereby authorise the Bank to make this information available to BNM in compliance with the Foreign Exchange Notices.

I/We hereby undertake to inform the Bank of any subsequent changes to the information stated herein.

I/We have been informed that the information on Foreign Exchange Notices is also available at the Bank's website for my/our references.

Signature of Supplementary Card Applicant

X

Date

  / 
   / 
    

DD

MM

YYYY

Referral info – Referrer's name: \_\_\_\_\_

**For Bank Use Only**Channel    Campaign     Br/Div    (existing HLB code) Team Code    Source Code   

Attended by: Name

Staff No. (numeric only)      

Staff New NRIC No.

Phone No.     –        

Remark/KYC/FD Pledge Recommendation:

MMC/MDC Registration No.  
(for Infinite Doctor's Edition only)

	Principal Credit Card Applicant	Supplementary Credit Card Applicant
Is a PEP?	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
Is a RCA to a PEP?	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
Was on boarding/new application done face-to-face?	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
<b>(For Face-to-Face Application) I hereby confirm &amp; attest that I have:</b> <ul style="list-style-type: none"> <li>Guided customer in reading the Product Disclosure Sheet (PDS)</li> <li>Obtained a copy of the customer's NRIC and income documents originated from the customer</li> <li>Checked information below:</li> </ul> <div> <input type="checkbox"/> Applicant's Full Name &amp; New NRIC No.           <input type="checkbox"/> Document(s) submitted           <input type="checkbox"/> Employer's Name &amp; Contact           <input type="checkbox"/> Application form/CRA           <input type="checkbox"/> Job Designation/NOB           <input type="checkbox"/> Terms &amp; Conditions           <input type="checkbox"/> Type of Credit card applied           <input type="checkbox"/> Residential/Mailing Address         </div>	<b>KYC confirmation &amp; attestation done by:</b> (Sales Personnel) Name: _____ Date: _____ Time: _____	Signature: _____
	<b>Confirm &amp; vetted by:</b> (Sales/Branch Manager/CSOM) Name: _____ Date: _____ Time: _____	Signature: _____



## Consent for Disclosure of Credit Information – Individual

### Keizinan Untuk Pendedahan Maklumat Kredit – Individu

To / Kepada:

- 1) CTOS Data Systems Sdn Bhd
  - 2) Experian Information Services (Malaysia) Sdn. Bhd (formerly known as RAM Credit Information Sdn Bhd)
  - 3) Credit Bureau Malaysia Sdn Bhd
  - 4) FIS Data Reference Sdn Bhd
  - 5) BASIS Corporation Sdn Bhd
  - 6) Dun & Bradstreet Malaysia Sdn Bhd
- (each to be referred to herein as a “Credit Reporting Agency” and collectively, “Credit Reporting Agencies”)  
(secara individu disebut sebagai “Agensi Pelaporan Kredit” dan secara keseluruhan disebut sebagai “Agensi-Agensi Pelaporan Kredit”)

And / Dan

- 7) Hong Leong Bank Berhad (“HLB”)/Hong Leong Islamic Bank Berhad (“HLISB”)

### Consent for Disclosure of Credit Information

1. Pursuant to the Credit Reporting Agencies Act 2010 (“CRA”), I/we, the undersigned, hereby irrevocably and unconditionally authorize the Credit Reporting Agencies to process and disclose any of my/our personal information and credit information (as defined in the CRA), including credit information where I am/we are a joint applicant or to which I am/we are or have been linked (collectively referred to as “Credit Information”) and resides in the records of the Credit Reporting Agency or any information in the record of the Central Credit Bureau, Bank Negara Malaysia (“BNM”) (including any database or system established by BNM or any other governmental or regulatory authority or body, Cagamas Berhad and/or Credit Guarantee Corporation Malaysia Berhad (collectively referred to as “Credit Information”) to HLB/HLISB for the purposes which shall include but not be limited to the following:
  - a) To process and consider my/our application/additional application for HLB/HLISB’s credit and credit-related or other products or services of HLB/HLISB;
  - b) To evaluate and monitor my/our credit/financing worthiness;
  - c) For evaluation and due diligence purposes;
  - d) For data processing and analytical purposes;
  - e) To respond to inquiries from me/us;
  - f) For debt collection purposes;
  - g) For enforcement of HLB/HLISB’s rights and obligations;
  - h) For assessing, processing and investigating insurance/takaful risks and claims;
  - i) For deposit insurance/takaful purposes;
  - j) For audit and risk management; and
  - k) For all other purposes incidental and associated with any of the above.
2. In connection with the Consent herein provided, I/we hereby authorize HLB/HLISB to provide the relevant Credit Reporting Agency with my/our personal details, as provided below, to enable the Credit Reporting Agency to provide me/us with the relevant notification as required under the CRA.
3. I/we hereby agree and confirm that I/we shall not hold HLB/HLISB liable or responsible for:
  - a) Any statement, misstatement, inaccuracy or omission of any type or manner contained in the credit information, records and/or credit reports provided to HLB/HLISB by the relevant Credit Reporting Agency;
  - b) HLB/HLISB’s reliance on such credit information, records and/or credit reports provided by the relevant Credit Reporting Agency to arrive at a decision in relation to my/our application for credit and credit-related or other products or services of HLB/HLISB; and
  - c) Any disclosure of my/our Credit Information by the relevant Credit Reporting Agency to any of the Credit Reporting Agency’s other subscribers in connection with the credit reporting service provided.
4. This Consent shall be without prejudice to any other clause in the agreement governing the terms of the credit and credit-related or other products or services of HLB/HLISB which I/we have applied for herein and shall remain valid and binding against me/us so long as I/we remain a customer of HLB/HLISB.
5. This Consent shall be applicable for the following product(s):
 

(a) Credit Card	(d)
(b)	(e)
(c)	(f)





### Keizinan Untuk Pendedahan Maklumat Kredit

1. Menurut Akta Agensi Pelaporan Kredit 2010 ("APK"), saya/kami, yang bertandatangan di bawah, dengan ini secara tidak boleh batal dan tanpa syarat memberi kuasa kepada Agensi-Agensi Pelaporan Kredit untuk memproses dan mendedahkan sebarang maklumat peribadi dan maklumat kredit saya/kami, termasuk maklumat kredit di mana saya/kami adalah pemohon bersama atau yang berkaitan dengan saya/kami (secara keseluruhan disebut sebagai "Maklumat Kredit") dan yang terdapat dalam rekod-rekod Agensi Pelaporan Kredit yang berkenaan dan sebarang maklumat yang terdapat di dalam rekod Biro Kredit, Bank Negara Malaysia ("BNM") (termaksud mana-mana pangkalan data atau sistem yang ditubuhkan oleh BNM) atau mana-mana ahli Kumpulan sama ada atau tidak ditubuhkan atau diluluskan oleh BNM atau mana-mana pihak berkuasa kerajaan atau pihak berkuasa atau badan lain, Cagamas Berhad dan/ atau Credit Guarantee Corporation Malaysia Berhad (secara keseluruhan disebut sebagai "Maklumat Kredit") kepada HLB/HLISB bagi tujuan-tujuan seperti, tetapi tidak terhad kepada yang berikut:
  - a) Bagi memproses dan mempertimbangkan permohonan/permohonan tambahan saya/kami untuk kemudahan kredit dan kemudahan yang berkaitan dengan kredit atau produk atau perkhidmatan HLB/HLISB yang lain;
  - b) Bagi menilai dan memantau kedudukan kredit/pembiayaan saya/kami;
  - c) Bagi tujuan proses penilaian dan usaha wajar;
  - d) Bagi tujuan pemprosesan data dan analisis;
  - e) Bagi memberi maklumbalas kepada pertanyaan saya/kami;
  - f) Bagi tujuan pengutipan hutang;
  - g) Bagi tujuan penguatkuasaan hak dan tanggungjawab HLB/HLISB;
  - h) Bagi menilai, memproses dan menyiasat risiko dan tuntutan insurans/takaful;
  - i) Bagi tujuan insurans/takaful deposit;
  - j) Bagi tujuan audit dan pengurusan risiko; dan
  - k) Untuk semua tujuan sampingan yang lain dan yang berhubung-kait dengan mana-mana perkara di atas.
2. Sehubungan dengan Keizinan yang telah diberikan, saya/kami dengan ini memberi kuasa kepada HLB/HLISB untuk mengemukakan butir-butir peribadi saya/kami, seperti yang tertera di bawah, kepada Agensi Pelaporan Kredit yang berkenaan, untuk membolehkan Agensi Pelaporan Kredit untuk mengemukakan notis yang berkaitan kepada saya/kami seperti yang telah ditetapkan oleh APK.
3. Saya/kami dengan ini bersetuju dan mengesahkan bahawa saya/kami tidak akan mempertanggungjawabkan HLB/HLISB atas:
  - a) Sebarang kenyataan, salah nyata, ketidaktepatan atau peninggalan mana-mana jenis atau cara yang terkandung dalam maklumat kredit, rekod dan/atau laporan kredit yang telah disediakan kepada HLB/HLISB oleh Agensi Pelaporan Kredit;
  - b) Kebergantungan HLB/HLISB terhadap maklumat kredit, rekod dan/atau laporan kredit yang telah disediakan oleh Agensi Pelaporan Kredit yang berkenaan dalam membuat keputusan berhubung dengan permohonan kemudahan kredit dan kemudahan berkaitan kredit atau produk atau perkhidmatan HLB/HLISB yang lain; dan
  - c) Sebarang pendedahan maklumat kredit saya/kami oleh Agensi Pelaporan Kredit yang berkenaan kepada mana-mana pelanggan Agensi Pelaporan Kredit yang lain berhubung dengan perkhidmatan pelaporan kredit yang disediakan.
4. Keizinan ini tidak akan menjejaskan mana-mana klausa yang terkandung dalam perjanjian yang menetapkan syarat-syarat kemudahan kredit dan kemudahan berkaitan kredit atau produk atau perkhidmatan HLB/HLISB yang telah saya/kami pohon dan hendaklah terus sah dan terikat ke atas saya/kami selama saya/kami kekal sebagai pelanggan HLB/HLISB.
5. Keizinan ini akan terpakai kepada produk-produk berikut:
 

(a) Kredit Kad	(d)
(b)	(e)
(c)	(f)

Name Nama

NRIC/Passport No. No. KP Baru./Pasport

Telephone/Mobile No. No. Telefon/Telefon Bimbit

E-mail address Alamat e-mel

Correspondence address Alamat pos surat menyurat

Signature Tandatangan

X

Date Tarikh

Name Nama

NRIC/Passport No. No. KP Baru./Pasport

Telephone/Mobile No. No. Telefon/Telefon Bimbit

E-mail address Alamat e-mel

Correspondence address Alamat pos surat menyurat

Signature Tandatangan

X

Date Tarikh

## PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up the Hong Leong Credit Cards ("Card"). Be sure to also read the general terms and conditions.

**Hong Leong Bank Berhad**  
**Credit Cards**  
**Date:**


### 1. What is this product about?

This is a Hong Leong Credit Card to be used primarily for the payment of goods and services. Where any amount of the credit utilized by Cardholder has not been settled in full on or before the due date, the unsettled amount will be subjected to finance charges.

### 2. What do I get from this product?

#### (i) Credit limit

A revolving credit line approved by the Bank, based on the Cardholder's eligibility.

Card type	Minimum credit limit (RM)
<b>Travel cards</b>	
Hong Leong Infinite  (Visa)	100,000
Hong Leong Infinite Doctor's Edition (Visa)	12,000
Hong Leong Infinite (Visa)	45,000
Emirates HLB World Elite (Mastercard)	50,000
Emirates HLB World (Mastercard)	20,000
Emirates HLB Platinum (Mastercard)	12,000
AirAsia Platinum (Visa)	12,000
AirAsia Gold (Visa)	2,000
<b>Cash Back cards</b>	
WISE Gold (Visa)	2,000

Card type	Minimum credit limit (RM)
<b>Cash Back cards</b>	
Essential (Visa)	2,000
The Store and Pacific Platinum (Mastercard)	12,000
The Store and Pacific Gold (Mastercard)	2,000
<b>Reward points cards</b>	
Sutera Platinum (Visa)	12,000
Gold (Visa)	2,000
GSC Platinum (Visa)	12,000
GSC Gold (Visa)	2,000
<b>No-frills card</b>	
I'm (Mastercard)	2,000

NOTE: Minimum income eligibility for new principal Cardholder is set at RM24,000 per annum. Cardholders who earns RM36,000 per annum or less can only hold credit cards from a maximum of two (2) issuers. The maximum credit limit extended to both new and existing Cardholders shall not exceed two (2) times of their monthly income per issuer.

• Cardholder will be subject to finance charges on all carried forward outstanding balances including interest and fees (excluding Late Payment Charges) if the Cardholder's previous statement is not fully paid on or before the payment due date.

#### (ii) Retail purchases

To be calculated on a daily basis after the interest free period provided the current balance of the Cardholder's previous statement is fully paid by payment due date. Otherwise, interest will be calculated on a daily basis from respective posting date. The finance charge may vary for each account based on the Cardholder's past twelve (12) months repayment behaviour as below:

Cardholder's payment behaviour	Retail interest rate
Cardholders who promptly settle their minimum payment due for twelve (12) consecutive months	15% p.a.
Cardholders who promptly settle their minimum payment due for ten (10) months or more in a twelve (12) month cycle; and	17% p.a.
Cardholders who do not fall within the above categories	18% p.a.

To enjoy lower finance charges for retail transactions, you should make at least ten (10) prompt payments in the last twelve (12) months.

#### (iii) Cash advance

• 18% p.a. of the outstanding amount calculated on a daily basis from transaction date until full repayment date.  
• (For Essential card only) 10.8% p.a. calculated on daily basis, from date of transactions. However, if the Cardholder defaults in payment of any outstanding balances due to Hong Leong Bank Berhad ("the Bank"), the Bank shall reserve the right to charge the standard rate of 18% p.a.


NOTE: The maximum daily cash withdrawal limit is subject to the available Cash Limit of your card and the prevailing withdrawal limit of any ATM in the case of cash withdrawal made through an ATM; whichever is lower.

#### (iv) Balance Transfer

Rates vary depending on chosen tenure/installment period. Please refer to Balance Transfer Product Disclosure Sheet.

• Cardholder will be entitled to:

Type of rewards	Card type
<b>Cashback</b>	
<ul style="list-style-type: none"> <li>0.4% Cashback for all Insurance transactions</li> <li>For other retail transactions* <ul style="list-style-type: none"> <li>Tier 1 - 0.4% Cashback for first RM7,000 spend</li> <li>Tier 2 - 1% Cashback for subsequent spend</li> </ul> </li> </ul>	Essential
<b>Effective 1 July 2019</b>	
<ul style="list-style-type: none"> <li>With a minimum spend of RM500: <ul style="list-style-type: none"> <li>For Petrol, Groceries and Dining categories, enjoy 8% Cashback on Weekends and 1% on Weekdays. Each category is capped at RM18 Cashback per month.</li> <li>All other valid Retail Transactions* (exclude Petrol, Groceries and Dining) will enjoy unlimited 0.25% Cashback.</li> </ul> </li> <li>Below RM500 spend, enjoy 0.25% Cashback on all valid Retail Transactions*.</li> </ul>	WISE
All valid Retail Transactions* would be awarded with Cashback (in the form of The Store/Pacific vouchers): <ul style="list-style-type: none"> <li>3% for first RM1,500 spend at The Store/Pacific.</li> <li>6% for subsequent RM1,501 and above spend at The Store/Pacific.</li> <li>0.5% for all other Retail Transactions*.</li> </ul> Note: Subject to maximum cash rebate of RM75 per billing cycle for amount spent at The Store/Pacific outlets	The Store/Pacific
<b>Reward points</b>	
All valid Retail Transactions* would be given Reward Points	Sutera Platinum/Gold/GSC
<b>Skywards Miles</b>	
All valid Retail Transactions* would be awarded with Skywards Miles based on: <div> <div> <b>World Elite</b> <ul style="list-style-type: none"> <li>Emirates RM4 = 2.5 Skywards Miles</li> <li>Overseas RM4 = 1.75 Skywards Miles</li> <li>Local RM4 = 1 Skywards Miles</li> </ul> </div> <div> <b>World</b> <ul style="list-style-type: none"> <li>Emirates RM4 = 2 Skywards Miles</li> <li>Overseas RM4 = 1.5 Skywards Miles</li> <li>Local RM4 = 1 Skywards Miles</li> </ul> </div> <div> <b>Platinum</b> <ul style="list-style-type: none"> <li>Emirates RM4 = 1.5 Skywards Miles</li> <li>Overseas RM4 = 1.25 Skywards Miles</li> <li>Local RM4 = 0.5 Skywards Miles</li> </ul> </div> </div>	Emirates HLB

Type of rewards	Card type
<b>MAS Enrich Miles</b>	
All valid Retail Transactions* would be awarded with MAS Enrich Miles based on: • Local : RM2.8 = 1 mile • Overseas : RM1.8 = 1 mile	Hong Leong Infinite  / Infinite/Infinite Doctor's Edition
<b>AirAsia BIG Points (Effective 15 April 2020)</b>	
All valid Retail Transactions* would be awarded with AirAsia BIG Points based on: • AirAsia Transactions : RM1 = 1 BIG Point (Gold & Platinum) • Overseas : RM2 = 1 BIG Point (Gold & Platinum) • Local : RM3 = 1 BIG Point (Platinum) RM5 = 1 BIG Point (Gold)	AirAsia

\*Retail Transactions (both local and international) EXCLUDE all Government and JomPAY related transactions, Cash Advances, Quasi Cash (betting and gaming related transactions); Call-For-Cash, Call-For-Cash Plus, Flexi Payment Plan, Auto Balance Conversion, Balance Transfers, Petrol transactions, Finance Charges, Late Charges and Annual Fee Payment with the exception of Essential, Sutera Platinum, WISE, AirAsia, Hong Leong Infinite and Emirates HLB cards where petrol transactions will be awarded.

### 3. What are my obligations?

<b>Minimum monthly repayment</b>	<ul style="list-style-type: none"> <li>i. at least 5% of the total outstanding balance [refers to the total amount of Retail Transactions (if any), Balance Transfer amount (if any) where the Balance Transfer plan is not on instalment basis, Cash Advance amount (if any), Finance Charges and fees (if any)];</li> <li>ii. 100% of Tax;</li> <li>iii. 100% of all contracted monthly instalment (including monthly instalments for Auto Balance Conversion, Extended Payment Plan and other instalment plans available from time to time);</li> <li>iv. Any unpaid Minimum Payment Due from previous month's statement, and;</li> <li>v. 100% of any overlimit amount (refers to amount which exceeds the Prescribed Credit Limit or the Assigned Credit Limit); <b>OR</b> RM50, whichever is higher (or such other percentages or amount as may be determined by the Bank from time to time) or settlement of such unpaid balance.</li> </ul>
<b>Interest free period for retail purchase transaction</b>	<ul style="list-style-type: none"> <li>• Twenty (20) days from the statement date provided the current balance of the Cardholder's previous statement is fully paid by payment due date. Otherwise, interest shall be charged on retail purchase transactions from respective posting dates.</li> <li>• The Principal Cardholder shall be liable for all outstanding balances incurred on the Principal and/or Supplementary Card(s). The Supplementary Cardholder shall be liable for all outstanding balances incurred on his/her Supplementary Card only.</li> </ul>

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

#### Card replacement fee (Not applicable to I'm (Mastercard))

• Any Card replacement will be subject to a Replacement Card Fee of RM50 (or such amount as may be determined by the Bank from time to time).

#### Overseas transaction

• Applicable charges for transactions made in currencies other than Ringgit Malaysia.

Card transactions effected in currencies other than Ringgit Malaysia will be converted into Ringgit Malaysia on the date it is processed by VISA or MasterCard International at the foreign exchange rate determined by VISA or MasterCard International. The following additional fees will be charged on the conversion:

- i. 1% transaction fee charged by VISA or Mastercard International; and
  - ii. 1% foreign exchange conversion mark-up imposed by the Bank (this mark-up is not applicable to I'm (Mastercard) Credit Card).
- Cardholder shall comply with the Notices on Foreign Exchange Administration Rules issued by Bank Negara Malaysia (BNM) in respect of any transactions, including overseas transactions, as made available in BNM's website. Cardholder shall be responsible for any violation or non-compliance of such regulations and any amendment thereto.

• Applicable charges for transactions made in Ringgit Malaysia via Dynamic Currency Conversion

For certain overseas ATMs, websites or merchants, Cardholders may be given the option of using the Dynamic Currency Conversion ("DCC") service to convert their foreign currency transactions into Ringgit Malaysia. However, if DCC is selected:


- i. the foreign exchange rate used by the merchant for the DCC transaction may be higher than the exchange rate determined by VISA or MasterCard International; and
- ii. the Cardholder will be charged a 1% transaction fee on the converted Ringgit Malaysia amount representing fees imposed by VISA or MasterCard International.

#### Cash advance fee (Subject to Government Tax, if applicable, vary according to cash advanced amount)

• 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.

• (For Essential card only) The cash advance fee is 2% of the amount advanced or RM5, whichever is higher. This is imposed for each cash advance transaction. The Bank reserves the right to impose the standard rate of 5% per transaction or RM20, whichever is higher, at its sole discretion.

#### Annual fee (Subject to Government Tax, if applicable)

Card type	Principal Annual Fee (RM)	Supplementary Annual Fee (RM)
<b>Travel cards</b>		
Hong Leong Infinite  (Visa)	No annual fee	No annual fee
Hong Leong Infinite (Visa)	No annual fee	No annual fee
Hong Leong Infinite Doctor's Edition (Visa)	No annual fee	No annual fee
Emirates HLB World Elite (Mastercard)	2,500	No annual fee
Emirates HLB World (Mastercard)	1,200	No annual fee
Emirates HLB Platinum (Mastercard)	250	No annual fee
AirAsia Platinum (Visa)	350	150
AirAsia Gold (Visa)	200	80
<b>Cash Back cards</b>		
WISE Gold (Visa)	98	48
Essential (Visa)	100	50
The Store and Pacific Platinum (Mastercard)	300	150
The Store and Pacific Gold (Mastercard)	150	75
<b>Reward points cards</b>		
Sutera Platinum (Visa)	400	200
Gold (Visa)	160	80
GSC Platinum (Visa)	300	150
GSC Gold (Visa)	150	75
<b>No-frills card</b>		
I'm (Mastercard)	No annual fee	No annual fee



<b>Fees and charges description (Subject to Government Tax, if applicable)</b>	<b>Amount (RM)</b>
Credit Card Service Tax (per Card)	25
Paper Statement Fee (per statement)	1
Additional paper statement request (per statement)	5
Sales draft retrieval (per copy) (Not applicable to I'm (Mastercard))	20
Joining fee (per Card) (Applicable to I'm (Mastercard) only)	20
Annual processing fee (for The Store and Pacific Cards only) No annual processing fee will be charged by The Store Card Sdn. Bhd. for the first year. For subsequent years, the annual processing fee will be charged in accordance with the following membership status: The Store/Pacific Gold (per year) The Store/Pacific Platinum (per year)	20 40
Re-direction for Hong Leong Rewards Programme and re-delivery fee, a nominal fee will be charged for every product delivery after the first unsuccessful delivery attempt under the Hong Leong Rewards Programme: i) Re-direction fee to different address (per request) ii) Re-delivery fee to same address (per request) iii) Alternatively, Cardholders have the option of using 2,500 Reward Points (PC:9000) to off-set the re-direction or re-delivery fee respectively	10 10

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

### Late payment charge

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

### Right to set-off

- The Bank may by giving seven (7) calendar days' notice, set-off any credit balance in your account(s) maintained with us against any outstanding balance in this Card account.

### Liability for unauthorised transactions

The Cardholder would not be liable for Card-present unauthorised transactions which require PIN verification or signature verification or the use of a contact less Card, provided the Cardholders have not:

- acted fraudulently;
- delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss or unauthorised use of the Card;
- voluntarily disclosed the PIN to another person or any third party;
- recorded the PIN on the Card or on anything kept in close proximity with the Card;
- left the Card or an item containing the card unattended in places visible and accessible to others; or
- voluntarily allowed another person to use the Card.

For the avoidance of doubt, Cardholders are expected to exercise due care in safeguarding the Card even at the Cardholder's place of residence.

If you fail to abide by the terms and conditions of Card, we have the right to terminate your Card.

### Cardholder's responsibilities to:

- abide by the terms and conditions for the use of the Card;
- take reasonable steps to keep the Card and PIN secure at all times, including at the Cardholder's place of residence. These include not:
  - disclosing the Card details or PIN to any other person;
  - writing down the PIN on the Card, or on anything kept in close proximity with the Card;
  - using a PIN selected from the Cardholder's birth date, identity card, passport, driving licence or contact numbers; and
  - allowing any other person to use the Card and PIN.
- notify the Bank as soon as reasonably practicable after having discovered that the Card is lost, stolen, an unauthorised transaction had occurred or the PIN may have been compromised;
- notify the Bank immediately upon receiving short message service (SMS) transaction alert if the transaction was unauthorised;
- notify the Bank immediately of any change in the Cardholder's contact number;
- use the Card responsibly, including not using the Card for unlawful activity; and
- check the account statement and report any discrepancy without undue delay.

## 6. What if I fully settle the balance before its maturity? (For balance transfer or easy payment plans)

**Lock-in period** - Varies depending on chosen tenure/instalment period

### Early settlement penalty

**Balance Transfer** : RM70 will be charged if the Cardholder fully settles the balance before the expiry of the chosen tenure.  
(not applicable for lifetime and one-time fee plans)

**Call-For-Cash Plus** : RM25 will be charged if the Cardholder fully settles the balance before the expiry of the chosen instalment period.

## 7. What are the major risks?

- By paying minimum monthly repayment, it will take you longer and cost you more to settle the outstanding balance. Think about your repayment capacity when charging the Card. If you use your Card to make repayment for other financing, it may cost you more. Please feel free to contact the Bank for financial planning consultation and repayment alternatives, if necessary.
- If your Card and/or PIN is lost or stolen, or after having discovered the loss or unauthorised use of your Card, please notify the Bank immediately at HOTLINE +603-7626 8899.

## 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 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 Connect Online Banking and select "Setting" followed by "Update Contact Info".

## 9. Where can I get further information?

- For 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 the Hong Leong Bank 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: Tingkat 5 and 6, Menara Bumiputra 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](http://www.akpk.org.my)
- For any enquiries, you may contact us at:**  
Contact Centre : 03-7626 8899 Facsimile : 03-7946 8888 E-mail : HLOnline@hlbb.hongleong.com.my
- To make a complain on products or services offered, you may contact us at:**  
Customer Advocacy  
Level 13A, Menara Hong Leong, No 6, Jalan Damansara, Bukit Damansara, 50490 Kuala Lumpur.  
Phone: 03-7626 8801/03-7626 8802/03-7626 8812 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 Card products available

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

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

<b>Touch'n Go Card Fees (Subject to Government Tax, if applicable)</b>	<b>Amount (RM)</b>
Card issuance fee (per Card)	10
Card replacement fee (per Card)	10
Card renewal fee (per Card)	10
Card maintenance fee (per Card)	5
Auto reload fee (per auto reload)	2

- Balance Transfer (BT)
- Call-for-Cash (CFC)
- Call-for-Cash Plus (CFC+)
- Auto Balance Conversion (ABC)
- Extended Payment Plan (EPP)
- Flexi Payment Plan (FPP)

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

The information provided in this sheet is valid as at December 2020