

HONG LEONG I'M CREDIT CARD TERMS AND CONDITIONS

The terms and conditions below are to be read together with the Hong Leong Bank Berhad's ("the Bank") Cardholder Agreement ("the Agreement"). Save and except for the variations set out below, all the terms and conditions of the Agreement shall apply. In the event of any discrepancy or inconsistency between the terms and conditions of the Agreement and the terms and conditions of the Hong Leong I'm Credit Card, the terms and conditions of the I'm Credit Card herein shall prevail in so far as it is applicable to the I'm Credit Card.

1. **Joining Fee**

A Joining Fee of RM21.20, comprises of Joining Fee = RM20.00; 6% of GST = RM1.20, will be imposed for the issuance of I'm Credit Card for Principal and/or Supplementary card each upon approval.

2. **Card Replacement Fee**

There is no imposition of Card Replacement Fee on the I'm Credit Card.

3. **Annual Fee**

There is no imposition of Annual Fee on the I'm Credit Card.

4. **Overseas Transaction**

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

- (i) 1% transaction fee charged by Visa International and/or Mastercard International; and
- (ii) a maximum of 1% foreign exchange conversion fee imposed by the Bank. This 1% foreign exchange conversion mark-up imposed by the Bank is not applicable to I'm Credit Card.

5. **Sales Draft Retrieval Fee**

There is no imposition of Sales Draft Retrieval Fee on the I'm Credit Card.

6. **Regeneration of PIN**

No fee will be imposed on the Cardholder who collects the PIN from the branch.

7. **Statement**

(i) The Cardholder will receive monthly e-Statement via e-mail at no additional charge provided that the Cardholder have a valid e-mail address to receive monthly e-Statement. The Bank shall not be liable for any delay in receiving or non-receipt of the e-Statement which may result in the late payment or non-payment on the part of the Cardholder of the outstanding balance on the I'm Credit Card Account due to any reason whatsoever.

(ii) A monthly fee of RM5.30, comprises of Monthly Statement Request Fee = RM5.00; 6% of GST = RM0.30, or any other amount of fee that the Bank may at its absolute discretion prescribe from time to time, will be imposed on the Cardholder who exercises the option to receive monthly printed Statement. Notwithstanding that the Cardholder has exercised the option to receive monthly printed Statement, monthly e-Statement will continue to be sent to the Cardholder.

8. Option for Domestic Credit Transaction

Cardholder has the option to select for domestic credit transaction usage only by written notification to the Bank or by contacting the Bank's customer service and the relevant changes will be reflected after seven (7) working days. Domestic credit transaction usage means credit usage within Malaysia only and shall exclude any overseas retail online transactions.

9. Reward Points

There are no Reward Points given for the I'm Credit Card.

10. Cash Rebate

There is no Cash Rebate given on the I'm Credit Card.

11. Special Note

Insurance plan/coverage is not provided under the I'm Credit Card.

12. Product Features Variation

The Bank shall be entitled to at its absolute discretion and from time to time amend, vary or alter any of the product features for the I'm Credit Card or withdraw the I'm Credit Card at any time with prior notice to the Cardholder and such amendments shall be effective on such date that the Bank may elect to adopt. Subsequently, the Bank may at its discretion directly to the Cardholder or notify in the mass media or posting up a notice in the Bank's banking hall or the Bank's website at www.hlb.com.my or any method which the Bank deems practical for such additions, modifications or amendments of the product features.