1. What is this product about?
- This is a Hong Leong Credit Card with a line of credit granted to Cardholder. If any amount of the credit utilized by Cardholder is not settled in full or on or before the due date, the unsettled amount will be subject to finance charges.

2. What do I get from this product?

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

<table>
<thead>
<tr>
<th>Card Type</th>
<th>Minimum Credit Limit (RM)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hong Leong Premium Card Collection</td>
<td>by invitation</td>
</tr>
<tr>
<td>Hong Leong Infinite 5% (Visa)</td>
<td></td>
</tr>
<tr>
<td>Mach Signature (Visa)</td>
<td>20,000</td>
</tr>
<tr>
<td>Business cards</td>
<td></td>
</tr>
<tr>
<td>Platinum Business (Mastercard)</td>
<td>12,000</td>
</tr>
<tr>
<td>Rebate cards</td>
<td></td>
</tr>
<tr>
<td>WISE Platinum (Visa)</td>
<td>12,000</td>
</tr>
<tr>
<td>WISE Gold (Visa)</td>
<td>2,000</td>
</tr>
<tr>
<td>Essential (Visa)</td>
<td>2,000</td>
</tr>
<tr>
<td>Fortune (Visa)</td>
<td>2,000</td>
</tr>
<tr>
<td>The Store and Pacific Platinum (Mastercard)</td>
<td>12,000</td>
</tr>
<tr>
<td>The Store and Pacific Gold (Mastercard)</td>
<td>2,000</td>
</tr>
<tr>
<td>Mach Credit Card (Visa)</td>
<td>2,000</td>
</tr>
<tr>
<td>Reward points cards</td>
<td></td>
</tr>
<tr>
<td>Sutera Platinum (Visa/Mastercard)</td>
<td>12,000</td>
</tr>
<tr>
<td>Gold (Visa/Mastercard)</td>
<td>2,000</td>
</tr>
<tr>
<td>GSC Platinum (Visa)</td>
<td>12,000</td>
</tr>
<tr>
<td>GSC Gold (Visa)</td>
<td>2,000</td>
</tr>
<tr>
<td>No-frills card</td>
<td>2,000</td>
</tr>
<tr>
<td>I’m (Mastercard)</td>
<td>2,000</td>
</tr>
</tbody>
</table>

NOTE: In line with the issuance of the revised Credit Card Guidelines on 2 Dec 2016, the minimum income eligibility for new credit cardholders is set at RM24,000 per annum. Credit cardholders who earn RM36,000 per annum or less can only hold credit cards from a maximum of two (2) issuers. In addition, the maximum credit limit extended to the credit cardholder shall not exceed 2 times of their monthly income per issuer.

- Cardholder will be subjected to finance charges:
  - (i) 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 12 months repayment behaviour as below:
    
    Cardholder’s payment behavior      Retail interest rate
    Cardholders who promptly settle their minimum payment due for 12 consecutive months 15% p.a.
    Cardholders who promptly settle their minimum payment due for 10 months or more in a 12-month cycle, and 17% p.a.
    Cardholders who do not fall within the above categories 18% p.a.

  - (ii) 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 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 of the case in the case of cash withdrawal made through an ATM, whichever is lower.
    - Cardholder will be entitled to:
      - 0.0% Cash Back for all Insurance transactions
      - For other retail transactions
        - Tier 1 - 0.6% Cash Back for first RM5,000 spend
        - Tier 2 - 1% Cash Back for subsequent spend
      - No Cash Back for transactions at petrol stations

3. What are my obligations?

- Monthly minimum repayment
  - 5% of the outstanding balance or a minimum of RM50, whichever is higher.

- Interest free period for retail purchase transaction
  - 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.

- The Principal Cardholder shall be liable for all outstanding balances incurred on his/her Supplementary Card(s). The Supplementary Cardholder shall be liable for all outstanding balances incurred on his/her Supplementary Card only.

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

- Card replacement fee (Not applicable to I’m Credit Card)
  - 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).

- Overseas transaction
  - Transactions in Foreign Currency
    - Transaction in foreign currency shall be converted at the foreign exchange rate and spread, if any, as determined by Visa International, MasterCard International, plus up to 1% mark-up imposed by the Bank. 1% mark-up imposed by the Bank is not applicable to I’m Credit Card.

- Transactions in Ringgit Malaysia (RM)
  - Any administration fees charged by Visa International or MasterCard International.

Cash advance fee subject to 6% GST, 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 RM50, 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.
- (For Platinum Business card only) Withdrawal via Cheque: No fees applicable.

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENT ON YOUR CREDIT CARD BALANCE.

The information provided in this sheet is valid as at 1 OCTOBER 2017
Due to loss of cheque book (per instruction)

NOTE: Annual fee is waived for the first 3 Mach Signature supplementary cards.

Applicable to I’m Credit Card only.

1 Not applicable to I’m Credit Card.

2 Applicable to I’m Credit Card only.

5. What if I fail to fulfill my obligation?

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.

Right to set-off
- The Bank may at its own discretion and by giving 7 calendar days’ notice, set-off any credit balance in your account(s) maintained with us against any outstanding balance in this credit card account, in order to credit the 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:
  (i) acted fraudulently;
  (ii) delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss or unauthorised use of the Credit Card;
  (iii) voluntarily disclosed the PIN to another person or any third party;
  (iv) recorded the PIN on the Credit Card or on anything kept in close proximity with the Credit Card;
  (v) left the Credit Card or an item containing the card unattended in places visible and accessible to others;
  (vi) voluntarily allowed another person to use the Credit Card;

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

Early settlement penalty
- RM60 will be charged if the Cardholder fully settles the Balance Transfer amount before the expiry of the chosen Balance Transfer period.

- RM25 will be charged if the Cardholder fully settles the Call-for-Cash Plus amount before the expiry of the Call-for-Cash Plus installment period.

7. What are the major risks?

By paying minimum monthly repayment, it will take you longer and cost you more to fully settle the outstanding balance. Think about your repayment capacity when charging the credit card. If you use your credit card to make repayment for other financing, it may cost you more. Please feel fee to contact the Bank for financial planning consultation and repayment alternatives, if necessary.

1 If your credit card and/or PIN is lost or stolen, please notify the Bank immediately at HOTLINE: +603-7626 8899.

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

- The Bank must be informed of any changes to your contact details as soon as possible to ensure that all communications reach you on a timely manner. You may call us at 03-7626 8899 to make the changes.

9. Where can I get assistance and redress?

- If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at: Hong Leong Bank Berhad, PFS Credit Control – Credit Card Tel: +603-7626 8311

- 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 prudent money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at: Tingkat 8, Maju Junction Mall, 1010, Jalan Sultan Ismail, 50250 Kuala Lumpur. Tel: 03-2261 7766. E-mail: ensqury@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 03-2261 7766 or visit the website at www.akpk.org.my.

- If you wish to feedback on the products or services provided by us, you may contact us at: Hong Leong Bank Berhad, 13A Floor, Menara Hong Leong, No.6, Jalan Damanlela, 50490 Kuala Lumpur. Tel: +603-7626 8899 FAX: +603-7946 8888 E-mail: hlbinfo@hlb.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 Datu Oon, 50480 Kuala Lumpur. Tel: 1-800-88-5465 FAX: +603-2747 1515 E-mail: bnmtelement@bnm.gov.my.

- For latest information contained in this Product Disclosure Sheet and full terms & conditions of our products, please visit www.hlb.com.my and/or www.machhyongleongbank.com.my.

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10. Where can I get further information?

- Should you require additional information on credit cards, please refer to the banking info booklet on ‘Credit Cards’, available at all our branches and the wwwbankinfo.com.my website.

- For latest information contained in this Product Disclosure Sheet and full terms & conditions of our products, please visit www.hlb.com.my and/or www.machhyongleongbank.com.my. In the event of any discrepancies, the latest information and terms & conditions on the Hong Leong Bank website shall prevail.

11. 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 reaches below RM50.

- More exciting privileges that come with our Credit Cards:

   i. Touch’n Go Card
   ii. Balance Transfer (BT)
   iii. Call-for-Cash Plus (CFC+)
   iv. Call-for-Cash (CFC)
   v. Extended Payment Plan (EPP)

- For latest information contained in this Product Disclosure Sheet and full terms & conditions of our products, please visit www.hlb.com.my and/or www.machhyongleongbank.com.my. In the event of any discrepancies, the latest information and terms & conditions on the Hong Leong Bank website shall prevail.

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