

**PRODUCT DISCLOSURE SHEET**

Read this Product Disclosure Sheet before you decide to take up the Hong Leong Credit Cards. 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 with a line of credit granted to Cardholder. If any amount of the credit utilized by Cardholder is not 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?**
**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)	60,000
Emirates HLB World (Mastercard)	20,000
Emirates HLB Platinum (Mastercard)	12,000
AirAsia Platinum (Visa)	12,000
AirAsia Gold (Visa)	2,000
<b>Business cards</b>	
Platinum Business (Mastercard)	12,000

Card type	Minimum credit limit (RM)
<b>Rebate cards</b>	
WISE Platinum (Visa)	12,000
WISE Gold (Visa)	2,000
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/Mastercard)	12,000
Gold (Visa/Mastercard)	2,000
GSC Platinum (Visa/Mastercard)	12,000
GSC Gold (Visa/Mastercard)	2,000
<b>No-frills card</b>	
I'm (Mastercard)	2,000

NOTE: In line with the issuance of the revised Credit Card Guidelines on 2 Dec 2016, the minimum income eligibility for new credit cardholder 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.

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

**(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 in the case of cash withdrawal made through an ATM; whichever is lower.

• Cardholder will be entitled to:

Type of rewards	Card type	
<b>Cash Back</b>		
<b>Effective 1 Dec 2018</b> • 0.4% Cash Back for all Insurance transactions • For other retail transactions - Tier 1 - 0.4% Cash Back for first RM7,000 spend - Tier 2 - 1% Cash Back for subsequent spend	Essential	
10% Cash Back will be credited for all eligible Retail Transactions* on enrolled spend categories and subject to a maximum of RM100 per month. To qualify, a minimum retail spend of RM2,000 (posted transactions) in a calendar month is required.	WISE	
All valid Retail Transactions* would be awarded with Cash Back (in the form of The Store/Pacific vouchers): - 3% for first RM1,500 spend at The Store/Pacific. - 6% for subsequent RM1,501 and above spend at The Store/Pacific. - 0.5% for all other Retail Transactions*. 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>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>Skywards Miles</b>		
All valid Retail Transactions* would be awarded with Skywards Miles based on:	Emirates HLB	
<b>World Elite</b>  RM4 = 2.5 Skywards Miles  RM4 = 1.75 Skywards Miles  RM4 = 1 Skywards Miles	<b>World</b>  RM4 = 2 Skywards Miles  RM4 = 1.5 Skywards Miles  RM4 = 1 Skywards Miles	<b>Platinum</b>  RM4 = 1.5 Skywards Miles  RM4 = 1.25 Skywards Miles  RM4 = 0.5 Skywards Miles

Type of rewards	Card type
<b>AirAsia BIG Points</b>	
All valid Retail Transactions* would be awarded with AirAsia BIG Points based on: <ul style="list-style-type: none"> <li>• AirAsia Transactions : RM1 = 6 BIG Points (Gold &amp; Platinum)</li> <li>• Overseas : RM2 = 1 BIG Point (Gold &amp; Platinum)</li> <li>• Local : RM3 = 1 BIG Point (Platinum)      RM5 = 1 BIG Point (Gold)</li> </ul>	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, 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?

#### Minimum monthly 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 the Principal and/or 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 - The 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 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.
- (For Platinum Business card only) i) Withdrawal via Cheque: No fees applicable. ii) Withdrawal via ATM: The cash advance fee is 3% of the amount advanced or RM20, 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<sup>3</sup>

Card type	Principal	Supplementary	Fees and charges description <sup>3</sup>	Amount (RM)
	Annual Fee (RM)	Annual Fee (RM)		
<b>Travel cards</b>			Credit Card Service Tax (per card)	25
Hong Leong Infinite <sup>®</sup> (Visa)	No annual fee	No annual fee	Sales draft retrieval (per copy) <sup>1</sup>	20
Hong Leong Infinite (Visa)	No annual fee	No annual fee	Additional hardcopy statement request fee (per statement)	5
Hong Leong Infinite Doctor's Edition (Visa)	No annual fee	No annual fee	Joining fee (per card) <sup>2</sup>	20
Emirates HLB World Elite (Mastercard)	2,500	No annual fee	Category maintenance (for WISE card only) (per category)	10
Emirates HLB World (Mastercard)	1,200	No annual fee	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:	
Emirates HLB Platinum (Mastercard)	250	No annual fee	The Store/Pacific Gold (per year)	20
AirAsia Platinum (Visa)	350	150	The Store/Pacific Platinum (per year)	40
AirAsia Gold (Visa)	200	80	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:	
<b>Business cards</b>			i) Re-direction fee to different address (per request)	10
Platinum Business (Mastercard)	400	200	ii) Re-delivery fee to same address (per request)	10
<b>Rebate cards</b>			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	
WISE Platinum (Visa)	300	150	Cheque facility related fees (for Platinum Business card only)	
WISE Gold (Visa) approved before 1 Oct 2016	160	80	i) Cheque book application/issuance (per leaf)	0.15
WISE Gold (Visa) approved from 1 Oct 2016 onwards	250	80	ii) Cheque processing fee (effective 1 January 2015) (per cheque issued)	0.50
Essential (Visa)	100	50	iii) Destruction of uncollected cheque books for more than 28 days (per cheque book)	30
The Store and Pacific Platinum (Mastercard)	300	150	iv) Returned Cheque	
The Store and Pacific Gold (Mastercard)	150	75	Due to insufficient fund (per cheque)	150
<b>Reward points cards</b>			Due to technical reasons (e.g. alterations) (per cheque)	10
Sutera Platinum (Visa/Mastercard)	400	200	v) Stop payment	
Gold (Visa/Mastercard)	160	80	Upon request (per cheque)	10
GSC Platinum (Visa/Mastercard)	300	150	Due to loss of cheque book (per instruction)	10
GSC Gold (Visa/Mastercard)	150	75	Upon presentation of stop cheque:-	
<b>No-frills card</b>			• If sufficient fund (per cheque)	10
I'm (Mastercard)	No annual fee	No annual fee	• If insufficient fund (per cheque)	150

<sup>1</sup> Not applicable to I'm Credit Card.

<sup>2</sup> Applicable to I'm Credit Card only.

<sup>3</sup> Subject to Government Tax, if applicable.

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

#### 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.

#### 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; or
- (vi) voluntarily allowed another person to use the Credit Card

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

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

#### Cardholder's responsibilities to:

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

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

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.

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 credit card. If you use your credit 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 credit card and/or PIN is lost or stolen, or after having discovered the loss or unauthorised use of your credit 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 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?

- 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 [www.bankinginfo.com.my](http://www.bankinginfo.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](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 8, Maju Junction Mall, 1001, Jalan Sultan Ismail, 50250 Kuala Lumpur. Tel: 03-2616 7766 E-mail: [enquiry@akpk.org.my](mailto: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)
- If you have enquiries, concerns or comments please call, write, e-mail or fax us at:  
**Service Recovery & Complaint Resolution – Customer Experience**  
 Hong Leong Bank Berhad, 13A Floor, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Tel : 03-7626 8899 Fax : 03-7946 8888  
 Email : [HLOnline@hlbb.hongleong.com.my](mailto:HLOnline@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](mailto: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 reaches below RM50.
- ii. Balance Transfer (BT)
- iii. Call-for-Cash (CFC)
- iv. Call-for-Cash Plus (CFC+)
- v. Extended Payment Plan (EPP)

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.

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

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

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