



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:

- (i) Hong Leong Infinite (Visa)
Hong Leong Infinite Doctor's Edition (Visa)
My Malaysia Airlines Enrich Card No.
(ii) Platinum Business (Mastercard)
(iii) Sutera Platinum (Visa)
Sutera Platinum (Mastercard)
GSC Platinum (Visa)
GSC Platinum (Mastercard)
AirAsia Platinum (Visa)
The Store Platinum (Mastercard)
Pacific Platinum (Mastercard)
(iv) Visa Gold
Mastercard Gold
Fortune (Visa)
Essential (Visa)
GSC Gold (Visa)
GSC Gold (Mastercard)
AirAsia Gold (Visa)
The Store Gold (Mastercard)
Pacific Gold (Mastercard)
I'm (Mastercard)

Companion Card:

- Touch 'n Go Zing

- WISE Platinum (Visa)
WISE Gold (Visa)

For Hong Leong WISE Credit Card:

I would like to choose the following categories to enjoy 10% cash back on retail purchases

(please select maximum 2):

- Book Stores
Departmental Stores
Dining
Entertainment
Groceries
Petrol
Pharmacies
Travel
Utilities

Mobile (BONUS)

1st year annual fee waiver subject to 1 swipe within 45 days from card approval date.

Table with 9 columns: Card Type, Annual Fee, Minimum Spend, Swipes, etc. Rows include conditions for fee waiver.

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

Part A Your Personal Details

Form fields for personal details: Name, Gender, Passport No., Date of Birth, Nationality, Race, Marital Status, Educational Level.

Part B FATCA Declaration

FATCA Declaration

I, the account holder, hereby declare that the below is true, accurate and complete. I understand that the term "U.S. person" means any citizen or resident of the United States or holds a U.S. passport or U.S. green card:

- I am a U.S. person. Please fill up Form W-9 from: http://www.irs.gov/pub/irs-pdf/fw9.pdf
I am a Non U.S. person but one or more of the below is applicable to me. Please fill up Form W-8BEN from: http://www.irs.gov/pub/irs-pdf/fw8ben.pdf
1. I was born in the U.S.:
(a) I have provided the "Certificate of Loss of Nationality".
(b) I confirm that I do not have the "Certificate of Loss of Nationality", as I have:
i. Lost it; or
ii. Other reason (please describe)
2. I have a current U.S. resident or mailing address, including a U.S. P.O. Box address.
3. I have a U.S. telephone number.
I am a Non U.S. person and none of that stated in 1 to 3 above are applicable to me.

Part C Your Residence

Form fields for residence: Home Address, Postcode, City, State, Country.

FATCA Declaration

I, the account holder, hereby declare that the below is true, accurate and complete. I understand that the term "U.S. person" means any citizen or resident of the United States or holds a U.S. passport or U.S. green card:

- I am a U.S. person.
Please fill up Form W-9 from:
<http://www.irs.gov/pub/irs-pdf/fw9.pdf>
- I am a Non U.S. person but one or more of the below is applicable to me.
Please fill up Form W-8BEN from:
<http://www.irs.gov/pub/irs-pdf/fw8ben.pdf>
1. I was born in the U.S.:
- (a) I have provided the "Certificate of Loss of Nationality".
- (b) I confirm that I do not have the "Certificate of Loss of Nationality", as I have:
- i. Lost it; or
- ii. Other reason (please describe) _____
2. I have a current U.S. resident or mailing address, including a U.S. P.O. Box address.
3. I have a U.S. telephone number.
- I am a Non U.S. person and none of that stated in 1 to 3 above are applicable to me.

Relationship with Principal Card Applicant

Home Address

Postcode City

State Country

Email Address

Home Tel. No.

Handphone No.

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 K 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.			


I/we confirm and agree that:- (a) all Information given above is true and complete; (b) Hong Leong Bank Berhad ("HLBB") 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 may be declined without any reason given; (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 HLBB 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 HLBB 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 HLBB 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 HLBB upon request; (h) any inaccuracy or misrepresentation in the said information will result in my/our waiving all rights of dispute and will remain liable for all outstanding and all losses and expense incurred by HLBB.

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

To enable HLBB to comply with the FSA and the said Guidelines, I/we shall declare to HLBB 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 HLBB'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 HLBB's persons. If at any time I/we become a connected person, I/we must notify HLBB in writing immediately. HLBB reserves the right to terminate the Facility in the event I/we fail to make the appropriate or correct declaration, resulting in HLBB 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 HLBB, 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:

- (a) 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;
- (b) any current or future corporation which may be associated with or related to HLBB (as defined in the Companies Act 2016), including representative and branch offices and their respective representatives as well as subsidiaries of HLBB's holding company;
- (c) the security parties or any party intending to provide security in respect of my/our credit card facilities;
- (d) HLBB's auditors, solicitors and/or other agents in connection with the recovery of moneys due and payable hereunder; and
- (e) HLBB'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 HLBB and its related or associated companies.
- (f) 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.
- (g) AirAsia Berhad to provide the benefits of AirAsia Credit Card.

I/we hereby irrevocably consent to such disclosure and confirm that HLBB, 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 HLBB 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 HLBB ("Relevant Data Subjects"), for HLBB's collection, holding and use of the personal information of the Relevant Data Subjects in accordance with HLBB's Privacy Policy 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 HLBB by me/us and/or acquired by HLBB 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 Policy of HLBB as may be amended from time to time. "Privacy Policy" shall mean HLBB's policies and principles pertaining to the collection, use and storage of personal information of existing and prospective individuals and entities dealing with HLBB as may be amended from time to time and made available at HLBB's website or in such manner as HLBB deems appropriate from time to time.

(1) I/we hereby declare that I/we have fully disclosed to HLBB 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 HLBB's failure to adhere to the BNM's guidelines. (2) 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. (3) I/we hereby acknowledge receipt of HLBB Credit Card's Product Disclosure Sheet.

Consent to Privacy Policy

I/we have read HLBB's Privacy Policy and agree that all personal data provided to HLBB by me/us and/or acquired by HLBB 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 Policy 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 HLBB and/or Hong Leong Financial Group Berhad group of companies for marketing and for promotional purposes. Copies of the Privacy Policy are available upon request or from HLBB's website (www.hlb.com.my).

Note: Customers who wish to opt-out from the sharing of their personal data within HLBB and/or Hong Leong Financial Group Berhad group of companies for marketing and promotional purposes are required to call our Call Centre at 03-76268899 to register their instruction to opt-out of the said sharing.

FATCA Declaration

I/we represent and declare that the information provided above is true, accurate and complete. I/we understand what is FATCA and the term "U.S. person" means any citizen or resident of the United States.

I/we hereby consent to Hong Leong Bank Berhad (HLBB) / Hong Leong Islamic Bank Berhad (HLISB), or any of its related entities and affiliates, including branches (collectively "the Bank") to rely on and share my/our information with domestic or overseas regulators or authorities or any party where necessary for the purpose of enabling the Bank to comply with any legal, tax or regulatory obligations under any applicable laws or pursuant to any intergovernmental agreement to exchange financial account information.

I/we undertake to advise the Bank within 30 days of any change in circumstances which affects my/our tax residency status or causes the information contained herein to become incorrect or incomplete, and to provide the Bank with a suitably updated form 30 days of such change in circumstances.

I/we understand that the Bank is not able to provide tax advice to me/us and that I/we undertake the responsibility to consult professional tax adviser.

I/we hereby consent and agree that the Bank may withhold and pay out from my/our account(s) such amounts as may be required in accordance with the requirements of Foreign Account Tax Compliance Act as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

I/we hereby consent that the Bank may classify me/us as a recalcitrant account holder or non-participating foreign financial institution ("NPFFI") and/or suspend, recall or terminate my/our account(s) and/or facilities granted to me/us, in the event I/we fail to provide accurate and complete information and/or documentation as the Bank may require.

Platinum Business Credit Card application declaration

I hereby declare that the credit card obtained is for business use.

Signature of Principal Card Applicant

x

Date

/ /
 DD MM YY

Signature of Supplementary Card Applicant

x

Date

/ /
 DD MM YY

Referral info - Referrer's name: _____

For Bank Use Only

Channel Campaign Br/Div (existing HLB code) Team Code Source Code

Attended by : Signature _____ Name _____ Staff No. (numeric only)

Staff New IC No. _____ Phone No. -

Remarks: _____ Verified by: _____
 Date: _____
 MMC/MDC Registration No. (for Infinite Doctor's Edition only)

Private Banking/High Net Worth Individual with AUM ≥RM 5 Million	Politically Exposed Persons (PEP) (both foreign and local)
Businesses/activities identified as money laundering and financing of terrorism risk. (Refer to NTM) Please indicate: _____	Customers from countries or jurisdictions that poses as having on-going or substantial ML/TF risks or customers having personal business in high risk geographical area. Please indicate country: _____ (Refer to the latest GC issued on FATF notice/ announcement)

If the customer falls in any of the ABOVE category, please proceed to complete the Enhanced Due Diligence (EDD) Form.

To / Kepada:

- 1) CTOS Data Systems Sdn Bhd
- 2) 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 the Central Credit Reference Information System (CCRIS), the Dishonoured Cheques Information System (DCHEQS), the Perbadanan Insurans Deposit Malaysia (PIDM), the Financial Institutions Statistical System (FISS) or any other 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 Cards
 - (b)
 - (c)
 - (d)
 - (e)
 - (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 Sistem Maklumat Rujukan Kredit Pusat), Cek Dishonoured Sistem Maklumat (DCHEQS), Perbadanan Insurans Deposit Malaysia (PIDM), Sistem Statistik Institusi Kewangan (FISS) atau mana-mana pangkalan data yang lain 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 pemrosesan 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) Kad Kredit (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. 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)
Travel cards	
Hong Leong Infinite  (Visa)	100,000
Hong Leong Infinite Doctor's Edition (Visa)	12,000
Hong Leong Infinite (Visa)	45,000
AirAsia Platinum (Visa)	12,000
AirAsia Gold (Visa)	2,000
Business cards	
Platinum Business (Mastercard)	12,000
Rebate cards	
WISE Platinum (Visa)	12,000
WISE Gold (Visa)	2,000
Essential (Visa)	2,000
Fortune (Visa)	2,000
The Store and Pacific Platinum (Mastercard)	12,000
The Store and Pacific Gold (Mastercard)	2,000

Card type	Minimum credit limit (RM)
Reward points cards	
Sutera Platinum (Visa/Mastercard)	12,000
Gold (Visa/Mastercard)	2,000
GSC Platinum (Visa/Mastercard)	12,000
GSC Gold (Visa/Mastercard)	2,000
No-frills card	
l'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
Cash Back	
<ul style="list-style-type: none"> • 0.6% Cash Back for all Insurance transactions • For other retail transactions* <ul style="list-style-type: none"> Tier 1 – 0.6% Cash Back for first RM5,000 spend Tier 2 – 1% Cash Back for subsequent spend • No Cash Back for transactions take place at petrol stations 	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): <ul style="list-style-type: none"> - 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
Real Cash Earnings	
<ul style="list-style-type: none"> • 1% Real Cash for all Retail Transactions* • Real Cash Earnings will only be credited upon accumulating a minimum earnings of RM20 per month and subject to a maximum of RM50 per month. i. Interest on Real Cash Earnings Daily balance of Real Cash Earnings will earn interest based on the prevailing 3-month fixed deposit rate ii. Extra Real Cash Earnings <ul style="list-style-type: none"> Total annual retail spend: ≥RM38,000 Bonus: RM280 Total annual retail spend: ≥RM68,000 Bonus: RM880 Total annual retail spend: ≥ RM108,000 Bonus: RM1,800 	Fortune
Reward points	
All valid Retail Transactions* would be given Reward Points	Sutera Platinum/Gold/GSC
MAS Enrich Miles	
All valid Retail Transactions* would be awarded with MAS Enrich Miles based on: <ul style="list-style-type: none"> • Local : RM2.8 = 1 mile • Overseas : RM1.8 = 1 mile 	Hong Leong Infinite  / Infinite Doctor's Edition

Type of rewards	Card type
AirAsia BIG Points	
All valid Retail Transactions* would be awarded with AirAsia BIG Points based on: <ul style="list-style-type: none"> • AirAsia Transactions : RM1 = 6 BIG Points (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, Balance Transfers, Petrol transactions, Finance Charges, Late Charges and Annual Fee Payment with the exception of Sutera Platinum, WISE, Fortune, AirAsia and Hong Leong Infinite 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 fee³

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

¹ Not applicable to I'm Credit Card.

² Applicable to I'm Credit Card only.

³ 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.

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 website.
- For 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 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
- 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
- **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
- 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
- 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 reaches below RM50.

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. Balance Transfer (BT)
- iii. Call-for-Cash (CFC)
- iv. Call-for-Cash Plus (CFC+)
- v. Extended Payment Plan (EPP)

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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