

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)  Emirates HLB World Elite (Mastercard)  
 Emirates HLB World (Mastercard)  
 Emirates HLB Platinum (Mastercard)

 My Emirates Skywards  
 Membership No.

E	K																		
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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.

- (iii)  Sutera Platinum (Visa)  
 GSC Platinum (Visa)

- (iv)  Visa Gold  
 Essential (Visa)  
 WISE Gold (Visa)  
 GSC Gold (Visa)  
 I'm (Visa)

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

 My Malaysia Airlines  
 Enrich Card No.

M	H																		
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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.

1st year annual fee waiver subject to 1 swipe within 60 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 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	GSC Gold (Approved after 26 June 2018)	GSC Platinum (Approved after 26 June 2018)
<b>Condition 1</b> : Minimum spend per annum	No annual fee	RM25,000	RM15,000	RM8,000	RM8,000	RM15,000
<b>Condition 2</b> : Minimum number of swipes per annum		-	-	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. \_\_\_\_\_

 Permanent Resident of Other Countries    No    Yes

Country of Permanent Resident (PR)

 Malaysia    Others (please specify) \_\_\_\_\_

Date of Birth (dd/mm/yyyy) \_\_\_\_\_

 Race    Malay    Chinese    Indian    Pribumi    Others

 Nationality    Malaysia    Others (please specify) \_\_\_\_\_

Reside more than 182 Days in Malaysia (per calendar year)

 Yes    No

Passport Issued Country \_\_\_\_\_

Passport Issued Date \_\_\_\_\_

Passport Expiry Date \_\_\_\_\_

 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:

1. customers aged 60 and above (auto-exemption)
2. customers with disabilities
3. 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 through Notifications via HLB Connect App or 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 Notifications via HLB Connect App or 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 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 authorise 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.  Old NRIC No.

Permanent Resident of Other Countries  No  Yes

Country of Permanent Resident (PR)  Malaysia  Others (please specify)

Date of Birth (dd/mm/yyyy)

Race  Malay  Chinese  Indian  Pribumi  Others

Nationality  Malaysia  Others (please specify)

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

Passport Issued Country

Passport Issued Date  Passport Expiry Date

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**

I/We hereby:

- confirm and agree that Hong Leong Bank Berhad ("HLB") is authorised to verify the information furnished to HLB from whatever sources and means that it deems appropriate;
- confirm and agree that I/we shall be bound by the terms and conditions of the HLB Cardholder Agreement and any other terms and conditions of the credit card applied for in this application form as may be amended from time to time;
- confirm and understand that my/our application is subject to the HLB's approval;
- declare and confirm that my/our personal borrowings from all sources within Malaysia do not exceed in aggregate RM200,000 (for non-Malaysians only);
- declare and confirm that I/we clearly understand where I/we have sent the

- Credit Card Application Form to HLB via email, I/we agree that the said scanned copy of the application form shall be regarded as an original for processing purposes, containing all true and accurate particulars and that the said scanned copy of the 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 Credit Card Application Form at all times and make it available to HLB upon request;
- confirm and agree that 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.

**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 credit card or such other document submitted to HLB in support of such application and/or their authorised representatives, including but not limited to my/our directors, shareholders, authorised 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.

**Foreign Exchange Policy 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 Policy 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 Policy Notices.
- I/We hereby undertake to inform HLB of any subsequent changes to the information stated herein.
- I/We have been informed that the information on Foreign Exchange Policy Notices is also available at HLB's Website for my/our references.

**Consent and Declaration of Data Privacy**

I/We hereby,

- declare that all information furnished to HLB are complete, true and correct and will immediately inform HLB of any changes to the same;
- confirm that I/we have read and agreed to HLB Privacy Notice\* as may be varied from time to time. I/We hereby agree and authorise the disclosure of my/our name and other contact details to companies within HLB's and/or Hong Leong Financial Group Berhad's group of companies for marketing and for promotional purposes. Copies of the Privacy Notice are available upon request or from HLB's Website.

\*"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 Bank's website or in such manner as HLB deems appropriate from time to time. To read and understand more about the HLB Privacy Notice, please refer to the HLB's Website;

- declare that pursuant to the Credit Reporting Agencies Act 2010 ("CRA"), I/we, the undersigned, hereby irrevocably and unconditionally authorise CTOS Data Systems Sdn Bhd, Experian Information Services (Malaysia) Sdn. Bhd (formerly known as RAM Credit Information Sdn Bhd), Credit Bureau Malaysia Sdn Bhd, FIS Data Reference Sdn Bhd, BASIS Corporation Sdn Bhd and Dun & Bradstreet Malaysia Sdn Bhd (each to be referred to herein as a "Credit Reporting Agency" and collectively, "Credit Reporting Agencies") to process and disclose any of my/our personal information, my/our company/business information (if applicable) 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 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, Inland Revenue Authorities or any authorities at any time in such manner as HLB considers appropriate (collectively referred to as "Credit Information") to HLB for the purposes which shall include but not be limited to the ones listed in HLB's Privacy Notice which is available upon request or on HLB's Website;
- declare that in connection with the Consent herein provided, I/we hereby authorise HLB to provide the relevant Credit Reporting Agency with my/our personal details and my/our company/business (if applicable), as provided below, to enable the Credit Reporting Agency to provide me/us with the relevant notification as required under the CRA;
- agree and confirm that I/we shall not hold HLB liable or responsible for:
  - Any statement, misstatement, inaccuracy or omission of any type or manner contained in the Credit Information, records and/or credit reports provided to HLB by the relevant Credit Reporting Agency;

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

- (ii) HLB'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; and
- (iii) 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.
- (f) declare that 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 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 and/or an/a outsourced service provider/vendor of HLB (if applicable);
- (g) irrevocably authorise and permit HLB, its officers and employees to disclose and furnish all my/our information concerning this application, present and future accounts and any other matters relating to me/us or my/our company/business and operations (if applicable) to the persons/entities named in HLB's Privacy Notice. 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 herein;
- (h) consent to HLB, or any of its affiliates, including branches to share my/our information with the tax authorities for the purpose of enabling HLB, or any of its affiliates to comply with the requirements of the Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standard ("CRS") as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives;

- I/We,
- hereby declare that I/we have read, understood and agree to the **Consent and Declaration of Data Privacy** clauses above including the **Privacy Notice** which has been made available to me/us at HLB's website at [www.hlb.com.my/en/connect/privacynotice](http://www.hlb.com.my/en/connect/privacynotice).
  - confirm and acknowledge that I/we have read, understood and accepted the following, copies of which have been made available to me:
    - (i) HLB Cardholder Agreement;
    - (ii) My/Our preferred HLB Credit Cards Terms & Conditions; and
    - (iii) HLB Credit Cards Product Disclosure Sheet (PDS).
  - hereby acknowledge that I/we have received adequate explanation on the salient terms of HLB Credit Cards Product Disclosure Sheet from an officer of the Bank (not applicable for e-applications).
  - hereby confirm that I/we have read, understood and accepted the all contents of the DECLARATION section in this application form.

**REMINDER:**  
 You are reminded to read and understand the Consent and Declaration of Data Privacy clauses, HLB Cardholder Agreements, your preferred HLB Credit Cards Terms & Conditions and HLB Credit Card Product Disclosure Sheet before you sign this Application Form and/or submit this Application Form (in the case of e-application).

If you have any queries regarding the product features or terms and conditions, you may seek clarification from our staff who attended to you. Alternatively, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my) or call 03-7626 8899.

Signature of Principal Card Applicant

x

Date   /   /

DD      MM      YYYY

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 customer's workplace/residential address is within 50km vicinity from the branch</li> <li>• Checked information below:</li> </ul> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div style="width: 48%;"> <input type="checkbox"/> Applicant's Full Name &amp; New NRIC No.                             <input type="checkbox"/> Employer's Name &amp; Contact                             <input type="checkbox"/> Job Designation/NOB                             <input type="checkbox"/> Type of Credit card applied                             <input type="checkbox"/> Biometric verification passed                         </div> <div style="width: 48%;"> <input type="checkbox"/> Document(s) submitted                             <input type="checkbox"/> Application form                             <input type="checkbox"/> Terms &amp; Conditions                             <input type="checkbox"/> Residential/Mailing Address                         </div> </div>	<b>KYC confirmation &amp; attestation done by:</b> (Sales Personnel) Name: _____ Date: _____ Time: _____ <div style="border: 1px solid black; height: 40px; width: 100%; margin-top: 5px;"></div>	Signature: _____ <div style="border: 1px solid black; height: 40px; width: 100%; margin-top: 5px;"></div>
		<b>Confirm &amp; vetted by:</b> (Sales/Branch Manager/CSOM) Name: _____ Date: _____ Time: _____ <div style="border: 1px solid black; height: 40px; width: 100%; margin-top: 5px;"></div>

# PRODUCT DISCLOSURE SHEET (Versi Bahasa Malaysia)



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.

**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 utilised 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
<b>Cashback cards</b>	
WISE Gold (Visa)	2,000

Card type	Minimum credit limit (RM)
<b>Cashback cards</b>	
Essential (Visa)	2,000
<b>Reward points cards</b>	
Sutera Platinum (Visa)	3,000
Gold (Visa)	2,000
GSC Platinum (Visa)	12,000
GSC Gold (Visa)	2,000
<b>No-frills card</b>	
1'm (Visa)	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.

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/instalment 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><li>• Total monthly Cashback capped at RM300</li></ul>	Essential												
<ul style="list-style-type: none"><li>• With a minimum spend of RM500:<ul style="list-style-type: none"><li>- Enjoy 8% Cashback on Weekends and 1% on Weekdays on popular Online Spend merchants, Groceries &amp; Essentials (including selected convenience stores), Petrol and Dining. Each category is capped at RM15 Cashback per month.</li><li>- Enjoy unlimited 0.25% Cashback on all other valid Retail Transactions* (excluding Online Spend, Groceries &amp; Essentials, Petrol and Dining)</li></ul></li><li>• Below RM500 spend, enjoy 0.25% Cashback on all valid Retail Transactions*.</li></ul>	WISE												
<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: <table border="0"><tr><td><b>World Elite</b></td><td><b>World</b></td><td><b>Platinum</b></td></tr><tr><td> RM4 = 2.5 Skywards Miles</td><td> RM4 = 2 Skywards Miles</td><td> RM4 = 1.5 Skywards Miles</td></tr><tr><td> RM4 = 1.75 Skywards Miles</td><td> RM4 = 1.5 Skywards Miles</td><td> RM4 = 1.25 Skywards Miles</td></tr><tr><td> RM4 = 1 Skywards Miles</td><td> RM4 = 1 Skywards Miles</td><td> RM4 = 0.5 Skywards Miles</td></tr></table>	<b>World Elite</b>	<b>World</b>	<b>Platinum</b>	RM4 = 2.5 Skywards Miles	RM4 = 2 Skywards Miles	RM4 = 1.5 Skywards Miles	RM4 = 1.75 Skywards Miles	RM4 = 1.5 Skywards Miles	RM4 = 1.25 Skywards Miles	RM4 = 1 Skywards Miles	RM4 = 1 Skywards Miles	RM4 = 0.5 Skywards Miles	Emirates HLB
<b>World Elite</b>	<b>World</b>	<b>Platinum</b>											
RM4 = 2.5 Skywards Miles	RM4 = 2 Skywards Miles	RM4 = 1.5 Skywards Miles											
RM4 = 1.75 Skywards Miles	RM4 = 1.5 Skywards Miles	RM4 = 1.25 Skywards Miles											
RM4 = 1 Skywards Miles	RM4 = 1 Skywards Miles	RM4 = 0.5 Skywards Miles											
<b>MAS Enrich Miles</b>													
All valid Retail Transactions* would be awarded with MAS Enrich Miles based on: • Local : RM3.5 = 1 mile • Overseas : RM2.2 = 1 mile	Hong Leong Infinite  / Infinite/Infinite Doctor's Edition												

\*Retail Transactions (both local and international) EXCLUDE all Government/JomPAY/FPX bill payment related transactions, QR Pay transactions via HLB Connect App, Cash Advances, Quasi Cash (betting and gaming related transactions), Quick Cash, Flexi Payment Plan, Auto Balance Conversion (ABC), Balance Transfers and any fees and charges.

### 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?

For the full list of fees and charges, please visit our website [www.hlb.com.my/cc1](http://www.hlb.com.my/cc1) or scan here:



### 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:

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

- (a) abide by the terms and conditions for the use of the Card;
- (b) take reasonable steps to keep the Card and PIN secure at all times, including at the Cardholder's place of residence. These include not:
  - i. disclosing the Card details or PIN to any other person;
  - ii. writing down the PIN on the 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 Card and PIN.
- (c) 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;
- (d) notify the Bank immediately upon receiving Notifications via HLB Connect App or 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 Card responsibly, including not using the 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? (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)

Quick Cash Monthly Interest : 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 E-mail: [HLBB-CreditControl@hldb.hongleong.com.my](mailto:HLBB-CreditControl@hldb.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](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)
- For any enquiries, you may contact us at:**  
Contact Centre : 03-7626 8899 E-mail : [HLOnline@hldb.hongleong.com.my](mailto:HLOnline@hldb.hongleong.com.my)
- To make a complaint on products or services offered, you may contact us at:**  
Customer Advocacy  
Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur.  
Phone: 03-7626 8801/03-7626 8802/03-7626 8812 E-mail: [customerservice@hldb.hongleong.com.my](mailto:customerservice@hldb.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 Card products available

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

- Balance Transfer (BT)
- Quick Cash One-Time Fee
- Quick Cash Monthly Interest
- 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 July 2023