

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 to be used primarily for the payment of goods and services. Where any amount of the credit utilized 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?
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
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
Business cards	
Platinum Business (Mastercard)	12,000

Card type	Minimum credit limit (RM)
Cash Back cards	
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
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	
I'm (Mastercard)	2,000

NOTE: Minimum income eligibility for new principal credit cardholder is set at RM24,000 per annum. Credit 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 2 times of their monthly income per issuer.

• Cardholder will be subjected 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.

(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.

(iii) 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												
Cash Back													
<ul style="list-style-type: none"> • 0.4% Cash Back for all Insurance transactions • For other retail transactions* <ul style="list-style-type: none"> - Tier 1 - 0.4% Cash Back for first RM7,000 spend - Tier 2 - 1% Cash Back for subsequent spend 	Essential												
Effective 1 July 2019													
<ul style="list-style-type: none"> • With a minimum spend of RM500: <ul style="list-style-type: none"> - For Petrol, Groceries and Dining categories, enjoy 8% cash back on Weekends and 1% on Weekdays. Each category is capped at RM18 cash back per month. - All other valid Retail Transactions* (exclude Petrol, Groceries and Dining) will enjoy unlimited 0.25% cash back. • Below RM500 spend, enjoy 0.25% cash back on all valid Retail Transactions*. 	WISE												
<p>All valid Retail Transactions* would be awarded with Cash Back (in the form of The Store/Pacific vouchers):</p> <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*. <p>Note: Subject to maximum cash rebate of RM75 per billing cycle for amount spent at The Store/Pacific outlets</p>	The Store /Pacific												
Reward points													
All valid Retail Transactions* would be given Reward Points	Sutera Platinum/Gold/GSC												
Skywards Miles													
All valid Retail Transactions* would be awarded with Skywards Miles based on:													
<table border="0"> <tr> <td>World Elite</td> <td>World</td> <td>Platinum</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>	World Elite	World	Platinum	 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
World Elite	World	Platinum											
 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											

Type of rewards	Card type
MAS Enrich Miles	
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
AirAsia BIG Points	
All valid Retail Transactions* would be awarded with AirAsia BIG Points based on: • 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 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	<ul style="list-style-type: none"> 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)], ii. 100% of Tax, 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) iv. Any unpaid Minimum Payment Due from previous month's statement, and, v. 100% of any overlimit amount (refers to amount which exceeds the Prescribed Credit Limit or the Assigned Credit Limit) or 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.
Interest free period for retail purchase transaction	<ul style="list-style-type: none"> • 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	Paper Statement Fee (per statement)	1
Hong Leong Infinite (Visa)	No annual fee	No annual fee	Additional paper statement request (per statement)	5
Hong Leong Infinite Doctor's Edition (Visa)	No annual fee	No annual fee	Sales draft retrieval (per copy) ¹	20
Emirates HLB World Elite (Mastercard)	2,500	No annual fee	Joining fee (per card) ²	20
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: The Store/Pacific Gold (per year)	20
Emirates HLB Platinum (Mastercard)	250	No annual fee	The Store/Pacific Platinum (per year)	40
AirAsia Platinum (Visa)	350	150	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:	
AirAsia Gold (Visa)	200	80	i) Re-direction fee to different address (per request)	10
Business cards			ii) Re-delivery fee to same address (per request)	10
Platinum Business (Mastercard)	400	200	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	
Cash Back cards			Cheque facility related fees (for Platinum Business card only)	
WISE Gold (Visa)	98	80	i) cheque book application/issuance (per leaf)	0.15
Essential (Visa)	100	50	ii) Cheque processing fee (effective 1 January 2015) (per cheque issued)	0.50
The Store and Pacific Platinum (Mastercard)	300	150	iii) Destruction of uncollected cheque books for more than 28 days (per cheque book)	30
The Store and Pacific Gold (Mastercard)	150	75	iv) Returned Cheque	
Reward points cards			Due to insufficient fund (per cheque)	150
Sutera Platinum (Visa/Mastercard)	400	200	Due to technical reasons (e.g. alterations) (per cheque)	10
Gold (Visa/Mastercard)	160	80	v) Stop payment	
GSC Platinum (Visa/Mastercard)	300	150	Upon request (per cheque)	10
GSC Gold (Visa/Mastercard)	150	75	Due to loss of cheque book (per instruction)	10
No-frills card			Upon presentation of stop cheque:-	
I'm (Mastercard)	No annual fee	No annual fee	• 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.

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 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?

- 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: bnmteelink@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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