

PRODUCT DISCLOSURE SHEET

Kindly read this Product Disclosure Sheet before you decide to take up the Hong Leong Debit Card. Be sure to also read the general and Debit Card terms and conditions.



Hong Leong Junior Debit Card (Re-loadable)
Date:

1. What is this product about?

This is a reloadable prepaid Debit Card issued to the Parent or Legal Guardian for the child. It is a payment instrument which allows you to pay for goods and services at participating retail and service outlets via VISA or MEPS network. The Junior Debit Card (Re-loadable) (JDC) also allows you to withdraw cash at the Automatic Teller Machines (ATM). You are required to maintain a Junior Savings Account with us, to be linked to your JDC. If you close your Junior Savings Account maintained with Hong Leong Bank (HLB), you will not be able to perform any transaction via JDC. Customer is to read and understand the HLB Debit Card Terms and Conditions before signing the agreement and using the JDC.

- **ATM Cash Withdrawal**

Withdraw cash locally and overseas from over 1 million ATM machines that display the logo MEPS, VISA, PLUS, MasterCard or Cirrus.

- **Payment Convenience**

Make purchases at over 29 million VISA Card merchants domestically and worldwide, as well as MEPS e-debit merchants. You can also pay bills, transfer money and make purchases online.

- **Visa payWave/PayPass/MCCS Contactless acceptance**

Pay with just one wave – a fast, contactless and convenient way of making payments.

- **Discounts & Privileges**

Enjoy exclusive discounts from dining, shopping, travelling and many more at selected merchants simply by using the JDC.

- **Better Financial Control**

Flexibility to set your child's "Withdrawal Limit", "Retail Purchase Limit", "Online Purchase Limit" and "Auto-Reload Limit" via Hong Leong Connect online banking or visit any HLB Branch.

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

Fees & Charges Description	Fees/Charges* (Subject to Government Tax, if applicable)
Issuance Fee	RM8.00 per card
Annual Fee	RM8.00 per card
Card Replacement Fee*	RM18.00 per card
Character Cards^ (Hello Kitty/Transformers)	RM12.00 per card
*For damaged JDC due to Cardholder's fault and lost/stolen.	
ATM Cash Withdrawal: Domestic <ul style="list-style-type: none"> ▪ HLB/HLISB ATM ▪ Other Bank's ATM International <ul style="list-style-type: none"> ▪ Via MEPS ATM Network (Indonesia, Singapore, Thailand, Vietnam and Korea) ▪ Via VISA PLUS 	No Fee RM1.00 per transaction RM8.00 per transaction RM12.00 per transaction
Debit Card Monthly Statement (Hardcopy) – Optional feature for VISA Cardholders only)	RM2.00 per month
Ad-hoc Printed Statement Request Note: There will be additional RM2.00 per page if statement is less than a year or RM5.00 per page if statement is more than a year (Subject to Government Tax, if applicable)	RM10.00 per request

Sales Draft Retrieval Fee	RM20.00
Overseas Transaction	The transaction in foreign currency shall be converted at the foreign exchange rate and spread, if any, as determined by Visa, plus 1% mark-up imposed by the Bank

3. What are the key terms & conditions?

- A pre-authorization amount of RM 200 is charged to the Retail Purchase Account linked to the JDC for payment made at the automated fuel dispenser. The pre-authorization amount will be reversed out and the actual transaction amount will be charged to your Retail Purchase Account upon settlement by the merchant within three (3) working days.
- Alternatively, you may opt to pay with your JDC at the cashier to avoid the earmarking of the pre-authorization amount.

4. What if I fail to fulfill my obligations?

You must always use reasonable precautions to prevent the loss of your JDC.

Cardholder's responsibilities:

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

You will be liable for PIN-based unauthorized transaction if you have:

- Acted fraudulently;
- Delay in notifying HLB as soon as reasonably practicable after having discovered the loss or unauthorized use of your Debit Card;
- Voluntarily disclosed your PIN to another person; or
- Record your PIN on the Debit Card, or on anything kept in close proximity with your Debit Card.

You will be liable for unauthorized transactions which require signature verification or with contactless card, if you have:

- Acted fraudulently;
- Delay in notifying HLB as soon as reasonably practicable after having discovered the loss or unauthorized use of your JDC;
- Left your Debit Card or an item containing your JDC, unattended in places visible and accessible to others; or
- Voluntarily allow another person to use your JDC.

You are fully liable for all unauthorized ATM transactions.

5. What are the major risks?

Do not use a PIN/password selected from your birth date, identity card, passport, driving license or contact number to mitigate unauthorized use of your JDC in the event your JDC is lost/stolen.

Your JDC being lost/stolen. You should notify HLB immediately at **03-7626 8899** to block your JDC after having found that your JDC is lost or stolen or unauthorized transaction has been conducted or the PIN may have been compromised.

You must notify HLB immediately upon receiving SMS transaction alert if the transaction was unauthorized.

6. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact and/or personal details to ensure that all correspondences reach you in a timely manner. This can be done by going to any of our branches or call our Hong Leong Contact Centre at **03-7626 8899** to update your contact and/or personal details.

7. Where can I get further information?

If you have any enquiries, please contact us at:

Hong Leong Debit Cards

P.O.Box 12372
50776 Kuala Lumpur Malaysia

Hong Leong Contact Centre/Self Service Phone Banking:

03-7626 8899

(Our Customer Relationship Officers are available from 7.00am to 12.00am daily whereas the Self-Service Phone Banking is available 24x7)

Website: www.hlb.com.my

Or visit any of our HLB branches nationwide

8. Other Debit Card packages available

- Hong Leong Debit Card
- Hello Kitty Debit Card (Discontinued)
- Touch 'n Go Debit Zing Card

9. Contactless Functionality

- **Default Contactless Transaction Limit**
Your default contactless transaction limit is RM250. After your card has been tapped or waved on a contactless-enabled card reader, you will not be required to enter a PIN, unless your transaction is above RM250. If your transaction is above RM250, you can still pay with your JDC, you simply need to enter your PIN.
- **Default Cumulative Contactless Limit**
For additional security, every time you perform a total of RM800 contactless transactions cumulatively, you will be asked to perform a contact transaction and key in your PIN to reset your contactless limit. Once you have entered your PIN, your cumulative contactless limit will be reset to zero.
- **Setting your own limit**
You may re-set your Contactless Transaction limit and your Cumulative Contactless Limit from RM0 – RM800 by visiting any HLB/HLISB branch. Even if you do not re-set these limits, your Contactless Transaction limit and your Cumulative Contactless Limit may nevertheless be affected by your Retail Purchase limit which you previously set. Example:

Retail Purchase Limit	Default Contactless Transaction Limit	Default Cumulative Contactless Limit
RM100	RM100	RM100
RM300	RM250	RM300
RM1,000	RM250	RM800

The information provided in this disclosure sheet is valid as at 13 May 2019