

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your HLB Junior Debit Card.

Other customers have read this PDS and found it helpful; **you should read it too.**

[\(Versi Bahasa Malaysia\)](#)

Date: _____

① What is Hong Leong Junior Debit Card (Re-loadable)?

Hong Leong Junior Debit Card (Re-loadable) ("JDC"), 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, Mastercard or MEPs network.

The JDC also allows you to withdraw cash at the Automatic Teller Machines (ATM). You must maintain a Junior Savings Account with Hong Leong Bank (HLB), to be linked to your JDC. If you close your HLB Junior Savings Account, you will not be able to perform any transaction using JDC.

② Know Your Obligations

Fees and charges:

- Issuance Fee:
 - Junior Debit Card ("JDC"): **RM8 per card**
 - Junior Debit Card (HLB Smartlink Account): **RM5 per card**
- Annual Fee:
 - Junior Debit Card: **RM8 per card**
 - Junior Debit Card (HLB Smartlink Account): **RM5 per card**
- Card Replacement Fee:
 - JDC: **RM18 per card**
- JDC Reload Fee:
 - Auto Reload (From Junior Savings Account to JDC): **No Fee**
 - Over the counter: **RM2**
 - Via CDM (Cash to JDC): **No Fee**
 - Via ATM (From HLB Debit Card to JDC): **No Fee**
 - Via HLB Connect (From Current Account/-i or Savings Account/-i to JDC): **No Fee**

Cardholder's Responsibilities:

It is your responsibility to read these key terms:

- read and abide by the terms and conditions for the use of the JDC.
- take reasonable steps to keep the JDC and PIN secure at all times, including at your residence by:
 - To not disclose your JDC details, PIN or security credentials (e.g., passcode) to any other person;
 - To not allow any other person to use the JDC product;
 - To not disclose the details of the JDC to a third party except to facilitate payment and purchase authorization or to provision the JDC on a mobile wallet;
 - To not record or write down the PIN or security credentials on the JDC product, or on anything kept in close proximity with the JDC;
 - To not use a PIN or security credential that is predictable and can be easily associated to the cardholder such as birth date, identity card, passport, driving license or contact number; and
 - To keep their security device secure at all times.
- notify HLB as soon as reasonably practicable after having discovered that the JDC is lost, stolen, an unauthorised transaction had occurred or the PIN & security credentials may have been compromised.
- notify HLB immediately upon receiving Notifications via HLB Connect App or Short Message Service ("SMS") transaction alert if the transaction was unauthorised.
- notify HLB immediately of any change of your contact number and/or personal details to ensure that all correspondences reach you in a timely manner.
- use the JDC responsibly, including not using the JDC for unlawful activity.
- check the account statement periodically and report any discrepancy without undue delay.
- ensure that all Card Transactions (including Overseas Transactions) adhere to Bank Negara Malaysia ("BNM") Foreign Exchange Policy Notices ("FEP Notices"). It is advisable to read and understand the FEP Notices available at BNM's Website at www.bnm.gov.my/fep to ensure all activities performed using HLB's Debit Card comply with FEP Notices at all times.

It is your responsibility to:



Read and understand the **key terms** in the contract before you sign it.



Keep your **PIN and security credentials secure at all times. Do not** disclose your credentials to any person.



Contact us immediately after having discovered the loss or unauthorised use of your card.

③ Know Your Risks

1. You will be liable for unauthorised transactions (including PIN, signature, contactless or cash withdrawal) if you have:

- (a) acted fraudulently;
- (b) delay in notifying HLB as soon as reasonably practicable after having discovered the loss or unauthorised use of your JDC;
- (c) voluntarily disclosed your PIN to another person or allow another person to use your JDC;
- (d) record your PIN on the JDC, or on anything kept in close proximity with your JDC;
- (e) left your JDC or an item containing your JDC, unattended in places visible and accessible to others;
- (f) voluntarily allow another person to use your JDC;
- (g) refused to cooperate with HLB in the investigation; or
- (h) failed to carry out the following obligations as informed by HLB:
 - (i) shall not disclose your banking credentials such as access identity (ID) and passcode to a third-party;
 - (ii) shall take reasonable steps to keep your security device secure at all times; or
 - (iii) shall report any security breach of your banking credentials or the loss of a security device to HLB as soon as the Cardholder becomes aware of the breach or loss.

④ Other Key Terms

- (a) JDC is blocked from using for overseas transactions and card not present (CNP) transactions such as online purchases or telephone orders. You must opt-in before you can use your card for overseas and CNP transactions.
- (b) You have the option to turn off the contactless function of your JDC during account opening, card application, or any time thereafter.
- (c) The JDC is automatically enabled to pay for toll-related transactions by tapping it on the payment terminal.
- (d) When you use your JDC at a self-service petrol dispenser, a pre-authorization amount of RM200 may be charged to your Retail Purchase Account. This amount will be released and the actual transaction amount will be debited to your account within 3 working days from the transaction date.
- (e) If you fail to abide by the terms and conditions of your JDC, we have the right to terminate your JDC.

If you have any questions or require assistance on your JDC, you can:



Call us at
03-7626 8899



Visit us at
www.hlb.com.my/jdc



Email us at
hlonline@hlbb.hongleong.com.my



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information