

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 Debit Card Date: <p style="text-align: right;"><i>Last Updated as of 1 September 2020</i></p>
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1. What is this product about?

This is a Debit Card, a payment instrument which allows you to pay for goods and services from your deposit accounts at participating retail and service outlets via VISA, MasterCard or MEPs network. The Debit Card also allows you to withdraw cash at the Automatic Teller Machines (ATM). You are required to maintain a deposit account with us, to be linked to your Debit Card. If you close your deposit account maintained with Hong Leong Bank (HLB), you will not be able to perform any transaction via Debit Card. Customer is to read and understand the HLB Debit Card Terms and Conditions before signing the agreement and using the Debit Card.

- **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 and MasterCard merchants domestically and worldwide, as well as MyDebit 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 Hong Leong Debit Card.
- **Bonus Interest**
Earn Bonus Interest on your Savings Account when you swipe with your Hong Leong Debit Card. The more you swipe, the higher the Bonus Interest earned. This is only applicable if you tag your Retail Purchase Account to:-
 - i. Hong Leong Pay&Save Account
 - ii. Hong Leong One Account (without overdraft)
- **Multi Currencies Feature**
Multi Currency Feature or “MCF” refers to the foreign currency stored within your Hong Leong Bank account approved by HLB for MCF which allows the Cardholder to, amongst others :
 - (a) hold foreign currencies approved by HLB from time to time;
 - (b) perform Overseas Transactions* in the foreign currency selected by the Cardholder;
 - (c) convert one foreign currency to another foreign currency in the Cardholder’s MCF Enabled Account* via HLB branches or Hong Leong Connect.

For the avoidance of doubt, MCF is only available for a MCF Enabled Account held by a single individual Accountholder. The latest available foreign currencies approved for MCF is available at <https://www.hlb.com.my/en/personal-banking/deposits/savings-account/pay-and-save-account.html>.

*Note:

“Overseas Transactions” means the Debit Card transactions and ATM Card transactions performed by the Cardholder outside Malaysia, provided that the Cardholder has opted to allow Overseas Transactions to be performed on the relevant Debit Card;

“MCF Enabled Account” means the account of the Cardholder where MCF has been enabled, which may include the account linked to the Debit Card.

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

Fees & Charges Description	Fees/Charges (Subject to Government Tax, if applicable)
Issuance Basic Savings Account/Basic Savings Account-i/Basic Current Account/Basic Current Account-i (“ BSA/BSA-i/ BCA/BCA-i ”) Generic Priority Banking Card (“ PB ”) Character Cards	No Fee RM8 per card No Fee RM12 per card

Annual Fee BSA/BSA-i/BCA/BCA-i/PB Savings Account/Savings Account-i/Current Account/Current Account-i other than BSA/BSA-i/BCA/BCA-i	No Fee RM8 per card
<p>"No Fee" is applicable if the Debit Card is only linked to BSA/BSA-i/BCA/BCA-i. Otherwise, Debit Card Issuance and Annual Fee will be charged accordingly.</p> <p>Cardholder with a new and/or existing Hong Leong 3-in-1 Junior Savings Account/Hong Leong 3-in-1 Junior Savings-i, single BSA/BSA-i and/or single BCA/BCA-i are not eligible to apply for Character Cards.</p>	
Card Replacement Fee** PB BSA/BSA-i/BCA/BCA-i Savings Account/Savings Account-i/Current Account/Current Account-i other than BSA/BSA-i/BCA/BCA-i	RM9 per card RM12 per card RM18 per card
<p>**For damaged ATM/Debit Card due to the Cardholder's fault and lost/stolen, conversion from Generic Debit Card to Character Debit Card(if applicable) or vice versa</p>	
ATM Cash Withdrawal: Domestic The Bank's ATM Other Bank's ATM International (from MYR balances) Cross Borders Cash Withdrawal via Paynet MEPs Network Visa PLUS/Mastercard Cirrus	No Fee RM1 per transaction RM8 per transaction RM12 per transaction
International ATM Cash Withdrawal (from MCF Enabled Account) Via Visa PLUS/Mastercard Cirrus (Account with multi currencies)	RM12 (in fixed equivalent foreign currency*) or 2% of withdrawal amount, whichever is higher *fixed equivalent foreign currency as below: <ul style="list-style-type: none"> • USD 3.00 • AUD 4.50 • GBP 2.50 • SGD 4.00 • EUR 3.00 • HKD 25.00 • JPY 350 • NZD 5.00 • THB 100 • SAR 12
Overseas Transaction: Transactions in currencies other than Ringgit Malaysia (RM)	<p>The transaction will be converted into Ringgit Malaysia on the date it is processed by Visa and/or Mastercard at the foreign exchange rate determined by Visa and/or Mastercard.</p> <p>The following additional fees will be charged on the conversion:</p> <ol style="list-style-type: none"> i. 1% transaction fee charged by Visa and/or Mastercard; and ii. 1% foreign exchange conversion mark-up imposed by the Bank.
Transactions in Ringgit Malaysia (RM) via Dynamic Currency Conversion (DCC)	For certain Overseas Transactions, Cardholders are given the option of using the DCC service to convert the foreign currency used in their Overseas Transactions into Ringgit Malaysia. However, if DCC is selected:

	<ul style="list-style-type: none"> i. the foreign exchange rate used by the overseas merchant for the DCC transaction may be higher than the exchange rate determined by Visa and/or Mastercard ; and ii. the Cardholder will be charged a 1% transaction fee on the converted Ringgit Malaysia amount, representing fees imposed by Visa and/or Mastercard.
Weekly Statement Request	RM20 per month
Ad-hoc Printed Statement Request For Statement up to one year ago For Statement of more than a year ago	RM10 per request, RM2 per page RM10 per request, RM5 per page
Sales Draft Retrieval Fee	RM20 per copy

3. What are the key terms & conditions?

- A pre-authorization amount of RM 200 is charged to the Retail Purchase Account linked to the Debit Card 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 Debit Card 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 Debit Card.

Cardholder's responsibilities:

- (a) Abide by the terms and conditions for the use of the debit card.
- (b) 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
 - i. disclosing the debit card details or PIN to any other person;
 - ii. writing down the PIN on the debit 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 debit card and PIN.
- (c) 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.
- (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 debit card responsibly, including not using the debit card for unlawful activity and
- (g) Check the account statement and report any discrepancy without undue delay.
- (h) The Cardholder shall ensure that all Card Transactions (including Overseas Transactions) adhere to Foreign Exchange Notices ("FE Notices"). Cardholder is advisable to read and understand the FE Notices available at BNM's website at <http://www.bnm.gov.my> - 'Foreign Exchange Notices' tab to ensure all activities performed using the Bank's debit card comply with FE Notices at all times.

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

- i. Acted fraudulently;
- ii. Delay in notifying HLB as soon as reasonably practicable after having discovered the loss or unauthorized use of your Debit Card;
- iii. Voluntarily disclosed your PIN to another person; or
- iv. 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:

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

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 Debit Card in the event your Debit Card is lost/stolen.

Your Debit Card being lost/stolen. You should notify HLB immediately at **03-7626 8899** to block your Debit Card after having found that your Debit Card 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?

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.

For any enquiries, you may contact us at:

Contact Center : 03-7626 8899

Facsimile : 03-7946 8888

E-mail : HLOnline@hlbb.hongleong.com.my

To make a complain on products or services offered, you may contact us at :

Customer Advocacy

Level 13A Floor, Menara Hong Leong,

No 6, Jalan Damanlela, Bukit Damansara,

50490 Kuala Lumpur.

Phone: 03-76268801/03-76268802/03-76268812

E-mail: customerservice@hlbb.hongleong.com.my

8. Other Debit Card packages available

- Hong Leong Junior Debit Card
- 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 Debit Card, 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

10. PIN & PAY Debit Cardholder Safety Tips

You, and any additional cardholder, must take all reasonable precautions to prevent the Debit Card and the card number, the PIN, your password or any other security details for the card or account (the "card security details") from being misused or being used to commit fraud.

These precautions include:

- sign the Debit Card as soon as it is received and comply with any security instructions;
- protect the Debit Card, the PIN, and any Debit Card security details;
- do not allow anyone else to have or use the Debit Card;
- destroy any notification of the PIN and of any Debit Card security details;
- do not write down the PIN or the Debit Card security details nor disclose them to anyone else including the police and/or Hong Leong Bank/Hong Leong Islamic Bank staff;
- do not allow another person to see your PIN when you enter it or it is displayed;
- do not tamper with the Debit Card;

- regularly check that you still have your Debit Card;
- keep Debit Card receipts securely and dispose of them carefully
- contact us about any suspicious matter or problem regarding the use of the Debit Card at a terminal; and
- check your statements regularly and report any suspicious activities immediately.

You must notify us immediately if:

- your Debit Card is lost or stolen; or
- your PIN may have been disclosed/compromised; or
- your Debit Card is retained by an ATM; or
- your address or contact details have changed.

You must select or change your PIN to a number selected by you, before the PIN can be used for transactions. Your selected PIN must be one designed to reduce the chance of anybody guessing the numbers you selected. You must avoid unsuitable PINs such as:

- birth dates, months or years in any form or combination;
- sequential numbers (such as 345678) and easily identifiable number combinations (such as 111111);
- any of the blocks of numbers printed on your Debit Card;
- other easily accessible personal numbers such as parts of personal telephone numbers, identity card number, or other personal data.

Card Pre-authorisation at Petrol Station Self-Service Pump

What happens when I use my Debit Card at a self-service pump?

When you use your Debit Card at a self-service pump (automated fuel dispenser) at a petrol station, the self-service pump will authorise the fuel transaction before you can start pumping fuel into your vehicle. This is performed by sending a pre-authorisation amount on the payment card to your Debit Card issuer.

What is a pre-authorisation?

A pre-authorisation is a temporary hold of a specific amount from the available balance on the payment card. It is used to verify that the card is active and has sufficient available funds prior to dispensing fuel.

What amount will be pre-authorised on my Debit Card when using a self-service pump?

Because the pre-authorisation must happen before the fuel is pumped, the actual amount of fuel pumped is not yet known at the time of the pre-authorisation. The agreed pre-authorisation amount at self-service pumps in Malaysia is set to RM200.

What if the amount of fuel pumped is less than the pre-authorised amount?

The amount of the pre-authorisation is not a charge and no funds are debited from the Debit Card account, but the available balance on the Debit Card is temporarily reduced by the pre-authorisation amount. Once you have completed pumping fuel, the actual amount for the fuel dispensed will be sent to your issuing bank. At this point the actual amount will be debited from the Debit Card account, and the pre-authorisation amount is cleared. However, this may take 3 business days after the fuel was dispensed and the pre-authorisation was generated.

What if my available funds are less than RM200 or if I want to avoid a RM200 hold of funds on my card?

Customers who want to avoid a pre-authorisation at self-service pumps are advised to go to the cashier where the exact purchase amount would be deducted from the cardholder's account.

Debit Cards with a Contactless Feature

A contactless card is a fast, easy, and convenient way to pay and lets you make everyday purchases quickly and safely with just a tap of your contactless-enabled Debit Card wherever you see the universal contactless symbol.

How does my contactless card work?

The contactless functionality consists of an embedded computer chip with an antenna that sends the transaction signal wirelessly over a small distance without direct contact between the merchant terminal and the contactless Debit Card. In order to make a payment you simply need to tap your card with a contactless interface to the terminal reader when prompted. No PIN or signature is required for contactless transactions up to RM250 in Malaysia.

Security Features

The Debit Card never leaves your hand

The most simple security measure for a contactless Debit Card is the fact that it never leaves your hand. Because you're in control of the payment, there's no chance that someone will double swipe or make a copy of your Debit Card when you're not looking.

Secure chip to prevent counterfeit

Contactless Debit Cards are as secure as any other chip-enabled Debit Card and carry the same multiple layers of security to prevent counterfeit. Each contactless transaction includes a unique code generated by the chip in the Debit Card that changes with each purchase, thereby preventing fraudsters from replaying information read from the chip to make payments.

Customer verification for higher value purchases

As contactless technology is designed to offer customers speed and convenience at the cashier, you do not need to sign or enter a PIN for contactless transactions up to RM250 in Malaysia. If the transaction is more than RM250, you can still tap the Debit Card but will be required to enter your PIN or be asked to sign the receipt.

No Cardholder Liability for Contactless Purchases

In the unlikely event of fraud, you will not be held responsible for fraudulent charges or unauthorised purchases made using the contactless feature on your chip Debit Card. You must notify us immediately or as soon as reasonably possible of any unauthorised Debit Card use or any suspicious activities. However, you may be held responsible for unauthorised purchases if you were negligent with protecting your Debit Card or your PIN.

Frequently Asked Questions

1. Could I unknowingly make a purchase if I walk past a contactless reader?
A contactless Debit Card must be very close to the contactless reader at the cashier to work. Your contactless Debit Card will only work when the Debit Card is within 4cm of the card reader. Furthermore, the reader needs to be enabled by the cashier and this will only happen when the cashier initiates a transaction at the terminal to accept payment. If the contactless reader is not processing a transaction, it will not read any contactless card presented in front of it by mistake.
2. What happens if I accidentally tap my Debit Card twice on the contactless reader?
The contactless terminal can only process one transaction at a time. Even if the contactless Debit Card is accidentally tapped more than once, you will only get billed once for the transaction.
3. What happens if I have more than one contactless card in my wallet and I tap my wallet on the contactless reader?
If you hold your card up to a reader and you have any other contactless payment cards nearby, the reader might detect more than one card and won't complete the payment. You will need to do the transaction again. You should make sure you only hold one card on the reader and always take it out of your wallet.
4. What if a fraudster reads my Debit Card by placing a contactless reader close to my wallet?
In the unlikely event that the contactless Debit Card security details are read by a fraudster through a rogue contactless reader in close proximity to your pocket or wallet, safeguards are in place to prevent unauthorised use of the intercepted card security details. Each contactless transaction includes a unique code that changes with each purchase, which can only be used once and can only be generated by the chip in the original contactless Debit Card, and prevents a counterfeit Debit Card from being produced from the intercepted card security details. In the unlikely event of fraud, you will not be held responsible for fraudulent charges or unauthorised purchases made using the contactless feature on your chip card. You must notify us immediately or as soon as reasonably possible of any unauthorised Debit Card use or any suspicious activities.
5. Could a fraudster steal my Debit Card and use it to empty my bank account?
Safeguards are in place to mitigate the use of a lost or stolen contactless Debit Card by a fraudster. There is a low contactless transaction limit of RM250, above which the transaction cannot be authorised without cardholder verification – PIN or signature verification. Transactions are analyzed by the card issuer and global payment networks in real-time to identify fraud patterns and detect suspicious transactions.