

Product Disclosure Sheet	Hong Leong Debit Card
(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)	(The information provided in this disclosure sheet is valid as at 1 April 2017)

1. What is this product about?	4. What are the fees and charges I have to pay?				
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.	Fees & Charges Description	Fees/Charges (exclusive of GST)	GST (6%)	Fees/Charges (inclusive of GST)	
	Issuance Fee Basic Savings/-i/Basic Current Account/-i ("BSA/BCA/-i") Generic/Junior Priority Banking Card ("PB") Character Cards^ (Hello Kitty/Transformers) Annual Fee				
"No Fee" is applicable if the Debit Card is only linked to BSA/BCA/-i. Otherwise, Debit Card Issuance and Annual Fee will be charged accordingly. ^Cardholder with a new and/or existing Hong Leong Junior Savings Account/-i, single BSA/-i and/or single BCA/-i are not eligible to apply for Character Cards.					
2. What do I get from this product and what are the limitations?	Card Replacement Fee**				
<ul style="list-style-type: none"> 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 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 Hong Leong Debit Card. Bonus Interest Earn Bonus Interest on your Savings Account with every swipe on 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) 	PB	RM9.00 per card	Not Applicable	RM9.00 per card	
	BSA/BCA/-i	RM12.00 per card	Not Applicable	RM12.00 per card	
	Savings/Current Account/-i other than BSA/BCA/-i	RM18.00 per card	Not Applicable	RM18.00 per card	
	**For damaged ATM/Debit Card due to the Cardholder's fault and lost/stolen, conversion from Generic Debit Card to Character Debit Card or vice versa				
	ATM Cash Withdrawal:				
	Domestic				
	The Bank's ATM	No Fee	Not Applicable	No Fee	
	Other Bank's ATM	RM1.00 per transaction	RM0.06 per transaction	RM1.06 per transaction	
	International				
	Via MEPs ATM Network (Indonesia, Singapore, Thailand, Vietnam and Korea)	RM8.00 per transaction	RM0.48 per transaction	RM8.48 per transaction	
Via VISA PLUS/ MasterCard Cirrus	RM12.00 per transaction	RM0.72 per transaction	RM12.72 per transaction		
Debit Card Monthly Statement (Hardcopy) – Optional feature for VISA Cardholders only)	RM2.00 per month	RM0.12 per month	RM2.12 per month		
Ad-hoc Printed Statement Request Note: There will be additional RM2.12 per page if statement is less than a year or RM5.30 per page if statement is more than a year	RM10.00 per request	RM0.60 per request	RM10.60 per request		
Sales Draft Retrieval Fee	RM20.00	RM1.20	RM21.20		
3. What are the key terms & conditions?	Overseas Transaction	The transaction in foreign currency shall be converted at the foreign exchange rate and spread, if any, as determined by Visa/MasterCard International, plus 1% mark-up imposed by the Bank	Not Applicable	The transaction in foreign currency shall be converted at the foreign exchange rate and spread, if any, as determined by Visa/MasterCard International, plus 1% mark-up imposed by the Bank	

5. What if I fail to fulfill my obligations?	9. Contactless Functionality														
<p>You must always use reasonable precautions to prevent the loss of your Debit Card. You will be liable for PIN-based unauthorized transaction if you have:</p> <ul style="list-style-type: none"> 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. <p>You will be liable for unauthorized transactions which require signature verification or with contactless card, if you have:</p> <ul style="list-style-type: none"> 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. <p>You are fully liable for all unauthorized ATM transactions.</p>	<ul style="list-style-type: none"> • 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 RM400 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 - RM400 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: 														
<p>6. What are the major risks?</p> <p>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.</p> <p>Your Debit Card being lost/stolen. You should notify HLB immediately at 03-7626 8899 or Priority Banking dedicated toll-free line 1800-18-9000 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</p> <p>You must notify HLB immediately upon receiving SMS transaction alert if the transaction was unauthorized.</p>	<table border="1" data-bbox="813 669 1508 810"> <thead> <tr> <th>Retail Purchase limit</th> <th>Default Contactless Transaction limit</th> <th>Default Cumulative limit</th> </tr> </thead> <tbody> <tr> <td>RM100</td> <td>RM100</td> <td>RM100</td> </tr> <tr> <td>RM300</td> <td>RM250</td> <td>RM300</td> </tr> <tr> <td>RM500</td> <td>RM250</td> <td>RM400</td> </tr> </tbody> </table>			Retail Purchase limit	Default Contactless Transaction limit	Default Cumulative limit	RM100	RM100	RM100	RM300	RM250	RM300	RM500	RM250	RM400
Retail Purchase limit	Default Contactless Transaction limit	Default Cumulative limit													
RM100	RM100	RM100													
RM300	RM250	RM300													
RM500	RM250	RM400													
<p>7. What do I need to do if there are changes to my contact details?</p> <p>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 or Priority Banking dedicated toll-free line 1800-18-9000 to update your contact and/or personal details.</p>															
<p>8. Where can I get further information?</p> <p>If you have any enquiries, please contact us at: Hong Leong Debit Cards P.O.Box 12372 50776 Kuala Lumpur Malaysia</p> <p>Hong Leong Contact Centre/Self Service Phone Banking: 03-7626 8899 or Priority Banking dedicated toll-free line 1800-18-9000 (Our Customer Relationship Officers are available from 7.00am to 12.00am daily whereas the Self-Service Phone Banking is available 24x7)</p> <p>Website: www.hlb.com.my Or visit any of our HLB branches nationwide</p>															

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 3–4 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

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.

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.

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.

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.

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.