

PRODUCT DISCLOSURE SHEET ([Versi Bahasa Malaysia](#))**Hong Leong Bank Debit Card**Date: *Last updated on 10 Dec 2024*

Kindly read this **Product Disclosure Sheet** before you decide to take up the Hong Leong Debit Card.

Be sure to also read the General Terms and Conditions of Accounts and Debit Card terms and conditions.

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. Cardholder is to read and understand the HLB Debit Card Terms and Conditions 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:

- (a) Hong Leong Pay&Save Account
- (b) Hong Leong One Account (without overdraft)

- **Multi Currencies Feature**

Multi-Currency Feature or “**MCF**” refers to the foreign currency stored within your HLB 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 (1) foreign currency to another foreign currency in the Cardholder’s MCF Enabled Account* via HLB branches or HLB 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 on [HLB’s Website](#) > Deposit > Savings Account > Pay&Save Account.

Notes:

- (a) “**Overseas Transactions**” means the Debit Card transactions and ATM Card transactions performed by the Cardholder outside Malaysia, provided the Cardholder has opted to allow Overseas Transactions to be performed on the relevant Debit Card;
- (b) “**MCF Enabled Account**” means the account of the Cardholder where MCF has been enabled, which may include the account linked to the Debit Card.
- (c) The Hong Leong Visa Multi Currency Debit Card is only issued to Hong Leong Pay&Save accountholders wherein the Hong Leong Pay&Save accountholders can only tag the Retail Purchase Account to Hong Leong Pay&Save Account.

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

For the full list of fees and charges, please visit our website www.hlb.com.my/dc1 or scan here:

**3. What are the key terms & conditions?**

- (a) Where required by the Authorised Merchant and subject to your available funds, the following pre-authorisation amount will be charged to the Retail Purchase Account linked to the Debit Card:
 - (i) RM200 for payment made for the purchase of petrol at the automated fuel dispenser;
 - (ii) amount as set by the Authorised Merchant and agreed by you for any payment other than for the purchase of petrol at the automated fuel dispenser.
- (b) The pre-authorisation amount will be reversed out and the actual transaction amount will be charged to your Retail Purchase Account upon settlement by the merchant within twenty-one (21) calendar days or such other period as may be notified by HLB.
- (c) For the purchase of petrol, you may opt to pay with your Debit Card at the petrol kiosk cashier to avoid the earmarking of the pre-authorisation amount.

4. What if I fail to fulfil my obligations?

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

1. 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 HLB 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 HLB immediately upon receiving Notifications via HLB Connect App or Short Message Service ("**SMS**") transaction alert if the transaction was unauthorised.
- (e) notify HLB 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.
- (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 Bank Negara Malaysia ("**BNM**") Foreign Exchange Policy Notices ("**FEP Notices**"). The Cardholder 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.

2. You will be liable for PIN-based unauthorised transaction 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 Debit Card;
- (c) voluntarily disclosed your PIN to another person; or
- (d) record your PIN on the Debit Card, or on anything kept in close proximity with your Debit Card.

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

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

4. You are fully liable for all unauthorised 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 unauthorised use of your Debit Card in the event your Debit Card is lost/stolen.
- Your Debit Card is lost/stolen. You should notify Hong Leong Contact Centre immediately at **03-7626 8899** to block your Debit Card after having found that your Debit Card is lost or stolen or unauthorised transaction has been conducted or the PIN may have been compromised.
- You must notify HLB immediately upon receiving Notifications via HLB Connect App or SMS transaction alert if the transaction was unauthorised.
- Failure to safekeep your Debit Card, disclosure of your PIN to third party and delay in notifying HLB upon discovery of loss/theft/fraudulent use of your Debit Card may cause you to fall victims to unauthorised transactions which you may be liable for.

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?

- (a) For latest information 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 HLB's website shall prevail.
 - (b) If you have any enquiries regarding the terms and conditions, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my or call Hong Leong Contact Centre at **03-7626 8899**.
 - (c) To make a complaint on products or services offered, you may contact us at: Customer Advocacy, Level 13A, Menara Hong Leong, No. 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur.
- Phone: 03-7626 8821/03-7626 8802/03-7626 8812. E-mail: customerservice@hlbb.hongleong.com.my

8. Other Debit Card packages available

- Hong Leong Junior Debit Card

9. Contactless Functionality

- **Contactless Transaction Limit**
Contactless transactions without PIN verification are capped at RM250 per transaction ("**Contactless Transaction Limit**"). For contactless transactions of RM250 and below, you will not need to enter your PIN after tapping/waving your Debit Card on a contactless-enabled card reader. For contactless transactions above RM250, you will be required to perform a PIN verification.
- **Contactless Daily Cumulative Limit**
Cumulative contactless transactions without PIN verification are capped at RM800 per day or such other limit as may be set by you ("**Contactless Daily Cumulative Limit**"). For additional security, any contactless transaction without PIN verification exceeding the Contactless Daily Cumulative Limit will be declined and you will be asked to perform a PIN verified transaction at the Point-of-Sales to reset your Contactless Daily Cumulative Limit. The Contactless Daily Cumulative Limit resets automatically on a daily basis and whenever you perform a PIN verified transaction.
- **Setting your own limit**
You may set your preferred Contactless Daily Cumulative Limit from RM0 – RM800 via HLB Connect, Hong Leong Contact Centre or visit any HLB/HLISB branch. The Contactless Transaction Limit and Contactless Daily Cumulative Limit is subject to and will not exceed the Retail Purchase limit previously set by you. Example:

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

10. Online Purchase Transactions

When you make an online purchase with your HLB Credit Card, you will receive a 6-digit OTP (One-Time Password) in one of two ways:

- (a) Through Card OTP in HLB Connect App (if you're registered) or
- (b) Via SMS (if you're not registered for the HLB Connect app)

To complete your online purchases:

- (a) Check your card OTP HLB Connect App or SMS for the OTP
- (b) Enter the 6-digit code on the merchant's payment page

Important: Never share your OTP with anyone. It's for your own use only.

11. 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;
- your PIN may have been disclosed/compromised;
- 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; or
- other easily accessible personal numbers such as parts of personal telephone numbers, identity card number, or other personal data.

Card Pre-authorisation for Retail Purchase Transactions made with Authorised Merchants

- What happens when I use my Debit Card at an Authorised Merchant that request for pre-authorisation?

When you use your Debit Card at such an Authorised Merchant, the Authorised Merchant will authorise the pre-authorised amount at the point of the transaction. 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 for the transaction.

- What amount will be pre-authorised on my Debit Card?

The pre-authorisation amount for petrol purchase at self-service pumps is set to RM200 and for any other Retail Purchase Transaction, the pre-authorisation amount is the transaction amount set by the Authorised Merchant and agreed by you.

- What if the actual amount transacted 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 transacted, the actual amount 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 up to twenty-one (21) calendar days after the transaction and the pre-authorisation was generated.

- What if my available funds are less than the pre-authorised amount or if I want to avoid a hold of funds on my card?

You cannot proceed with your transaction if your pre-authorised amount is more than your available funds. For the purchase of petrol, if you want to avoid pre-authorisation at self-service pumps, you are advised to make payment at the petrol kiosk cashier where the exact purchase amount would be deducted from your 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.
- Cardholder verification for higher value purchases
As contactless technology is designed to offer cardholders 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 analysed by the card issuer and global payment networks in real-time to identify fraud patterns and detect suspicious transactions.

The information provided in this Product Disclosure Sheet is valid as at 10 Dec 2024.