

PRODUCT DISCLOSURE SHEET



Dear Customer,

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

Hong Leong Debit Card ("**Debit Card**") is 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 must maintain a deposit account with Hong Leong Bank (**HLB**), to be linked to your Debit Card. If you close your HLB deposit account, you will not be able to perform any transaction using your Debit Card.

② Know Your Obligations

It is your responsibility to read these key terms:

1. You must:

- (a) read and 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 your residence by:
 - (i) not disclosing your Debit Card details or PIN to any other person;
 - (ii) not writing down the PIN on the Debit Card, or on anything kept in close proximity with the card;
 - (iii) not using a PIN/Password selected from your birth date, identity card, passport, driving license or contact numbers; and
 - (iv) not 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 of your contact number and/or personal details to ensure that all correspondences reach you in a timely manner.
- (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) 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.

2. Contactless Functionality:

• **Contactless Transaction Limit**

Contactless transactions without PIN verification are capped at RM250 per transaction ("**Contactless Transaction Limit**"). No PIN verification is required for contactless transactions of RM250 and below. If your contactless transaction exceeds Contactless Transaction Limit, you must authorise using the following method:

- Contactless transaction (Contactless Card Payment and Mobile Wallet except for Apple Pay): PIN verification.
- Contactless transaction (Using Apple Pay): Apple eligible device's authentication mechanism, subject to the applicable Apple Pay terms and conditions.

• **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. If your contactless transaction exceeds Contactless Daily Cumulative Limit, you must authorise using the following method:

- Contactless transaction (Contactless Card Payment and Mobile Wallet except for Apple Pay): PIN verification.
- Contactless transaction (Using Apple Pay): Apple eligible device's authentication mechanism, subject to the applicable Apple Pay terms and conditions.

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.

Fees & Charges	Amount
Annual Fee Savings Account/Current Account other than Basic Savings Account/Basic Current Account ("BSA/ BCA")	RM8 per card
Issuance Fee - BSA/BCA - Savings Account/ Current Account	No Fee RM8 per card
Card Replacement Fee - BSA/ BCA - Savings Account/ Current Account	RM12 per card RM18 per card



Scan QR code for Full list of Fees & Charges

③ Know Your Risks

1. 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.

2. 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 your Debit Card;
- (c) left your Debit Card or an item containing your Debit Card, unattended in places visible and accessible to others;
- (d) voluntarily allow another person to use your Debit Card.
- (e) refused to cooperate with HLB in the investigation; or
- (f) 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.

3. You are fully liable for all unauthorised ATM transactions.

④ Other Key Terms

- (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 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.
- (d) The Debit Card is automatically enabled to pay for toll-related transactions by tapping it on the payment terminal.
- (e) The Cardholder is responsible for ensuring that the Cardholder's Retail Purchase Account has sufficient balance before making any toll-related transaction.

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



Call us at
03-7626 8899



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



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



Scan the QR code for more information