

# PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Flexi Payment Plan One-Time Interest.

Date:

Other customers have read this PDS and found it helpful; **you should read it too.** ([Versi Bahasa Melayu](#))

## 1. What is Flexi Payment Plan One-Time Interest?

The Hong Leong Bank (“HLB”) Flexi Payment Plan One-Time Interest (“FPP OTI”) programme is open to all existing HLB principal credit cardholders. FPP OTI allows you to convert either specific retail transaction (“Flexi Payment X”) or consolidated retail transactions balance amount (“Flexi Payment”) which has been posted to your HLB Credit Card account and/or billed to the respective HLB Credit Card monthly statement, by way of monthly instalments over a prescribed tenure.

## 2. Know Your Obligations

For this FPP OTI, as an illustration

FPP OTI plans as below:

FPP OTI Tenure	Minimum FPP OTI Amount	FPP OTI Rate	FPP OTI Effective Interest Rate (“EIR”)
3, 6 or 12 months	RM500	Up to 5.00%	Up to 9.10% p.a.

Notes:

- The maximum amount per application is up to 90% of your existing available credit limit under your HLB Credit Cards, subject to HLB’s approval.
- No rewards points or cash rebate will be awarded for FPP OTI programme.

It is your responsibility to:

- Read and understand the key **terms** in the **contract**.
- Pay your monthly FPP OTI monthly instalment timely. Speak to us if you wish to settle your FPP OTI earlier.
- Contact us immediately** if you are unable to pay your monthly instalment.

You have to pay the following fees and charges:

- Late payment charge: 1% on the outstanding balance as reflected on the FPP OTI and/or Credit Card account, subject to a minimum of Ringgit Malaysia Ten (RM10) or a maximum of Ringgit Malaysia One Hundred (RM100), whichever is higher.
- Paper Statement Fee\*: RM2.00 per statement.



Scan QR code for the full list of Fees & Charges

\*Paper Statement Fee is exempted for customers aged 60 and above, customers with disabilities and customers with difficulties accessing electronic statement.

## 3. Know Your Risks

What happens if you ignore your obligations?

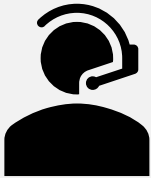
- The FPP OTI interest rate will be retracted if you fail to make payment and your FPP OTI account and/or Credit Card account are in default for ninety (90) days and above. An interest of 18% p.a. will be charged on your remaining outstanding balance in the FPP OTI account on a daily basis until full repayment.  
**Right to set-off:** HLB may at its discretion and by giving seven (7) calendar days’ notice, set-off any credit balance in your accounts maintained with HLB against any outstanding balance from your FPP OTI account.
- You are required to pay the full FPP OTI monthly instalment amount in addition to the minimum payment of 5% of the outstanding balance in the Credit Card account or **Ringgit Malaysia Fifty (RM50)**, whichever is higher, by the payment due date. The total outstanding balance of the FPP OTI approved amount must be fully settled before the expiry of the FPP OTI tenure.
- You may fully settle the outstanding balance in your FPP OTI account before the expiry of the FPP OTI tenure without incurring any fees.

4. In the event your FPP OTI account and/or Credit Card account are cancelled or terminated before the expiry of the FPP OTI tenure, or breach any of the FPP OTI terms and conditions and/or the prevailing terms and conditions of the HLB's Cardholder Agreement, you shall forthwith settle all remaining outstanding balance in the FPP OTI account including fees and interest. Otherwise, the outstanding balance will be charged with an interest of 18% p.a. on a daily basis until full repayment.
5. Legal action may be taken against you if you do not keep up repayments on your FPP OTI balance.

#### 4. Other Key Terms

- HLB must be informed of any changes to your contact details such as email address, mailing address and telephone numbers as soon as possible to ensure all correspondences reach you in a timely manner. You may call HLB Contact Centre at 03-7626 8899 to make the changes. For HLB Online customers, please log on to HLB Connect Online and select "Setting" followed by "Update Contact Info".
- For the latest information and full terms & conditions of our products, please visit [www.hlb.com.my](http://www.hlb.com.my) ("HLB's Website"). In the event of any discrepancies, the latest information and terms & conditions on HLB's Website shall prevail.

If you have any questions or require assistance on your Flexi Payment Plan One-Time Interest, you can:



Call us at  
03-7626 8899



Visit us at  
[www.hlb.com.my/FPP](http://www.hlb.com.my/FPP)



Email us at  
[hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my)



Scan the QR code for  
other information

# HELAIAN PENDEDAHAN PRODUK

Pelanggan yang dihormati,

Helaian Pendedahan Produk ini memberikan maklumat utama tentang Pelan Pembayaran Flexi Faedah Sekali.



Tarikh:

Pelanggan lain telah membaca PDS ini dan mendapati ia membantu; **anda harus membacanya juga.** ([English Version](#))

## 1. Apakah Pelan Pembayaran Flexi Faedah Sekali?

Program Pelan Pembayaran Flexi Faedah Sekali (Flexi Payment Plan One-Time Interest) ("**FPP OTI**") Hong Leong Bank ("**HLB**") terbuka untuk semua pemegang kad kredit utama sedia ada. FPP OTI membenarkan anda sama ada untuk menukar amaun baki transaksi khusus ("**Flexi Payment X**") atau gabungan transaksi runcit ("**Flexi Payment**") yang telah diposkan ke akaun Kad Kredit HLB anda dan/atau dibilkan ke dalam penyata bulanan Kad Kredit HLB masing-masing dengan cara ansuran bulanan pada tempoh yang ditetapkan.

## 2. Mengetahui Kewajipan Anda

Untuk FPP OTI ini, sebagai ilustrasi

Berikut adalah pelan FPP OTI:

Tempoh FPP OTI	Amaun Minimum FPP OTI	Kadar FPP OTI	Kadar Faedah Efektif FPP OTI ("EIR")
3, 6 atau 12 bulan	RM500	Sehingga 5.00%	Sehingga 9.10% setahun

**Nota:**

- Amaun maksimum bagi setiap permohonan adalah sehingga 90% daripada had kredit sedia ada pada Kad Kredit HLB anda, tertakluk kepada kelulusan HLB.
- Mata ganjaran atau rebat tunai tidak akan diberikan untuk program FPP OTI.

Adalah tanggungjawab anda untuk:

- Baca dan fahami **terma penting** dalam **kontrak**.
- Bayar ansuran bulanan FPP OTI tepat pada masanya. Hubungi kami jika anda ingin menjelaskan FPP OTI anda lebih awal.
- Hubungi kami segera** jika anda tidak mampu membayar ansuran bulanan anda.

**Anda perlu membayar fi dan caj berikut:**

- Caj pembayaran lewat sebanyak 1% akan dikenakan atas baki tertunggak seperti yang ditunjukkan dalam akaun FPP OTI dan/atau Kad Kredit, tertakluk kepada minimum Ringgit Malaysia Sepuluh (RM10), atau maksimum Ringgit Malaysia Seratus (RM100), yang mana lebih tinggi.
- Fi Penyata Bercetak\*: RM2.00 setiap penyata.

\*Fi Penyata Bercetak dikecualikan untuk pelanggan berumur 60 tahun ke atas, pelanggan kurang upaya dan pelanggan yang menghadapi kesukaran mengakses penyata elektronik.



Imbas kod QR untuk senarai penuh Fi dan Caj yang lengkap.

## 3. Mengetahui Risiko Anda

**Apa yang berlaku jika anda mengabaikan kewajipan anda?**

- Kadar faedah FPP OTI akan ditarik balik sekiranya anda gagal membuat pembayaran serta akaun FPP OTI dan/atau akaun Kad Kredit anda tidak berbayar (*default*) selama sembilan puluh (90) hari ke atas. Kadar faedah 18% setahun akan dikenakan ke atas baki tertunggak dalam akaun FPP OTI anda dikira atas dasar harian sehingga pembayaran penuh.

**Hak pentolakan:** HLB boleh mengikut budi bicaranya dengan memberi notis tujuh (7) hari kalendar, membuat tolakan baki kredit dalam akaun-akaun anda yang dikekalkan dengan HLB untuk melunaskan baki tertunggak dalam akaun FPP OTI anda.

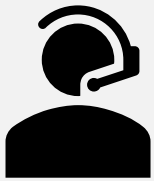
- Anda dikehendaki membayar pembayaran bulanan minimum sebanyak 5% daripada baki tertunggak dalam akaun FPP OTI dan akaun Kad Kredit atau **Ringgit Malaysia Lima Puluh (RM50)**, mana yang lebih tinggi, mengikut tarikh akhir pembayaran. Jumlah baki tertunggak dalam akaun FPP OTI mesti dijelaskan sepenuhnya sebelum tamat tempoh FPP OTI.

3. Anda boleh menyelesaikan sepenuhnya baki tunggakan dalam akaun FPP OTI sebelum tamat tempoh FPP OTI tanpa dikenakan sebarang fi.
4. Sekiranya akaun FPP OTI dan/atau akaun Kad Kredit anda dibatalkan atau ditamatkan sebelum tamat tempoh FPP OTI, atau melanggar mana-mana terma dan syarat FPP OTI dan/atau terma dan syarat dalam Perjanjian Pemegang Kad HLB, anda perlu menyelesaikan dengan segera semua baki tertunggak dalam akaun FPP OTI termasuk fi dan faedah. Jika tidak, baki tertunggak akan dikenakan faedah 18% setahun dikira atas dasar harian sehingga pembayaran penuh.
5. Tindakan undang-undang boleh diambil terhadap anda jika anda tidak menyimpan bayaran balik pada baki FPP OTI anda.

#### 4. Terma Utama Lain

- HLB mestilah diberitahu tentang sebarang perubahan butiran hubungan anda seperti alamat e-mel, alamat surat-menyurat dan nombor telefon secepat mungkin demi memastikan segala surat-menyurat sampai kepada anda tepat pada masanya. Untuk membuat perubahan, anda boleh menghubungi Talian Pelanggan HLB di 03-7626 8899. Bagi pelanggan HLB Online, sila layari HLB Connect Online dan pilih "Setting" diikuti dengan "Update Contact Info" (Kemas Kini Info Hubungan).
- Untuk mendapat maklumat terbaharu serta terma dan syarat produk kami yang lengkap, sila layari [www.hlb.com.my](http://www.hlb.com.my) ("**Laman Web HLB**"). Sekiranya ditemui apa-apa percanggahan, maka maklumat terbaharu serta terma dan syarat dalam Laman Web HLB akan diutamakan.

**Jika anda mempunyai sebarang soalan atau memerlukan bantuan mengenai Pelan Pembayaran Flexi Faedah Sekali anda, anda boleh:**



**Hubungi kami di**  
03-7626 8899



**Lawati kami di:**  
[www.hlb.com.my/FPP](http://www.hlb.com.my/FPP)



**Emel kami di:**  
[hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my)



**Imbas kod QR untuk maklumat lanjut**