

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up the Balance Transfer

Be sure to also read the general terms and conditions.



Balance Transfer 0% Interest Exclusive Campaign
(01 November 2022 – 28 February 2023)

Date:

Last Updated on 11 October 2022

1. What is this product about?

The Balance Transfer 0% Interest Exclusive Campaign (“**Campaign**”) is open to all existing principal cardholders of Hong Leong Bank (“**HLB**”) Credit Cards who received the invitation via HLB Connect, and/or SMS from HLB, and/or a call from HLB Telemarketing. Balance Transfer (“**BT**”) allows you to transfer your credit card balance from other banks to any HLB Credit Card under your name or credit the approved BT amount to your personal current or saving account (“**CASA**”).

2. What do I get from this product?

You can enjoy the benefit of paying your credit card balance from other banks at a lower interest rate and consolidate your other bank credit card balance into one payment.

Below is the BT plan available for the Campaign:

BT Repayment Period	Minimum BT Amount	BT Interest Rate
12 months	RM1,000	0% p.a.

Notes:

- (a) The above BT interest rate is valid from 01 November 2022 to 28 February 2023.
- (b) 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.
- (c) No reward points or cash rebate will be awarded for BT programme.

3. What are my obligations?

You are required to pay monthly minimum payment of 5% of the outstanding balance in the BT and Credit Card account or Ringgit Malaysia Fifty (RM50), whichever is higher, by the payment due date. The total outstanding balance in the BT account must be fully settled before the expiry of the BT repayment period.

4. 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/cc1 or scan here:



5. What if I fail to fulfil my obligations?

The BT interest rate will be retracted if you fail to make payment and your BT 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 BT account on a daily basis until full repayment. Except if the BT was applied under Hong Leong Platinum Business Card, the remaining outstanding balance in the BT account will be treated as if the amount was charged from a retail transaction where the prevailing finance charges based on Tiered Pricing Structure shall be levied.

Late payment fee of 1% will be charged on the outstanding balance as reflected on the BT 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.

Right to set-off: The Bank 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 BT account.

6. What if I fully settle the balance before its maturity?

You may fully settle the outstanding balance in your BT account before the expiry of the BT repayment period. An early settlement fee will be charged to your BT account.

7. What are the major risks?

- (a) You are required to pay the monthly minimum payment of 5% of the outstanding balance in the BT and Credit Card account or Ringgit Malaysia Fifty (RM50), whichever is higher, by the due date as stated in your credit card statement. Think about your repayment capacity before applying for the BT programme.
- (b) After the expiry of the BT repayment period, an interest of 18% p.a. will be charged on the remaining outstanding balance in the BT account on a daily basis until full repayment.
- (c) In the event your credit card account is cancelled or terminated before the expiry of BT repayment period, or breach any of the Campaign 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 BT account including fee and interest. Otherwise, the outstanding balance will be charged with an interest of 18% p.a. on a daily basis until full repayment.

8. What do I need to do if there are changes to my contact details?

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 on 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 Banking and select "Setting" followed by "Update Contact Info".

9. Where can I get further information?

- (a) For the latest information contained in this Product Disclosure Sheet and full terms & conditions of our products, please visit 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.
- (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.
- (c) If you have difficulties in making repayments:
 - (i) Contact us earliest possible to discuss repayment alternatives. You may contact **HLB Consumer Collections Department** at Hong Leong Bank Berhad, Level 2, Tower A, PJ City Development, 15A, Jalan 219, Section 51A, Petaling Jaya, 46100 Selangor. Tel: 03-7959 1888 Fax: 03-7873 5555. Email: HLBB-CreditControl*TL@hlbb.hongleong.com.my;
 - (ii) Seek the services of **Agensi Kaunseling dan Pengurusan Kredit (AKPK)**, an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at Level 5 and 6, Menara Bumiputera Commerce, Jalan Raja Laut, 50350 Kuala Lumpur. Tel: 03-2616 7766. Email: enquiry@akpk.org.my; or
 - (iii) Find out more about **POWER!** (Pengurusan Wang Ringgit Anda) Programme, offered by AKPK, promotes prudent money management and financial discipline to individual borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at www.akpk.org.my.
- (d) To make a complaint on products or services offered, you may contact **HLB Customer Advocacy** at Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Phone: 03-7626 8801/ 03-7626 8802/ 03-7626 8812. Email: customerservice@hlbb.hongleong.com.my.
- (e) If your query or complaint is not satisfactorily resolved by us, you may contact **Bank Negara Malaysia LINK** or TELELINK at Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur. Tel: 1-300-88-5465 Fax: 03-2174 1515. Email: bnmtelelink@bnm.gov.my.

10. Other credit card products available

More exciting privileges that come with our Credit Cards:

- (i) Auto Balance Conversion (ABC)
- (ii) Balance Transfer One-Time Fee
- (iii) Extended Payment Plan (EPP)
- (iv) Flexi Payment Plan (FPP)
- (v) Quick Cash Monthly Instalment
- (vi) Quick Cash One-Time Fee
- (vii) Relief Conversion Plan (RCP)
- (viii) Touch'n Go Zing Card

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR BALANCE TRANSFER.

The information provided in this sheet is valid as at 01 November 2022.

HELAIAN PENDEDAHAN PRODUK

Sila Baca Helaian Pendedahan Produk ini sebelum anda memilih and melanggani Pindahan Baki

Pastikan anda juga membaca terma dan syarat am



Kempen Eksklusif Pindahan Baki 0% Faedah
(01 November 2022 – 28 Februari 2023)

Tarikh:

Dikemaskini pada 11 Oktober 2022

1. Apakah produk ini?

Kempen Eksklusif Pindahan Baki 0% Faedah ("Kempen") terbuka untuk semua pemegang kad utama Kredit Kad Hong Leong Bank ("HLB") sedia ada yang menerima jempukan melalui HLB Connect, dan/atau SMS dari HLB, dan/atau panggilan daripada pasukan Telemarketing HLB. Pindahan Baki (Balance Transfer) ("BT") membolehkan anda memindahkan baki kad kredit anda dari bank-bank lain ke Kad Kredit HLB atas nama anda, atau kreditkan amaun BT yang diluluskan ke akaun semasa atau simpanan peribadi anda ("CASA").

2. Apakah saya peroleh daripada produk ini?

Anda boleh menikmati manfaat untuk membayar baki kad kredit anda dari bank-bank lain dengan kadar faedah yang lebih rendah dan menggabungkan baki kad kredit bank anda yang lain menjadi satu pembayaran.

Berikut adalah pelan BT yang ditawarkan untuk Kempen ini:

Tempoh Pembayaran BT	Amaun Minimum BT	Kadar Faedah BT
12 Bulan	RM1,000	0% Setahun

Catatan:

- Kadar faedah BT diatas hanya tersedia dari 01 November 2022 hingga 28 Februari 2023.
- Permohonan BT mesti dibuat melalui Perbankan Internet HLB Connect atau Aplikasi Mudah Alih HLB Connect.
- 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 BT.

3. Apakah obligasi saya?

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

4. Apakah fi dan caj yang perlu saya bayar?

Untuk senarai penuh fi dan caj yang lengkap, sila layari laman web kami <http://www.hlb.com.my/cc2> atau imbas di sini:



5. Bagaimana sekiranya saya gagal memenuhi tanggungjawab saya?

Kadar faedah BT akan ditarik balik sekiranya anda gagal membuat pembayaran serta akaun BT dan/atau Kad Kredit anda ingkar selama sembilan puluh (90) hari ke atas. Faedah 18% setahun akan dikenakan ke atas baki tertunggak dalam akaun BT anda dikira atas dasar harian sehingga pembayaran penuh. Kecuali jika BT dimohon melalui Kad Hong Leong Platinum Business, baki tertunggak akan diperlakukan sebagai amaun daripada transaksi runcit di mana caj kewangan yang dikenakan adalah berdasarkan Struktur Harga Mengikut Kumpulan.

Caj pembayaran lewat sebanyak 1% akan dikenakan atas baki tertunggak seperti yang ditunjukkan dalam akaun BT dan/atau Kad Kredit, tertakluk kepada minimum Ringgit Malaysia Sepuluh (RM10), atau maksimum Ringgit Malaysia Seratus (RM100), yang mana lebih tinggi.

Hak tolak selesai: Bank boleh mengikut budi bicaranya dengan memberi notis tujuh (7) hari kalendar, membuat tolakan baki kredit dalam akaun-akaun anda yang diselenggarakan dengan HLB untuk melunaskan baki tertunggak dalam akaun BT anda.

6. Bagaimana sekiranya saya menyelesaikan baki sepenuhnya sebelum tempoh matang?

Anda boleh menyelesaikan sepenuhnya baki tunggakan dalam akaun BT sebelum tamat tempoh pembayaran BT. Fi penyelesaian awal akan dikenakan ke akaun BT anda.

7. Apakah risiko-risiko utama?

- (a) Anda diminta membuat pembayaran bulanan minimum sebanyak 5% daripada baki tertunggak dalam akaun BT and Kad Kredit atau Ringgit Malaysia Lima Puluh (RM50), mana yang lebih tinggi, mengikut tarikh akhir pembayaran seperti yang dinyatakan di dalam penyata kad kredit anda. Fikirkan kemampuan pembayaran balik anda sebelum memohon program BT.
- (b) Setelah tamat tempoh pembayaran BT, faedah 18% setahun akan dikenakan ke atas baki tertunggak dalam akaun BT dikira atas dasar harian sehingga pembayaran penuh.
- (c) Sekiranya akaun Kad Kredit dan/atau akaun BT anda dibatalkan atau ditamatkan sebelum tamat tempoh pembayaran BT, atau melanggar mana-mana terma dan syarat BT dan/atau terma dan syarat Perjanjian Pemegang Kad HLB, anda perlu menyelesaikan dengan segera semua baki tertunggak dalam akaun BT termasuk fi dan faedah. Jika tidak, baki tertunggak akan dikenakan faedah 18% setahun dikira atas dasar harian sehingga pembayaran penuh.

8. Apakah yang perlu saya lakukan jika butiran hubungan saya berubah?

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 Perbankan Internet HLB Connect dan pilih "Setting" diikuti dengan "Update Contact Info" (Kemas Kini Info Hubungan).

9. Di manakah saya boleh mendapatkan maklumat lebih lanjut?

- (a) Untuk mendapat maklumat terbaharu seperti dalam Helaiian Pendedahan Produk ini serta terma dan syarat produk kami yang lengkap, sila layari 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.
- (b) Jika anda mempunyai sebarang pertanyaan mengenai terma dan syarat, anda boleh mendapatkan penjelasan daripada kakitangan kami yang membantu anda. Sebagai alternative, sila e-mel kepada kami di hlonline@hlbb.hongleong.com.my.
- (c) Jika anda mengalami kerumitan membayar balik:
 - (i) Hubungi kami secepat mungkin untuk membincangkan alternatif pembayaran balik. Anda boleh menghubungi **Consumer Collections Department HLB** di Hong Leong Bank Berhad, Level 2, Tower A, PJ City Development, 15A, Jalan 219, Section 51A, Petaling Jaya, 46100 Selangor. Tel: 03-7959 1888
Faks: 03-7873 5555. E-mel: HLBB-CreditControl*TL@hlbb.hongleong.com.my;
 - (ii) Dapatkan perkhidmatan dari **Agensi Kaunseling dan Pengurusan Kredit (AKPK)**, sebuah agensi yang ditubuhkan oleh Bank Negara Malaysia untuk menyediakan perkhidmatan percuma mengenai pengurusan wang, kaunseling kredit, pendidikan kewangan dan penstrukturan semula hutang bagi individu. Anda boleh menghubungi AKPK di Level 5 dan 6, Menara Bumiputera Commerce, Jalan Raja Laut, 50350 Kuala Lumpur. Tel: 03-2616 7766. E-mel: enquiry@akpk.org.my.
- (d) Untuk membuat aduan mengenai produk atau perkhidmatan yang ditawarkan, anda boleh menghubungi **Customer Advocacy HLB** di Tingkat 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Telefon: 03-7626 8801 / 03-7626 8802 / 03-7626 8812.
E-mel: customerservice@hlbb.hongleong.com.my.
- (e) Sekiranya pertanyaan atau aduan anda tidak diselesaikan dengan baik oleh pihak kami, anda boleh hubungi **Bank Negara Malaysia LINK** atau TELELINK di Blok D, Bank Negara Malaysia, Jalan Dato 'Onn, 50480 Kuala Lumpur. Tel: 1-300-88-5465 Faks: 03-2174 1515. E-mel: bnmtelelink@bnm.gov.my.

10. Produk-produk kad kredit yang lain

Lebih banyak keistimewaan yang ditampilkan bersama Kad Kredit kami:

- (i) Auto Balance Conversion (ABC)
- (ii) Pindahan Baki Fi Sekali
- (iii) Extended Payment Plan (EPP)
- (iv) Pelan Pembayaran Flexi (FPP)
- (v) Quick Cash Faedah Bulanan
- (vi) Quick Cash Fi Sekali
- (vii) Relief Conversion Plan (RCP)
- (viii) Kad Zing Touch'n Go

CATATAN PENTING: TINDAKAN UNDANG-UNDANG MUNGKIN DIAMBIL TERHADAP ANDA JIKA ANDA TIDAK MENERUSKAN BAYARAN BALIK PINDAHAN BAKI.

Maklumat dalam helaiian ini adalah sahih setakat 01 November 2022.