PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to apply for the Balance Transfer One-Time Fee promotion.

Be sure to also read the general terms and conditions.

(Versi Bahasa Malaysia)

Balance Transfer One-Time Fee Seasonal Special Promotion

(1 October 2024 – 12 February 2025)

Date:

Last updated on 2 December 2024

1. What is this promotion about?

The Balance Transfer One-Time Fee Seasonal Special Promotion ("**Promotion**") is open to all existing principal cardholders of Hong Leong Bank ("**HLB**") Credit Cards. The Balance Transfer One-Time Fee ("**BT OTF**") allows you to transfer your credit card outstanding balance from other bank(s) to any HLB Credit Card under your name or credit the approved BT OTF amount to your personal Current or Savings account/Current or Savings account-i ("**CASA/CASA-i**") maintained with either HLB or with other bank(s).

2. What do I get from this promotion?

You can enjoy the benefit of paying your credit card outstanding balance from other banks and consolidate your other bank credit card outstanding balance into one payment with only one-time upfront fee.

Promotion mechanics as below:

BT OTF Repayment Period	Minimum BT OTF Amount	BT OTF Rate	BT OTF Interest Rate
3 months	RM1,000	0.88%	0% p.a.
6 months		1.88%	
12 months		2.88%	

Notes:

(a) The above Promotion mechanics are valid from 1 October 2024 to 12 February 2025.

(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.

3. What are my obligations?

You are required to pay monthly minimum payment of 5% of the outstanding balance in the BT OTF account and Credit Card account or **Ringgit Malaysia Fifty (RM50)**, whichever is higher, by the payment due date. The total outstanding balance in the BT OTF account must be fully settled before the expiry of the BT OTF 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 OTF interest rate will be retracted if you fail to make payment and your BT OTF 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 BT OTF account on a daily basis until full repayment.

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

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

You may fully settle the outstanding balance in your BT OTF account before the expiry of the BT OTF repayment period without incurring any fees.

7. What are the major risks?

(a) You are required to pay the monthly minimum payment of 5% from the outstanding balance in the BT OTF account and Credit Card account or **Ringgit Malaysia Fifty (RM50)**, whichever is higher, by the payment due date as stated in your Credit Card statement. Think about your repayment capacity before applying for the BT OTF promotion.

(b) In the event your BT OTF account and/or Credit Card account are cancelled or terminated before the expiry of the BT OTF repayment period, or breach any of the BT OTF 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 OTF 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.

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

9. Where can I get further information?

(a) For the latest information 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) Alternatively, you may 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 Aras Raya (formerly known as Menara Bumiputera Commerce), Jalan Raja Laut, 50350 Kuala Lumpur. Tel: 03-2616 7766. Website: akpk.org.my/contact-us; 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. Tel: 03-7626 8821/03-76268802/03-7626 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 BNMLINK at 4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur. Tel: 1-300-88-5465 or +603-2174 1717 (for overseas calls) Fax: 03-2174 1515. Web form: bnmlink.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 (BT)
(iii) Extended Payment Plan (EPP)
(iv) Flexi Payment Plan (FPP)
(v) Quick Cash Monthly Instalment
(vi) Quick Cash One-Time Fee

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

The information provided in this sheet is valid as at 2 December 2024.

HELAIAN PENDEDAHAN PRODUK
Sila Baca Helaian Pendedahan Produk ini sebelum anda memilih dan melanggani Pindahan Baki Fi Sekali.

Pastikan anda juga membaca terma dan syarat am.

(English Version)

Promosi *Seasonal Special* Pindahan Baki Fi Sekali
(1 October 2024 – 12 Februari 2025)

Tarikh:

Dikemaskini pada 2 Disember 2024

1. Apakah produk ini?

Promosi *Seasonal Special* Pindahan Baki Fi sekali ("**Promosi**") terbuka untuk semua pemegang kad utama Kad Kredit Hong Leong Bank ("**HLB**") sedia ada. Pindahan Baki Fi Sekali (Balance Transfer One-Time Fee) ("**BT OTF**") membenarkan anda memindahkan baki tertunggak kad kredit anda dari bank-bank lain ke Kad Kredit HLB atas nama anda atau kreditkan amaun BT OTF yang diluluskan ke akaun semasa atau simpanan peribadi/akaun semasa atau simpanan peribadi-i ("**CASA/CASA-i**") anda yang diselenggarakan dengan HLB atau dengan bank-bank lain.

2. Apakah saya perolehi daripada produk ini?

Anda boleh menikmati manfaat untuk membayar baki tertunggak kad kredit anda dari bank-bank lain dan menggabungkan baki tertunggak kad kredit anda dari bank-bank lain menjadi satu pembayaran dengan fi pendahuluan bayaran sekali sahaja.

Berikut adalah mekanik Promosi:

Tempoh Pembayaran BT OTF	Amaun Minimum BT OTF	Kadar BT OTF	Kadar Faedah BT OTF
3 bulan	RM1,000	0.88%	0% setahun
6 bulan		1.88%	
12 bulan		2.88%	

Catatan:
(a) Mekanik Promosi diatas hanya tersedia dari 1 Oktober 2024 hingga 12 Februari 2025.
(b) Amaun maksimum bagi setiap permohonan adalah sehingga 90% daripada had kredit sedia ada pada Kad Kredit HLB anda, tertakluk kepada kelulusan HLB.
(c) Mata ganjaran atau rebat tunai tidak akan diberikan.

3. Apakah obligasi saya?

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

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 OTF akan ditarik balik sekiranya anda gagal membuat pembayaran serta akaun BT OTF dan/atau akaun Kad Kredit anda ingkar selama sembilan puluh (90) hari ke atas. Faedah 18% setahun akan dikenakan ke atas baki tertunggak dalam akaun BT OTF anda dikira atas dasar harian sehingga pembayaran penuh.

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

Hak tolak selesai: HLB 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 OTF anda.

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

Anda boleh menyelesaikan sepenuhnya baki tunggakan dalam akaun BT OTF sebelum tamat tempoh pembayaran BT OTF tanpa sebarang fi penyelesaian awal.

7. Apakah risiko-risiko utama?

(a) Anda diminta membuat pembayaran bulanan minimum sebanyak 5% daripada baki tertunggak dalam akaun BT OTF dan akaun 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 promosi BT OTF.

(b) Sekiranya akaun BT OTF dan/atau akaun Kad Kredit anda dibatalkan atau ditamatkan sebelum tamat tempoh pembayaran BT OTF, atau melanggar mana-mana terma dan syarat BT OTF dan/atau terma dan syarat Perjanjian Pemegang Kad HLB, anda perlu menyelesaikan dengan segera semua baki tertunggak dalam akaun BT OTF 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 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) Secara alternatif, anda boleh mendapatkan perkhidmatan dari **Agensi Kaunseling dan Pengurusan Kredit (AKPK)**, sebuah agensi yang ditubuhkan oleh Bank Negara Malaysia (BNM) 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 Aras Raya (dahulunya dikenali sebagai Menara Bumiputera Commerce), Jalan Raja Laut, 50350 Kuala Lumpur. Tel: 03-2616 7766. Laman web: akpk.org.my/contact-us; atau

(iii) Ketahui lebih lanjut mengenai Program **POWER!** (Pengurusan Wang Ringgit Anda) ditawarkan oleh AKPK yang menganjurkan pengurusan wang berhemah dan disiplin kewangan kepada peminjam individu. Untuk mendaftar dan maklumat lebih lanjut, sila hubungi 03-2616 7766 atau layari web www.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. Tel: 03-7626 8821/03-76268802/03-7626 8812.
E-mel: customerservice@hlbb.hongleong.com.my.

(e) Jika pertanyaan atau aduan anda tidak diselesaikan dengan memuaskan oleh kami, anda boleh menghubungi Bank Negara Malaysia LINK atau BNMLINK di 4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur. Tel: 1-300-88-5465 atau +603-2174 1717 (untuk panggilan luar negara) Fax: 03-2174 1515. Web form: bnmlink.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 (BT)
(iii) Extended Payment Plan (EPP)
(iv) Pelan Pembayaran Flexi (FPP)
(v) Quick Cash Faedah Bulanan
(vi) Quick Cash Fi Sekali

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

Maklumat dalam helaian ini adalah sahih setakat 2 Disember 2024.