

## BALANCE TRANSFER ONE-TIME FEE SEASONAL SPECIAL PROMOTION

Last updated on 18 September 2024 ([Versi Bahasa Malaysia](#))

The Hong Leong Bank Berhad's [193401000023 (97141-X)] ("HLB") "**Balance Transfer One-Time Fee Seasonal Special Promotion**" ("**Promotion**") commences on 1 October 2024 at 00:00:00 hours (12:00 a.m.) and ends on 31 January 2025 at 23:59:59 hours (11:59 p.m.), both dates inclusive ("**Promotion Period**"), unless notified otherwise. The Balance Transfer One-Time Fee Terms and Conditions ("**BT OTF T&Cs**") herein below are to be read together with the HLB Cardholder Agreement ("**the Agreement**").

### TERMS & CONDITIONS

The following sets out the BT OTF T&Cs.

### PROMOTION ELIGIBILITY

1. The Balance Transfer One-Time Fee ("**BT OTF**") is open to all existing principal cardholders of HLB credit card ("**Credit Card**") of the following criteria ("**Eligible Cardholders**"):
  - (a) who received the invitation from HLB via:
    - (i) HLB Connect Online or HLB Connect App ("**HLB Connect**"); and/or
    - (ii) Short Message System ("**SMS**"); and/or
    - (iii) A call from the HLB Telemarketing Sales; and
  - (b) whose Credit Card accounts are in good standing and/or not delinquent.
2. The following shall NOT be eligible for BT OTF application:
  - (a) principal Eligible Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB or Hong Leong Islamic Bank Berhad (20050109144 (686191-W)) ("**HLISB**"); or
  - (b) principal Eligible Cardholders who have been declared bankrupt (pursuant to a petition by either banks or by any third parties) or is subject to any bankruptcy proceedings at any time prior to, during or after BT OTF application.
3. HLB reserves the right to disqualify the Eligible Cardholders from applying BT OTF if their Credit Card accounts are blocked or in default.

### PROMOTION MECHANICS

4. Eligible Cardholders who apply for the: (i) transfer of their credit card outstanding balance from other bank(s) to their HLB Credit Card account; or (ii) credit of a BT OTF Approved Amount (defined under Clause 6 below) from their HLB Credit Card account to their personal conventional or Islamic current or savings account ("**CASA/CASA-i**") maintained with HLB or with other bank(s) in Malaysia via InterBank GIRO ("**IBG**") (collectively the "**BT OTF**") whose application has been approved by HLB ("**Entitled Cardholders**") shall be entitled to the one-time fee ("**One-Time Fee**") payable on the BT OTF Approved Amount.
5. The BT OTF is subjected to the Minimum BT OTF Amount and Maximum BT OTF Amount to be applied for, the BT OTF Repayment Period, Channels of application and payment of the One-Time Fee based on the One-Time Fee Rate as set out in Table 1 below.

**Table 1**

Minimum BT OTF Amount	Maximum BT OTF Amount	BT OTF Repayment Period	Channels	One-Time Fee Rate	BT OTF Interest Rate
RM1,000	90% of the Eligible Cardholders' existing available	3 months	All channels	0.88%	0% p.a.
		6 months		1.88%	

	credit limit, subject to HLB's approval	12 months		2.88%	
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6. The amount approved by HLB pursuant to this BT OTF programme shall be called "**BT OTF Approved Amount**".
7. If HLB approves an Eligible Cardholder's application, the Approved Amount will be transferred to the Eligible Cardholder's BT OTF account ("**BT OTF Account**").
8. The Eligible Cardholders shall not be entitled to any rewards points or cash rebates for the BT OTF programme.
9. The applications for BT OTF can be submitted via online at HLB Connect Online Banking, HLB Connect App, HLB Branches and other channels notified otherwise. Approval status will be notified to the Eligible Cardholders via email and/or SMS and/or letter, based on the correspondence/email addresses and/or contact numbers captured in HLB's system within thirty (30) days from the date of submission of the application for BT OTF.
10. Upon approval of the BT OTF application, a one-time upfront fee ("**One-Time Fee**") will be billed to the Eligible Cardholders' BT OTF Account, which will be reflected on the following month Credit Card statement. The One-Time-Fee is calculated based on the following formula:

$$BT\ OTF\ Approved\ Amount \times One\text{-}Time\ Fee\ Rate$$

11. The corresponding amount of the Eligible Cardholders' existing available credit limit will be reduced to the extent of the BT OTF Approved Amount. The available credit limit will be progressively restored when the Eligible Cardholders repay the BT OTF Approved Amount according to the selected BT OTF Repayment Period as set out in Table 1 above. HLB shall not be liable for any Credit Card transactions rejected by merchants due to insufficient credit limit arising therefrom.
12. Upon expiry of the BT OTF Repayment Period, any Outstanding Balance in the BT OTF Account will be subject to an interest of eighteen percent (18%) p.a. calculated on a daily basis until the date of full repayment.
13. The Eligible Cardholders shall pay the Minimum Payment as stated in the Credit Card monthly statement by the payment due date. "**Minimum Payment**" is defined as:
  - (a) Five percent (5%) of the Outstanding Balance in the BT OTF Account and the Credit Card account billed to the respective Credit Card monthly statement; or
  - (b) **Ringgit Malaysia Fifty (RM50)**; whichever is higher.

For the avoidance of doubt, "**Outstanding Balance**" means the outstanding balance due including fees, accrued interest, finance charges and other charges.
14. If the Eligible Cardholders default in paying the Minimum Payment, an additional late payment fee of one percent (1%) will be charged on the Outstanding Balance as reflected on the Credit Card account and BT OTF Account, subject to a minimum of **Ringgit Malaysia Ten (RM10)**, or a maximum of **Ringgit Malaysia One Hundred (RM100)**, whichever is higher.
15. Upon occurrence of any of the following events:
  - (a) the Eligible Cardholders breach any of the T&Cs and/or the prevailing terms and conditions of the HLB's Cardholder Agreement;
  - (b) the Eligible Cardholders' Credit Card account and/or BT OTF Account are in default for ninety (90) days and above; and/or

- (c) the Eligible Cardholders' Credit Card account and/or BT OTF Account are cancelled or terminated before the expiry of the BT OTF Repayment Period,

the Outstanding Balance of the BT OTF Account shall immediately become due and payable and the Eligible Cardholders shall forthwith settle the Outstanding Balance of the BT OTF Account. Otherwise, the approved BT OTF Interest Rate will be retracted and an interest of 18% p.a. will be charged on the Outstanding Balance in the BT OTF Account on daily basis until the date of full repayment.

16. Pending the approval of the BT OTF applications, the Eligible Cardholders shall continue to be liable to make payment to their other credit card or charge card accounts with the respective issuing financial institutions and/or companies in accordance with the terms governing the same. HLB shall not be liable for interest on any overdue payment and/or any finance charges incurred as a result of the Eligible Cardholders' and/or HLB's failure or delay in making payment to the other credit card or charge card accounts with the respective issuing financial institutions and/or companies.
17. Subject to the clauses above and the total prescribed credit limit of the Eligible Cardholders' Credit Card account, the Eligible Cardholders may apply for a second BT OTF subject to HLB's approval, HLB's prevailing terms and conditions and standard BT OTF interest rates.

#### **GENERAL**

18. By participating in this Offer, the Eligible Cardholders agree:
- (a) to have read, understood and agree to be bound by the T&Cs herein;
  - (b) that HLB's decision on all matters relating to the BT OTF shall be final, conclusive and binding on all Eligible Cardholders;
  - (c) to access HLB's website at [www.hlb.com.my](http://www.hlb.com.my) ("**HLB's Website**") at regular intervals to view the T&Cs of the product and keep up-to-date on any changes or variations to the T&Cs; and
  - (d) to authorise HLB to disclose their personal data i.e. correspondence/email addresses and/or contact numbers to the authorised 3rd party service provider, e.g. Compugraphic Media Sdn Bhd (200001002485 (505090-W)), Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or DCATALYST Sdn Bhd (200801017996 (819292-U)) as HLB deems fit for the purpose of sending letter, email and/or SMS for the BT OTF applications.
19. HLB reserves the right:
- (a) to reject the unqualified BT OTF application submitted by the Eligible Cardholders accompanied by HLB's reasons for doing so;
  - (b) to disqualify any Eligible Cardholders from applying for BT OTF accompanied by HLB's reasons for doing so; and
  - (c) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part at HLB's discretion, by way of posting on HLB's Website, or in any manner deemed suitable by HLB at any time with prior notice.
20. In addition to the terms stipulated above, the Eligible Cardholders agree that the general terms and conditions of the HLB's Cardholder Agreement shall be read together with these T&Cs as an entire agreement. In the event of any discrepancies between these T&Cs and the general terms and conditions contained in the HLB's Cardholder Agreement, the specific T&Cs herein above shall prevail to the extent of such discrepancies.
21. In the event of any discrepancies between the T&Cs herein and any advertising, publicity and other materials relating to or in connection with BT OTF, the final T&Cs on HLB's Website shall prevail.

22. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

Member of PIDM. CASA/CASA-i Products are protected by PIDM up to RM250,000 for each depositor (refer to [Products Eligible for PIDM Protection](#)).

If you have any enquiries regarding these BTOTF T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my).

## PROMOSI SEASONAL SPECIAL PINDAHAN BAKI FI SEKALI

Dikemas kini pada 18 September 2024 ([English Version](#))

“Promosi *Seasonal Special* Pindahan Baki Fi Sekali” (“Promosi”) Hong Leong Bank Berhad (193401000023 (97141-X) (“HLB”) bermula pada 1 Oktober 2024 jam 00:00:00 (12:00 tengah malam) dan berakhir pada 31 Januari 2025 pada 23:59:59 jam (11:59 malam), kedua-dua tarikh termasuk (“Tempoh Promosi”), melainkan dimaklumkan sebaliknya. Terma dan Syarat Pindahan Baki Fi Sekali (Balance Transfer One-Time Fee) (“T&S BT OTF”) ini hendaklah dibaca bersama dengan Perjanjian Pemegang Kad (“Perjanjian”) HLB.

### TERMA DAN SYARAT

Berikut adalah T&S BT OTF yang berkenaan.

### KELAYAKAN PROMOSI

1. Pindahan Baki Fi Sekali (Balance Transfer One-Time Fee) (“BT OTF”) ini terbuka untuk pemegang kad utama kad kredit HLB (“Kad Kredit”) daripada kriteria berikut (“Pemegang Kad Layak”):
  - (a) yang menerima jemputan daripada HLB melalui:
    - (i) Perbankan Dalam Talian Hong Leong Connect atau Perbankan Mudah Alih Hong Leong Connect (“Hong Leong Connect”); dan/atau
    - (ii) Khidmat Pesanan Ringkas (“SMS”); dan/atau
    - (iii) Panggilan daripada Penjualan Telepemasaran HLB; dan
  - (b) Kad Kredit yang berada dalam keadaan baik dan/atau tidak lalai.
2. Pemegang Kad berikut TIDAK layak untuk permohonan BT OTF:
  - (b) Pemegang Kad Utama yang telah melakukan atau disyaki melakukan apa-apa tindakan penipuan, menyalahi undang-undang atau salah berkaitan dengan mana-mana kemudahan yang diberikan oleh HLB/Hong Leong Islamic Bank Berhad (20050109144 (686191-W)) (“HLISB”); atau
  - (c) Pemegang Kad Utama yang telah diisytiharkan muflis (menurut petisyen oleh mana-mana bank atau oleh mana-mana pihak ketiga) atau tertakluk kepada apa-apa prosiding kebangkrapan pada bila-bila masa sebelum, semasa atau selepas permohonan BT OTF.
3. HLB berhak untuk membatalkan penyertaan Pemegang Kad Layak daripada memohon BT OTF jika akaun Kad Kredit mereka disekat atau ingkar.

### MEKANIK PROMOSI

4. Pemegang Kad Layak yang memohon untuk: (i) memindahkan baki kad kredit mereka dari bank-bank lain ke akaun Kad Kredit HLB mereka; atau (ii) mengkreditkan Amaun BT OTF Diluluskan (ditakrifkan dalam Klausa 6 di bawah) ke akaun semasa atau simpanan peribadi/akaun semasa atau simpanan peribadi-i (“CASA/CASA-i”) mereka yang diselenggarakan dengan HLB atau dengan bank-bank lain di Malaysia melalui InterBank GIRO (“IBG”) (secara kolektif “BT OTF”) yang permohonannya telah diluluskan oleh HLB (“Pemegang Kad Layak”) berhak mendapat fi sekali (“Fi Sekali”) yang perlu dibayar pada Amaun BT OTF Diluluskan.
5. BT OTF tertakluk kepada Amaun Minimum BT OTF dan Amaun Maksimum BT OTF untuk dipohon, Tempoh Pembayaran BT OTF, Saluran Permohonan dan pembayaran Fi Sekali berdasarkan Kadar Fi Sekali BT OTF seperti ditakrifkan dalam Jadual 1 di bawah.

**Jadual 1**

Amaun Minimum BT OTF	Amaun Maksimum BT OTF	Tempoh Pembayaran BT OTF	Saluran Permohonan	Kadar Fi Sekali	Kadar Faedah BT OTF
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RM1,000	90% daripada had kredit sedia ada pada Pemegang Kad Layak, tertakluk kepada kelulusan HLB	3 bulan	Semua saluran	0.88%	0% setahun
		6 bulan		1.88%	
		12 bulan		2.88%	

6. Amaun yang diluluskan dalam program BT OTF adalah dirujuk sebagai “**Amaun BT OTF Diluluskan**”.
7. Sekiranya HLB meluluskan permohonan Pemegang Kad Layak, Amaun BT OTF Diluluskan akan dipindahkan ke akaun BT OTF Pemegang Kad Layak (“**Akaun BT OTF**”).
8. Pemegang Kad Layak tidak akan diberikan mata ganjaran atau rebat tunai untuk program BT OTF.
9. Permohonan BT OTF boleh dibuat secara atas talian melalui Perbankan Internet HLB Connect, Aplikasi HLB Connect, Cawangan HLB dan saluran-saluran lain yang diberitahu sebaliknya. Status kelulusan akan dimaklumkan kepada Pemegang Kad Layak melalui e-mel dan/atau SMS dan/atau melalui surat, berdasarkan alamat/e-mel dan/atau nombor hubungan yang didaftarkan dalam system HLB dalam masa tiga puluh (30) hari daripada tarikh penyerahan bagi permohonan BT OTF
10. Setelah permohonan BT OTF diluluskan, bayaran Fi Sekali akan dibilkan ke Akaun BT OTF Pemegang Kad Layak dan akan ditunjukkan dalam pnyata Kad Kredit bulan berikutnya. Fi Sekali dikira berdasarkan formula berikut:

$$\text{Amaun BT OTF Diluluskan} \times \text{Kadar Fi Sekali}$$

11. Had kredit sedia ada pada Pemegang Kad Layak akan dikurangkan setara dengan Amaun BT OTF Diluluskan. Had kredit sedia ada akan dipulihkan secara progresif apabila Pemegang Kad Layak membayar balik Amaun BT OTF Diluluskan menurut Tempoh Pembayaran BT OTF yang dipilih seperti yang dinyatakan dalam Jadual 1 di atas. HLB tidak akan bertanggungjawab atas sebarang transaksi Kad Kredit yang ditolak oleh peniaga-peniaga akibat daripada had kredit yang tidak mencukupi.
12. Setelah tamat Tempoh Pembayaran BT OTF, sebarang Baki Tertunggak dalam Akaun BT OTF akan dikenakan faedah sebanyak lapan belas peratus (18%) setahun yang dikira atas dasar harian sehingga tarikh pembayaran penuh.
13. Pemegang Kad Layak perlu membuat Pembayaran Minimum mengikut tarikh akhir pembayaran yang dinyatakan di dalam penyata bulanan Kad Kredit. “**Pembayaran Minimum**” ditakrifkan sebagai:
  - (a) Lima peratus (5%) daripada Baki Tertunggak di dalam Akaun BT OTF dan akaun Kad Kredit yang dibilkan ke dalam penyata bulanan Kad Kredit masing-masing; atau
  - (b) **Ringgit Malaysia Lima Puluh (RM50)**; yang mana lebih tinggi.

Untuk mengelakkan keraguan, “**Baki Tertunggak**” bermaksud baki yang belum dijelaskan termasuk yuran, faedah terakru, caj kewangan dan caj-caj lain.

14. Sekiranya Pemegang Kad Layak gagal membuat Pembayaran Minimum, caj pembayaran lewat sebanyak satu peratus (1%) akan dikenakan atas Baki Tertunggak seperti yang ditunjukkan dalam penyata akaun Kad Kredit dan Akaun BT OTF, tertakluk kepada minimum **Ringgit Malaysia Sepuluh (RM10)**, atau maksimum **Ringgit Malaysia Seratus (RM100)**, yang mana lebih tinggi.

15. Apabila berlaku salah satu daripada peristiwa berikut:
- (a) Pemegang Kad Layak melanggar mana-mana T&S serta terma dan syarat dalam Perjanjian Pemegang Kad HLB;
  - (b) akaun Kad Kredit dan/atau Akaun BT OTF Pemegang Kad Layak ingkar selama sembilan puluh (90) hari ke atas; dan/atau
  - (c) akaun Kad Kredit dan/atau Akaun BT OTF Pemegang Kad Layak dibatalkan atau ditamatkan sebelum tamat Tempoh Pembayaran BT OTF,

Baki Tertunggak daripada Akaun BT OTF akan serta-merta menjadi terhutang dan perlu dibayar. Pemegang Kad Layak hendaklah menyelesaikan Baki Tertunggak daripada Akaun BT OTF tersebut dengan segera. Jika tidak, Kadar Faedah BT OTF yang diluluskan akan ditarik balik dan faedah sebanyak lapan belas peratus (18%) setahun akan dikenakan setiap hari atas Baki Tertunggak dalam Akaun BT OTF sehingga tarikh pembayaran penuh.

16. Sementara menunggu kelulusan permohonan BT OTF, Pemegang Kad Layak hendaklah terus bertanggungjawab untuk membuat pembayaran kepada akaun-akaun kad kredit atau kad caj mereka yang diselenggarakan oleh institusi kewangan dan/atau syarikat masing-masing selaras dengan syarat-syarat yang tertakluk. HLB tidak akan bertanggungjawab kepada faedah atas pembayaran tertunggak dan/atau sebarang caj kewangan yang dikenakan akibat daripada kegagalan atau kelewatan Pemegang Kad Layak dan/atau HLB dalam membuat pembayaran ke akaun kad kredit atau kad caj yang diselenggarakan oleh institusi dan/atau syarikat yang masing-masing.
17. Tertakluk kepada klausa-klausa di atas dan jumlah had kredit yang ditetapkan pada akaun Kad Kredit Pemegang Kad Layak, Pemegang Kad Layak boleh membuat permohonan BT OTF yang kedua tertakluk kepada kelulusan HLB, terma dan syarat HLB serta kadar standard BT OTF HLB.

## **AM**

18. Dengan menyertai Kempen ini, Pemegang Kad Layak bersetuju:
- (a) bahawa mereka telah membaca, memahami dan terikat dengan T&S di sini;
  - (b) bahawa keputusan HLB mengenai semua perkara berkaitan dengan BT OTF adalah muktamad dan terikat ke atas semua Pemegang Kad Layak;
  - (c) untuk mengakses laman web HLB di [www.hlb.com.my](http://www.hlb.com.my) ("**Laman Web HLB**") secara kerap untuk menyemak T&S berkenaan dengan product dan memastikan sentiasa mengikut apa-apa perubahan atau pindaan yang dibuat kepada T&S; dan
  - (d) Memberi kuasa kepada HLB untuk mendedahkan data peribadi iaitu alamat surat-menyurat/ e-mel dan/atau nombor hubungan kepada penyedia perkhidmatan pihak ketiga yang dibenarkan, contohnya Compugraphic Media Sdn Bhd (200001002485 (505090-W)), Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) dan/atau DCATALYST Sdn Bhd (200801017996 (819292-U)) sebagaimana yang dianggap sesuai oleh HLB bagi menghantar surat, e-mel dan/atau SMS untuk tujuan permohonan BT OTF.
19. HLB berhak:
- (a) untuk menolak permohonan BT OTF yang tidak layak yang dikemukakan oleh Pemegang Kad Layak dan memberikan sebab-sebab untuk berbuat demikian;
  - (b) untuk membatalkan kelayakan mana-mana Pemegang Kad Layak daripada memohon BT OTF dan memberikan sebab-sebab untuk berbuat demikian; dan
  - (c) untuk menambah, memadam, menggantung atau mengubah T&S yang terkandung di sini, sama ada keseluruhan atau sebahagian menurut budi bicara HLB melalui paparan di Laman Web HLB, atau dengan apa-apa cara yang dianggap sesuai oleh HLB pada bila-bila masa dengan memberikan notis terdahulu.
20. Selain terma-terma yang dinyatakan di atas, Pemegang Kad Layak bersetuju bahawa terma dan syarat am Perjanjian Pemegang Kad HLB hendaklah dibaca bersama dengan T&S ini sebagai keseluruhan perjanjian. Sekiranya terdapat percanggahan antara T&S ini dengan terma dan

syarat am yang terkandung di dalam Perjanjian, Pemegang Kad HLB, T&S khusus di sini akan diguna pakai setakat perbezaan tersebut.

21. Sekiranya terdapat percanggahan antara T&S di sini berbanding dengan mana-mana bahan pengiklanan, publisiti dan bahan-bahan lain berkaitan atau berhubungan dengan BT OTF, T&S di dalam Laman Web HLB adalah muktamad dan hendaklah diutamakan.
22. T&S ini adalah tertakluk kepada dan ditafsirkan mengikut undang-undang Malaysia dan Pemegang Kad Layak bersetuju untuk akur kepada bidang kuasa eksklusif Mahkamah Malaysia.

Ahli PIDM. Produk-produk CASA/CASA-i dilindungi PIDM setakat RM250,000 bagi setiap pendeposit (rujuk [Produk-produk Layak Mendapat Perlindungan PIDM](#)).

Jika anda mempunyai sebarang pertanyaan mengenai T&S ini, anda boleh mendapatkan penjelasan daripada kakitangan kami yang membantu anda. Sebagai alternatif, sila e-mel kepada kami di [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my).