QUICK CASH ONE-TIME FEE 0.85% TARGETED PROMOTION
Last updated on 19 November 2025 (Versi Bahasa Melayu)

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") "**Quick Cash One-Time Fee 0.85% Targeted Promotion**" ("**Promotion**") commences on 15 December 2025 and ends on 15 March 2026, both dates inclusive ("**Promotion Period**"), unless notified otherwise. The Quick Cash One-Time Fee ("**QC OTF**") Terms and Conditions herein ("**QC OTF T&Cs**") are to be read together with the HLB Cardholder Agreement ("**the Agreement**").

TERMS & CONDITIONS

The following sets out the QC OTF T&Cs:

PROMOTION ELIGIBILITY

1. The Promotion is open to all existing Malaysian and non-Malaysian individual principal cardholders of any of the following credit cards, namely, HLB VISA Infinite, HLB VISA Infinite P, HLB VISA Infinite Doctor's Edition, HLB WISE Gold, HLB Essential, HLB Sutera Platinum ("**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/or
      (iv) HLB/HLISB Branch Sales/Operation Personnel; and
   (b) whose Credit Card accounts are in good standing and/or not delinquent.

2. The following shall NOT be eligible for QC 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 QC OTF application.

3. HLB reserves the right to disqualify the Eligible Cardholders from applying QC OTF if their Credit Card accounts are blocked or in default.

PROMOTION MECHANICS

4. Eligible Cardholders who apply to withdraw a sum from their HLB VISA Infinite, HLB VISA Infinite P, HLB VISA Infinite Doctor's Edition, HLB WISE Gold Card , HLB Essential Card or HLB Sutera Platinum Card to their personal conventional current or savings account or Islamic current-i or savings-i account ("**CASA/CASA-i**") maintained with HLB or HLISB or with other bank(s) in Malaysia via InterBank GIRO ("**IBG**") whose application has been approved by HLB ("**Entitled Cardholders**") shall be entitled to the one-time fee ("**One-Time Fee**") payable on the QC OTF Approved Amount (defined under Clause 6 below)

5. Each Eligible Cardholders who performed a minimum of one (1) **QC OTF** of any amount using the Eligible Card within the Promotion Period will be entitled to the following rewards based on the Card Type set out in Table 1 below.

Table 1

Eligible Cards	Reward
HLB VISA Infinite Card & HLB VISA Infinite Doctor's Edition Card	Every RM6 from the QC OTF taken = 1 Enrich Point
HLB VISA Infinite P Card	Every RM5 from the QC OTF taken = 1 Enrich Point
HLB WISE Gold Card & HLB Essential Card	0.2% Cashback on every QC OTF taken
HLB Sutera Platinum Card	8x HLB Reward point on every QC OTF taken

6. The QC OTF is subjected to the Minimum QC OTF Amount and Maximum QC OTF Amount to be applied for, the QC OTF Tenure, Channels of application and payment of the One-Time Fee based on the One-Time Fee Rate as set out in Table 2 below.

Table 2

Minimum QC OTF Amount	Maximum QC OTF Amount	QC OTF Tenure	Channels	One-Time Fee Rate*	QC OTF Interest Rate
RM500	90% of the Eligible Cardholders' existing available credit limit, subject to HLB's approval	1 month	HLB Connect	0.85%	0% p.a.

*Subject to 8% of Sales and Services Tax ("**SST**") on fees & charges (MYR) payable.

7. The amount approved by HLB pursuant to this QC OTF programme shall be called "**QC OTF Approved Amount**".

8. The Eligible Cardholders shall specify the amount they wish to draw ("**QC OTF Amount**"), select the relevant QC OTF Tenure as set out in Table 2 above and provide the details of the recipient bank for crediting of the QC OTF Approved Amount.

9. Except for the specific Campaign Rewards set out in Table 1 above, the Eligible Cardholders for the QC OTF programme shall not be entitled to any standard credit card rewards points, cash rebates or other base loyalty benefits.

10. The applications for QC OTF can be submitted via HLB Connect or other channels notified otherwise. Approval status will be notified to the Eligible Cardholders via email and/or Short Message System ("**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 QC OTF.

11. Upon approval, the corresponding amount of the Eligible Cardholders' existing available credit limit will be reduced to the extent of the QC OTF Approved Amount. The available credit limit will be restored when the Eligible Cardholders repay the QC OTF Final Payment (as defined under Clause 12). HLB shall not be liable for any Credit Card transactions rejected by merchants due to insufficient credit limit arising therefrom.

12. Upon approval of the QC OTF application, a One-Time Fee will be billed upfront to the Eligible Cardholders' Credit Card account, which will be reflected on following month Credit Card statement. The One-Time Fee is calculated based on the following formula:

QC OTF Approved Amount X One-Time Fee Rate

13. The Eligible Cardholders shall repay the QC OTF Approved Amount in a single lump sum ("**QC OTF Final Payment**") which will be reflected in the Eligible Cardholder's Credit Card statement. Neither the QC OTF Tenure nor the QC OTF lump sum amount may be changed.

14. The Eligible Cardholders shall pay the **QC OTF Final Payment** in full, which is part of the monthly 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 Credit Card account billed to the respective Credit Card monthly statement in additional to the QC OTF Monthly Instalment payable; 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.

15. 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 and the QC OTF Monthly Instalment payable as reflected on the Credit Card account statement, subject to a minimum of **Ringgit Malaysia Ten (RM10)**, or a maximum of **Ringgit Malaysia One Hundred (RM100)**, whichever is higher.

16. Upon occurrence of any of the following events:
    (a) the Eligible Cardholders breach any of the QC OTF T&Cs as well as the prevailing terms and conditions of the Agreement;
    (b) the Eligible Cardholders' Credit Card accounts are in defaults for ninety (90) days and above; and/or

(c) the Eligible Cardholders' Credit Card accounts are cancelled or terminated before the expiry of the QC OTF Tenure,

the Outstanding Balance of the QC OTF Approved Amount shall immediately become due and payable and the Eligible Cardholders shall forthwith settle the Outstanding Balance of the QC OTF Approved Amount. Otherwise, the approved QC OTF Interest Rate of 0% p.a. (as stated in Table 2 above) will be retracted and an interest of 18% p.a. will be charged on the Outstanding Balance of the QC OTF Approved Amount on a daily basis until the date of full repayment.

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 QC OTF subject to HLB's approval, HLB's prevailing terms and conditions and standard QC OTF interest rates.

18. The Cashback, Enrich Point and Reward Point will be fulfilled via crediting into the principal Credit Card account on or before the respective Fulfilment Date as set out in Table 3 below

Table 3

QC OTF Take Up Month	Fulfilment Date
15 – 31 December 2025	31 March 2026
1 – 31 January 2026	30 April 2026
1 – 28 February 2026	31 May 2026
1 – 15 March 2026	30 June 2026

GENERAL

19. The Eligible Cardholders agree:
to have read, understood and to be bound by the QC OTF T&Cs herein;
(a) that HLB's decision on all matters relating to the QC OTF shall be final, conclusive and binding on all Eligible Cardholders;
(b) to access HLB's website at www.hlb.com.my ("**HLB's Website**") at regular intervals to view the QC OTF T&Cs and keep up-to-date on any changes or variations to the QC OTF T&Cs;
(c) to authorize HLB to disclose their personal data i.e. correspondence/email addresses and/or contact numbers to the authorized 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 QC OTF applications; and
(d) to be liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to their participation in this Promotion.

20. HLB reserves the right:

(a) to reject the unqualified QC OTF application submitted by the Eligible Cardholders accompanied with HLB's reasons for doing so;
(b) to disqualify any Eligible Cardholders from applying for QC OTF accompanied with HLB's reasons for doing so; and
(c) to add, delete, suspend or vary the QC OTF T&Cs contained herein, either wholly or in part, by way of posting on HLB's Website, or in any manner deemed suitable by HLB at any time with prior notice.

21. In addition to the terms stipulated above, the Eligible Cardholders agree that the Agreement shall be read together with these QC OTF T&Cs as an entire agreement. In the event of any discrepancies between these QC OTF T&Cs and the Agreement, the former shall prevail to the extent of such discrepancies.

22. In the event of any discrepancies between the QC OTF T&Cs herein and any advertising, publicity and other materials relating to or in connection with QC OTF, the final QC OTF T&Cs on HLB's Website shall prevail.

23. The QC OTF 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 Perbadanan Insurans Deposit Malaysia ("**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 T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my.

PROMOSI BERSASAR *QUICK CASH* FI SEKALI 0.85%
Dikemas kini pada 19 November 2025 [(English Version)]

"**Promosi Bersasar *Quick Cash* Fi Sekali 0.85%**" ("**Promosi**") Hong Leong Bank Berhad (193401000023 (97141-X)) ("**HLB**") bermula pada 15 Disember 2025 dan berakhir pada 15 Mac 2026, kedua-dua tarikh termasuk ("**Tempoh Promosi**"), melainkan dimaklumkan sebaliknya. Terma dan Syarat *Quick Cash* Fi Sekali (Quick Cash One-Time Fee) ("**T&S QC OTF**") ini hendaklah dibaca bersama dengan Perjanjian Pemegang Kad ("**Perjanjian**") HLB.

TERMA DAN SYARAT
Berikut adalah T&S QC OTF yang berkenaan:

KELAYAKAN PROMOSI

1. *Quick Cash* Fi Sekali (Quick Cash One-Time Fee) ("**QC OTF**") ini terbuka untuk semua pemegang kad utama individu Malaysia dan bukan Malaysia sedia ada bagi kad kredit HLB VISA Infinite, VISA Infinite P, VISA Infinite Edisi Doktor, HLB WISE Gold, HLB Essential, HLB Sutera daripada kriteria berikut ("**Pemegang Kad Layak**"):
   (a) yang menerima jemputan daripada HLB melalui:
      (i) Perbankan Dalam Talian HLB Connect atau Perbankan Mudah Alih HLB Connect ("**HLB Connect**"); dan/atau
      (ii) Khidmat Pesanan Ringkas ("**SMS**"); dan/atau
      (iii) Panggilan daripada Penjualan Telepemasaran HLB; dan/atau
      (iv) Jualan Cawangan/Kakitangan Operasi HLB/HLISB; dan
   (b) Kad Kredit yang berada dalam keadaan baik dan/atau tidak lalai.

2. Pemegang kad berikut TIDAK layak untuk permohonan QC OTF:
   (a) 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
   (b) 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 kebankrapan pada bila-bila masa sebelum, semasa atau selepas permohonan QC OTF.

3. HLB berhak untuk membatalkan penyertaan Pemegang Kad Layak daripada memohon QC OTF jika akaun Kad Kredit mereka disekat atau ingkar.

MEKANIK PROMOSI

4. Pemegang Kad HLB VISA Infinite, VISA Infinite P, VISA Infinite Edisi Doktor, HLB WISE Gold, HLB Essential atau HLB Sutera yang memohon untuk mengeluarkan sejumlah wang dari Kad Kredit HLB mereka dan dikreditkan ke akaun semasa atau simpanan peribadi atau akaun semasa -i atau simpanan-i peribadi ("**CASA/CASA-i**") mereka yang diselenggarakan dengan HLB atau HLISB atau dengan bank-bank lain di Malaysia melalui InterBank GIRO ("**IBG**") yang permohonanya telah diluluskan oleh HLB ("**Pemegang Kad Layak**") berhak

mendapat fi sekali ("**Fi Sekali**") yang perlu dibayar pada Amaun QC OTF Diluluskan (ditakrifkan dalam Klausa 6 di bawah).

5. Setiap Pemegang Kad Layak yang melakukan sekurang-kurangnya satu (1) **QC OTF** bagi sebarang amaun menggunakan Kad Layak dalam tempoh promosi akan layak meneri ganjaran berdasarkan Jenis Kad yang dinyatakan dalam Jadual 1 di bawah.

<u>Jadual 1</u>

Kad Layak	Ganjaran
Kad HLB VISA Infinite dan Kad HLB VISA Infinite Edisi Doktor	Setiap RM6 daripada QC OTF yang dimohon = 1 *Enrich Point*
Kad HLB VISA Infinite P	Setiap RM5 daripada QC OTF yang dimohon = 1 *Enrich Point*
Kad HLB WISE Gold dan Kad HLB Essential	0.2% Pulangan Tunai atas setiap QC OTF
Kad Sutera Platinum	8x Mata Ganjaran HLB atas setiap QC OTF

6. QC OTF tertakluk kepada Amaun Minimum QC OTF dan Amaun Maksimum QC OTF untuk dipohon, Tempoh QC OTF, Saluran Permohonan dan pembayaran Fi Sekali berdasarkan Kadar Fi Sekali QC OTF seperti ditakrifkan dalam Jadual 2 di bawah.

<u>Jadual 2</u>

Amaun Minimum QC OTF	Amaun Maksimum QC OTF	Tempoh QC OTF	Saluran Permohonan	Kadar Fi Sekali*	Kadar Faedah QC OTF
RM500	90% daripada had kredit sedia ada pada Pemegang Kad Layak, tertakluk kepada kelulusan HLB	1 bulan	HLB Connect	0.85%	0% setahun

*Tertakluk kepada 8% daripada Cukai Jualan dan Perkhidmatan ("**SST**") ke atas fi dan caj (MYR) yang perlu dibayar.

7. Amaun yang diluluskan dalam program QC OTF adalah dirujuk sebagai "**Amaun QC OTF Diluluskan**".

8. Pemegang Kad Layak harus menentukan amaun yang mereka ingin mengeluarkan ("**Amaun QC OTF**"), pilih Tempoh QC OTF seperti yang dinyatakan dalam Jadual 2 di atas dan memberikan butiran bank penerima untuk mengkreditkan Amaun QC OTF Diluluskan.

9. Melainkan bagi Ganjaran Kempen khusus yang dinyatakan dalam Jadual 1 di atas, Pemegang Kad Layak bagi program QC OTF tidak akan diberikan sebarang mata ganjaran kad kredit standard,rebat tunai atau manfaat kesetiaan asas yang lain.

10. Permohonan QC OTF boleh dibuat HLB Connect atau saluran-saluran lain yang diberitahu sebaliknya. Status kelulusan akan dimaklumkan kepada Pemegang Kad Layak melalui e-mel dan/atau khidmat pesanan ringkas ("**SMS**") dan/atau melalui surat, berdasarkan alamat/e-mel dan/atau nombor hubungan yang didaftar dalam system HLB dalam tiga puluh (30) daripada tarikh penyerahan bagi permohonan untuk QC OTF.

11. Setelah permohonan diluluskan, had kredit sedia ada pada Pemegang Kad Layak akan dikurangkan setara dengan Amaun QC OTF Diluluskan. Had kredit sedia ada akan dipulihkan apabila Pemegang Kad Layak membayar QC OTF Bayaran Akhir (ditakrifkan dalam Klausa 12 di bawah). HLB tidak akan bertanggungjawab atas sebarang transaksi Kad Kredit yang ditolak oleh peniaga-peniaga akibat daripada had kredit yang tidak mencukupi.

12. Setelah permohonan QC OTF diluluskan, bayaran pendahuluan sekali sahaja ("**Fi Sekali**") akan dibilkan ke Akaun QC OTF Pemegang Kad Layak dan akan ditunjukkan dalam penyata Kad Kredit bulan berikutnya. Fi Sekali dikira berdasarkan formula berikut:

Amaun QC OTF Diluluskan X Kadar Fi Sekali

13. Pemegang Kad Layak akan membayar Amaun QC OTF Diluluskan dalam satu jumlah pukal ("**Bayaran Akhir QC OTF**"). Kedua-dua Tempoh QC OTF dan Bayaran Akhir QC OTF tidak dibenarkan berubah.

14. Pemegang Kad Layak hendaklah membayar sepenuhnya Bayaran Akhir QC OTF, Bayaran Akhir QC OTF adalah sebahagian daripada Pembayaran Minimum bulanan yang dinyatakan di dalam penyata bulanan Kad Kredit. "**Pembayaran Minimum**" ditakrifkan sebagai:
    (a) Lima peratus (5%) daripada Baki Tertunggak di dalam akaun Kad Kredit yang dibilkan ke dalam penyata bulanan Kad Kredit bersama dengan Ansuran Bulanan QC OTF; 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.

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

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

Baki Tertuggak daripada Amaun QC OTF Diluluskan akan serta-merta menjadi terhutang dan perlu dibayar. Pemegang Kad Layak hendaklah menyelesaikan Baki Tertunggak daripada Amaun QC OTF Diluluskan tersebut dengan segera. Jika tidak, Kadar Faedah QC OTF 0% setahun (seperti yang dinyatakan di dalam Jadual 2 di atas) yang diluluskan akan ditarik balik dan faedah sebanyak lapan belas peratus (18%) setahun akan dikenakan setiap hari ke atas Baki Tertunggak daripada Amaun QC OTF Diluluskan tersebut sehingga tarikh pembayaran penuh.

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 QC OTF yang kedua tertakluk kepada kelulusan HLB, terma dan syarat HLB serta kadar standard QC OTF HLB.

18. Pulangan Tunai, *Enrich Points* dan Mata Ganjaran akan dipenuhi melalui pengkreditan ke dalam akaun Kad Kredit utama Pemenang pada atau sebelum Tarikh Penerapan masing-masing seperti yang dinyatakan dalam Jadual 3 di bawah.

<u>Jadual 3</u>

Bulan Pengambilan QC OTF	Tarikh Penerapan
15 – 31 Disember 2025	31 Mac 2026
1 – 31 Januari 2026	30 April 2026
1 – 28 Februari 2026	31 Mei 2026
1 – 15 Mac 2026	30 Jun 2026

<u>AM</u>

19. Pemegang Kad Layak bersetuju:
    (a) untuk membaca, memahami dan bersetuju untuk mematuhi T&S QC OTF di sini;
    (b) bahawa keputusan HLB mengenai semua perkara berkaitan dengan QC OTF adalah muktamad dan terikat ke atas semua Pemegang Kad Layak;
    (c) untuk mengakses laman web HLB di www.hlb.com.my ("**Laman Web HLB**") secara kerap untuk menyemak T&S QC OTF berkenaan dengan produk dan memastikan sentiasa mengikuti apa-apa perubahan atau pindaan yang dibuat kepada T&S QC OTF;
    (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 QC OTF; dan
    (e) bahawa mereka akan bertanggungjawab dan akan menanggung sendiri semua cukai yang dikenakan, fi kerajaan atau apa-apa caj lain yang mungkin dikenakan terhadap mereka di bawah undang-undang yang terpakai, jika ada, berhubung

dengan penyertaan mereka dalam Promosi ini.

20. HLB berhak:
    (a) untuk menolak permohonan QC OTF yang tidak layak yang dikemukakan oleh Pemegang Kad Layak dan memberikan sebeb-sebab untuk berbuat demikian;
    (b) untuk mebatalkan kelayakan mana-mana Pemegang Kad Layak daripada memohon QC OTF dan memberikan sebab-sebab untuk berbuat demikian; dan
    (c) untuk menambah, memadam, menggantung atau mengubah T&S QC OTF 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.

21. Selain terma-terma yang dinyatakan di atas, Pemegang Kad Layak bersetuju bahawa Perjanjian hendaklah dibaca bersama dengan T&S QC OTF ini sebagai keseluruhan perjanjian. Sekiranya terdapat percanggahan antara T&S QC OTF ini dengan Perjanjian, yang terdahulu akan mengatasi setakat perbezaan tersebut.

22. Sekiranya terdapat percanggahan antara T&S QC OTF di sini berbanding dengan mana-mana bahan pengiklanan, publisiti dan bahan-bahan lain berkaitan atau berhubungan dengan QC OTF, T&S QC OTF di dalam Laman Web HLB adalah muktamad dan hendaklah diutamakan.

23. T&S QC OTF ini adalah tertakluk kepada dan ditafsirkan mengikut undang-undang Malaysia dan Pemegang Kad Layak bersetuju untuk akur kepada bidang kuasa eksklusif Mahkamah Malaysia.

Ahli Perbadanan Insurans Deposit Malaysia ("**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.