

Supplementary Credit Card Application Form

To help us process your application, please submit photocopy of I.C. of Supplementary Card Applicant(s).

Principal Cardholder's Details

Yes, I would like to apply for a Supplementary Credit Card for my existing Hong Leong Principal(s) Card as follows:

	Card Number	Expiry Date
Principal Card 1	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> MM <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> YYYY
Principal Card 2	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> MM <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> YYYY
Principal Card 3	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> MM <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> YYYY

Full Name (as per NRIC/Passport)

New IC/Passport No.

Old IC No.

Handphone

First Supplementary Credit Card Applicant's Details

Yes! I would like to apply for a Supplementary Card for the following Principal Card(s)

- Principal Card 1
 Principal Card 2
 Principal Card 3

Full Name (as per IC/Passport) Mr Madam Ms Others _____

Name to Appear on Card (not more than 19 letters)

New IC/Passport No.

Old IC No.

Date of Birth DD MM YY

E-mail

Relationship with Principal Card Applicant

House Phone -

Handphone -

Credit Limit

- Supplementary Card Applicant will share 100% of my credit limit/Pemohon
 Assign Supplementary Card Applicant with credit limit of: RM ,

Note: All outstanding balances or unpaid amounts in the Supplementary Card account in a particular month will be transferred to the Principal Cardholder account at the next statement date, following which the assigned credit limit will be reinstated accordingly.

FATCA Declaration (for First Supplementary Credit Card Applicant)

I, the account holder, hereby declare that the below is true, accurate and complete. I understand that the term "U.S. person" means any citizen or resident of the United States or holds a U.S. passport or U.S. green card:

- I am a U.S. person.
 Please fill up Form W-9 from: <http://www.irs.gov/pub/irs-pdf/fw9.pdf>
 I am a Non U.S. person but one or more of the below is applicable to me.
 Please fill up Form W-8BEN from: <http://www.irs.gov/pub/irs-pdf/fw8ben.pdf>
 1. I was born in the U.S.:
 (a) I have provided the "Certificate of Loss of Nationality".
 (b) I confirm that I do not have the "Certificate of Loss of Nationality", as I have:
 i. Lost it; or
 ii. Other reason (please describe) _____
 2. I have a current U.S. resident or mailing address.
 3. I have a U.S. telephone number.
 I am a Non U.S. person and none of that stated in 1 to 3 above are applicable to me.

Second Supplementary Credit Card Applicant's Details

Yes! I would like to apply for a Supplementary Card for the following Principal Card(s)

- Principal Card 1 Principal Card 2 Principal Card 3

Full Name (as per IC/Passport) Mr Madam Ms Others _____

Name to Appear on Card (not more than 19 letters)

New IC/Passport No. _____

Old IC No. _____

Date of Birth ____ DD ____ MM ____ YY

E-mail _____

Relationship with Principal Card Applicant _____

House Phone ____ - _____

Handphone ____ - _____

Credit Limit

- Supplementary Card Applicant will share 100% of my credit limit
 Assign Supplementary Card Applicant with credit limit of: RM _____ , _____

Note: All outstanding balances or unpaid amounts in the Supplementary Card account in a particular month will be transferred to the Principal Cardholder account at the next statement date, following which the assigned credit limit will be reinstated accordingly.

FATCA Declaration (for Second Supplementary Credit Card Applicant)

I, the account holder, hereby declare that the below is true, accurate and complete. I understand that the term "U.S. person" means any citizen or resident of the United States or holds a U.S. passport or U.S. green card:

- I am a U.S. person.
 Please fill up Form W-9 from: <http://www.irs.gov/pub/irs-pdf/fw9.pdf>
 I am a Non U.S. person but one or more of the below is applicable to me.
 Please fill up Form W-8BEN from: <http://www.irs.gov/pub/irs-pdf/fw8ben.pdf>
 1. I was born in the U.S.:
 (a) I have provided the "Certificate of Loss of Nationality".
 (b) I confirm that I do not have the "Certificate of Loss of Nationality", as I have:
 i. Lost it; or
 ii. Other reason (please describe) _____
 2. I have a current U.S. resident or mailing address, including a U.S. P.O. Box address.
 3. I have a U.S. telephone number.
 I am a Non U.S. person and none of that stated in 1 to 3 above are applicable to me.

Delivery of Supplementary Credit Card(s)

- Address as per Principal Cardholder's system/primary address For Bank use only ____ (example: 001)

Declaration - please sign in the boxes provided below

I/we confirm and agree that:- (a) all Information given above is true and complete; (b) Hong Leong Bank Berhad ("HLBB") is authorised to verify the information from whatever sources and means that it deems appropriate; (c) I/we shall be bound by the terms and conditions of the Hong Leong Bank Cardholder Agreement, Hong Leong Bank Terms and Conditions Plus, Touch'n Go Zing Card and any other terms and conditions of the credit card applied for in this application form as may be amended from time to time; (d) my/our application may be declined without any reason given; (e) my/our personal borrowings from all sources within Malaysia do not exceed in aggregate RM200,000 (for non-Malaysians only); (f) I/we authorize and consent to HLBB obtaining any other information from any sources including but not limited to the Central Credit Reference Information System (CCRIS), FIS, CTOS or any credit reference agency, Inland Revenue Authorities or any authorities without further notice to me/us to such extent and for such purpose as HLBB may in its absolute discretion deem necessary or expedient in connection with the application, distribution and provision of products and services; (g) where I/we have faxed or sent the credit card application form to HLBB via email, I/we agree that the said faxed or scanned copy of application form shall be regarded as an original for processing purposes, containing all true and accurate particulars and that the said faxed or scanned copy of application form and all card transactions arising in relation to it shall be valid and binding on me/us but notwithstanding this, I/we will retain the original signed application form at all times and make it available to HLBB upon request; (h) any inaccuracy or misrepresentation in the said information will result in my/our waiving all rights of dispute and will remain liable for all outstanding and all losses and expense incurred by HLBB.

Financial Services Act 2013 ("FSA") and BNM Guidelines on Credit Transactions and Exposures with Connected Parties ("Guidelines")

To enable HLBB to comply with the FSA and the said Guidelines, I/we shall declare to HLBB whether I/we am/are a connected party under the Guidelines, which includes but is not limited to, a spouse, child, parent or financial dependant of HLBB's Director, Executive Officer or credit-approving/appraising/reviewing officer or in the case of a corporate/business-customer, includes an entity controlled by such above mentioned HLBB's persons. If at any time I/we become a connected person, I/we must notify HLBB in writing immediately. HLBB reserves the right to terminate the Facility in the event I/we fail to make the appropriate or correct declaration, resulting in HLBB contravening the FSA or the said Guidelines.

Right to Disclose Information

In addition to the permitted disclosures provided under Schedule 11 of the FSA, I/we hereby irrevocably authorize and permit HLBB, its officers and employees to disclose and furnish all information concerning my/our credit card facilities, this application form, my/our present and future accounts and any other matters relating to me/us or my/our business and operations to:

- (a) other financial institutions granting or intending to grant any credit facilities to me/us, the Central Credit Bureau or any other central credit bureau established by Bank Negara Malaysia, Cagamas Berhad, Biro Maklumat Cek, Credit Guarantee Corporation, any other relevant authority as may be authorized by law to obtain such information or such authorities/ agencies established by Bank Negara Malaysia or any agency established by the Association of Banks in Malaysia;

- (b) any current or future corporation which may be associated with or related to HLBB (as defined in the Companies Act 1965), including representative and branch offices and their respective representatives as well as subsidiaries of HLBB's holding company;
- (c) the security parties or any party intending to provide security in respect of my/our credit card facilities;
- (d) HLBB's auditors, solicitors and/or other agents in connection with the recovery of moneys due and payable hereunder; and
- (e) HLBB's professional advisers, service providers, nominees, agents, contractors or third party service providers who are involved in the provision of products and services to or by HLBB and its related or associated companies.
- (f) Malaysian Airlines System Berhad, Priority PASS (A.P.) Ltd and Plaza Premium Lounge Malaysia Sdn Bhd to provide the benefits of Mach Signature and/or Hong Leong Infinite and/or Infinite = credit card.

I/we hereby irrevocably consent to such disclosure and confirm that HLBB, its officers and employees shall be under no liability for furnishing such information or for the consequences of any reliance which may be placed on the information so furnished in accordance with this Agreement.

Representation and Warranty on Processing Personal Information

I/we hereby represent and warrant that I/we have obtained the consent of all persons named in my/our application for the Account(s) or such other document submitted to HLBB in support of such application and/or their authorized representatives, including but not limited to my/our directors, shareholders, authorized signatories or such other persons as specified by HLBB ("Relevant Data Subjects"), for HLBB's collection, holding and use of the personal information of the Relevant Data Subjects in accordance with HLBB's Privacy Policy as may be amended from time to time.

Consent to Process Personal Information

I/we hereby agree and consent to the holding, collection and use of all personal data provided to HLBB by me/us and/or acquired by HLBB from the public domain, as well as personal data that arises as a result of the provision of services to me/us in connection with the Account(s) in accordance with the Privacy Policy of HLBB as may be amended from time to time.

"Privacy Policy" shall mean HLBB's policies and principles pertaining to the collection, use and storage of personal information of existing and prospective individuals and entities dealing with HLBB as may be amended from time to time and made available at HLBB's website or in such manner as HLBB deems appropriate from time to time.

(1) I/we hereby declare that I/we have fully disclosed to HLBB all of my/our outstanding financing facilities with all financial service providers including non-financial entities. Any inaccuracy or misrepresentation provided by me/us

in the aforesaid information shall not attribute to HLBB's failure to adhere to the BNM's guidelines. (2) I/we hereby acknowledge that in the event the financing tenure extends into my/our retirement age, I/we am/are aware that it is my/our responsibility to ensure that I/we have a retirement plan to adequately cater for the financing repayments accordingly. (3) I/we hereby acknowledge receipt of HLBB Credit Card's Product Disclosure Sheet.

Consent to Privacy Policy

I/we have read HLBB's Privacy Policy and agree that all personal data provided to HLBB by me/us and/or acquired by HLBB from the public domain, as well as personal data that arises as a result of the provision of services to me/us will be subject to such Privacy Policy as may be varied from time to time. I/we hereby agree and authorise the disclosure of my/our name(s) and other contact details to companies within HLBB and/or Hong Leong Financial Group Berhad group of companies for marketing and for promotional purposes. Copies of the Privacy Policy are available upon request or from HLBB's website (www.hlb.com.my).

Note: Customers who wish to opt-out from the sharing of their personal data within HLBB and/or Hong Leong Financial Group Berhad group of companies for marketing and promotional purposes are required to call our Call Centre at 03-76268899 to register their instruction to opt-out of the said sharing.

FATCA Declaration

I/We represent and declare that the information provided above is true, accurate and complete. I/we understand that the term "U.S. person" means any citizen or resident of the United States.

I/We hereby consent to Hong Leong Bank Berhad/Hong Leong Islamic Bank Berhad, or any of its affiliates, including branches (collectively "the Bank") to share my/our information with domestic or overseas regulators or tax authorities where necessary to establish my/our tax liability in any jurisdiction in accordance with the requirements of Foreign Account Tax Compliance Act as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

I/We hereby consent and agree that the Bank may withhold and pay out from my/our account(s) such amounts as may be required in accordance with the requirements of Foreign Account Tax Compliance Act as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

I/We hereby consent that the Bank may classify me/us as a recalcitrant account holder or non-participating foreign financial institution ("NPFPI") and/or suspend, recall or terminate my/our account(s) and/or facilities granted to me/us, in the event I/we fail to provide accurate and complete information and/or documentation as the Bank may require.

I/We undertake to notify the Bank in writing within 30 calendar days if there is a change in any information which I/we have provided to the Bank.

For full terms & conditions, please refer to cardholder agreement terms & conditions and Hong Leong Credit Card Product Disclosure Sheet at www.hlb.com.my

Signature of Principal Card Applicant x	Signature of First Supplementary Card Applicant x	Signature of Second Supplementary Card Applicant x
Name _____ Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <small>DD MM YY</small>	Name _____ Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <small>DD MM YY</small>	Name _____ Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <small>DD MM YY</small>

For Bank Use Only

Channel <input type="text"/>	Campaign <input type="text"/>	Br/Div <input type="text"/> (existing HLB code)	Team Code <input type="text"/>
Name _____		Staff No. (numeric only) <input type="text"/>	
Staff New IC No. _____		Phone No. <input type="text"/> - <input type="text"/>	
Remarks:		Verified by: _____	
		Date: _____	

Private Banking/High Net Worth Individual with AUM ≥RM 5 Million Businesses/activities identified as money laundering and financing of terrorism risk. (Refer to NTM) Please indicate: _____	Politically Exposed Persons (PEP) (both foreign and local) Customers from countries or jurisdictions that poses as having on-going or substantial ML/TF risks or customers having personal business in high risk geographical area. Please indicate country: _____ (Refer to the latest GC issued on FATF notice/ announcement)
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If the customer falls in any of the ABOVE category, please proceed to complete the Enhanced Due Diligence (EDD) Checklist as stipulated in GC B5554 dated 05/07/2016.

Consent for Disclosure of Credit Information – Individual Keizinan Untuk Pendedahan Maklumat Kredit – Individu

- To Kepada:
- 1) CTOS Data Systems Sdn Bhd
 - 2) RAM Credit Information Sdn Bhd
 - 3) Credit Bureau Malaysia Sdn Bhd
 - 4) FIS Data Reference Sdn Bhd
 - 5) BASIS Corporation Sdn Bhd
 - 6) Dun & Bradstreet Malaysia Sdn Bhd
(each to be referred to herein as a “Credit Reporting Agency” and collectively, “Credit Reporting Agencies”) and
(secara individu disebut sebagai “Agensi Pelaporan Kredit” dan secara keseluruhan disebut sebagai “Agensi-Agensi Pelaporan Kredit”) dan
 - 7) Hong Leong Bank Berhad (“HLB”)/Hong Leong Islamic Bank Berhad (“HLISB”)

Consent for Disclosure of Credit Information

1. Pursuant to the Credit Reporting Agencies Act 2010 (“CRA”), I/we, the undersigned, hereby irrevocably and unconditionally authorize the Credit Reporting Agencies to obtain and disclose any of my/our personal information and credit information (as defined in the CRA), including credit information where I am/we are a joint applicant or to which I am/we are or have been linked (collectively referred to as “Credit Information”) and resides in the records of the relevant Credit Reporting Agency to HLB/HLISB for the purposes which shall include but not be limited to the following:
 - a) To process and consider my/our application/additional application for HLB/HLISB’s credit and credit-related or other products or services of HLB/HLISB;
 - b) To evaluate and monitor my/our credit/financing worthiness;
 - c) For evaluation and due diligence purposes;
 - d) For data processing and analytical purposes;
 - e) To respond to inquiries from me/us;
 - f) For debt collection purposes;
 - g) For enforcement of HLB/HLISB’s rights and obligations;
 - h) For assessing, processing and investigating insurance/takaful risks and claims;
 - i) For deposit insurance/takaful purposes;
 - j) For audit and risk management; and
 - k) For all other purposes incidental and associated with any of the above.
2. In connection with the Consent herein provided, I/we hereby authorize HLB/HLISB to provide the relevant Credit Reporting Agency with my/our personal details, as provided below, to enable the Credit Reporting Agency to provide me/us with the relevant notification as required under the CRA.
3. I/we hereby agree and confirm that I/we shall not hold HLB/HLISB liable or responsible for :
 - a) any statement, misstatement, inaccuracy or omission of any type or manner contained in the credit information, records and/or credit reports provided to HLB/HLISB by the relevant Credit Reporting Agency;
 - b) HLB/HLISB’s reliance on such credit information, records and/or credit reports provided by the relevant Credit Reporting Agency to arrive at a decision in relation to my/our application for credit and credit-related or other products or services of HLB/HLISB; and
 - c) any disclosure of my/our Credit Information by the relevant Credit Reporting Agency to any of the Credit Reporting Agency’s other subscribers in connection with the credit reporting service provided.
4. This Consent shall be without prejudice to any other clause in the agreement governing the terms of the credit and credit-related or other products or services of HLB/HLISB which I/we have applied for herein and shall remain valid and binding against me/us so long as I/we remain a customer of HLB/HLISB.

Keizinan Untuk Pendedahan Maklumat Kredit

1. Menurut Akta Agensi Pelaporan Kredit 2010 (“APK”), saya/kami, yang bertandatangan di bawah, dengan ini secara tidak boleh batal dan tanpa syarat memberi kuasa kepada Agensi-Agensi Pelaporan Kredit untuk memperolehi dan mendedahkan sebarang maklumat peribadi dan maklumat kredit saya/kami (seperti yang termaktub dalam APK), termasuk maklumat kredit di mana saya/kami adalah pemohon bersama atau yang berkaitan dengan saya/kami (secara keseluruhan disebut sebagai “Maklumat Kredit”) dan yang terdapat dalam rekod-rekod Agensi Pelaporan Kredit yang berkenaan kepada HLB/HLISB bagi tujuan-tujuan seperti, tetapi tidak terhad kepada yang berikut:
 - a) Bagi memproses dan mempertimbangkan permohonan/permohonan tambahan saya/kami untuk kemudahan kredit dan kemudahan yang berkaitan dengan kredit atau produk atau perkhidmatan HLB/HLISB yang lain;
 - b) Bagi menilai dan memantau kedudukan kredit/pembiayaan saya/kami;
 - c) Bagi tujuan proses penilaian dan usaha wajar;
 - d) Bagi tujuan pemprosesan data dan analisis;
 - e) Bagi memberi maklumbalas kepada pertanyaan saya/kami;
 - f) Bagi tujuan pengutipan hutang;
 - g) Bagi tujuan penguatkuasaan hak dan tanggungjawab HLB/HLISB;
 - h) Bagi menilai, memproses dan menyiasat risiko dan tuntutan insurans/takaful;
 - i) Bagi tujuan insurans/takaful deposit;
 - j) Bagi tujuan audit dan pengurusan risiko; dan
 - k) Untuk semua tujuan sampingan yang lain dan yang berhubung-kait dengan mana-mana perkara di atas.
2. Sehubungan dengan Keizinan yang telah diberikan, saya/kami dengan ini memberi kuasa kepada HLB/HLISB untuk mengemukakan butir-butir peribadi saya/kami, seperti yang tertera di bawah, kepada Agensi Pelaporan Kredit yang berkenaan, untuk membolehkan Agensi Pelaporan Kredit untuk mengemukakan notis yang berkaitan kepada saya/kami seperti yang telah ditetapkan oleh APK.
3. Saya/kami dengan ini bersetuju dan mengesahkan bahawa saya/kami tidak akan mempertanggungjawabkan HLB/HLISB atas:
 - a) Sebarang kenyataan, salah nyata, ketidaktepatan atau peninggalan mana-mana jenis atau cara yang terkandung dalam maklumat kredit, rekod dan/atau laporan kredit yang telah disediakan kepada HLB/HLISB oleh Agensi Pelaporan Kredit;
 - b) Kebergantungan HLB/HLISB terhadap maklumat kredit, rekod dan/atau laporan kredit yang telah disediakan oleh Agensi Pelaporan Kredit yang berkenaan dalam membuat keputusan berhubung dengan permohonan kemudahan kredit dan kemudahan berkaitan kredit atau produk atau perkhidmatan HLB/HLISB yang lain; dan
 - c) Sebarang pendedahan maklumat kredit saya/kami oleh Agensi Pelaporan Kredit yang berkenaan kepada mana-mana pelanggan Agensi Pelaporan Kredit yang lain berhubung dengan perkhidmatan pelaporan kredit yang disediakan.
4. Keizinan ini tidak akan menjejaskan mana-mana klausa yang terkandung dalam perjanjian yang menetapkan syarat-syarat kemudahan kredit dan kemudahan berkaitan kredit atau produk atau perkhidmatan HLB/HLISB yang telah saya/kami pohon dan hendaklah terus sah dan terikat ke atas saya/kami selama saya/kami kekal sebagai pelanggan HLB/HLISB.

Name Nama

NRIC/Passport No. No. KP Baru./Pasport

Telephone/Mobile No. No. Telefon/Telefon Bimbit

E-mail address Alamat e-mel

Correspondence address Alamat pos surat menyurat

Signature Tandatangan

X

Date Tarikh

Name Nama

NRIC/Passport No. No. KP Baru./Pasport

Telephone/Mobile No. No. Telefon/Telefon Bimbit

E-mail address Alamat e-mel

Correspondence address Alamat pos surat menyurat

Signature Tandatangan

X

Date Tarikh

Read this Product Disclosure Sheet before you decide to take up Hong Leong credit cards. Be sure to also read the general terms and conditions.

1. What is this product about?

- This is a Hong Leong Credit Card with a line of credit granted to Cardholder. If any amount of the credit utilized by Cardholder is not settled in full on/or before the due date, the unsettled amount will be subjected to finance charges.

2. What do I get from this product?
Credit limit

- A revolving credit line approved by the Bank, based on the Cardholder's eligibility.

Card type	Minimum credit limit (RM)
Hong Leong Premium Card Collection	
Hong Leong Infinite <i>P</i> (Visa)	by invitation
Hong Leong Infinite (Visa)	45,000
Mach Signature (Visa)	20,000
Business cards	
Platinum Business (Mastercard)	12,000
Rebate cards	
WISE Platinum (Visa)	12,000
WISE Gold (Visa)	2,000
Essential (Visa)	2,000
Fortune (Visa)	2,000
The Store and Pacific Platinum (Mastercard)	12,000
The Store and Pacific Gold (Mastercard)	2,000
Mach Credit Card (Visa)	2,000
Reward points cards	
Sutera Platinum (Visa/Mastercard)	12,000
Gold (Visa/Mastercard)	2,000
GSC Platinum (Visa)	12,000
GSC Gold (Visa)	2,000
No-frills card	
I'm (Mastercard)	2,000

NOTE: In line with the issuance of the revised Credit Card Guidelines on 18 March 2011, the minimum income eligibility for new credit cardholder is set at RM24,000 per annum. Credit cardholders who earn RM36,000 per annum or less can only hold credit cards from a maximum of two (2) issuers. In addition, the maximum credit limit extended to the credit cardholder shall not exceed 2 times of their monthly income per issuer.

- Cardholder will be subjected to finance charges:-

(i) Retail purchases

To be calculated on a daily basis after the interest free period provided the current balance of the cardholder's previous statement is fully paid by payment due date. Otherwise, interest will be calculated on a daily basis from respective posting date. The finance charge may vary for each account based on the cardholder's past 12 months repayment behaviour as below:

Cardholder's payment behavior	Retail interest rate
Cardholders who promptly settle their minimum payment due for 12 consecutive months	15% p.a.
Cardholders who promptly settle their minimum payment due for 10 months or more in a 12-month cycle; and	17% p.a.
Cardholders who do not fall within the above categories	18% p.a.

(ii) Cash advance

- 18% p.a. of the outstanding amount calculated on a daily basis from transaction date until full repayment date.
- (For Essential card only) 10.8% p.a. calculated on daily basis, from date of transactions. However, if cardholder defaults in payment of any outstanding balances due to Hong Leong Bank Berhad ("the Bank"), the Bank shall reserve the right to charge the standard rate of 18% p.a.

NOTE: The maximum daily cash withdrawal limit is subject to the available Cash Limit of your card and the prevailing withdrawal limit of any ATM in the case of cash withdrawal made through an ATM; whichever is lower.

- Cardholder will be entitled to:

Type of rewards	Card type
Cash Back	
<ul style="list-style-type: none"> 0.6% Cash Back for all Insurance transactions For other retail transactions* <ul style="list-style-type: none"> Tier 1 - 0.6% Cash Back for first RM5,000 spend Tier 2 - 1% Cash Back for subsequent spend No Cash Back for transactions take place at petrol stations 	Essential
10% Cash Back will be credited for all eligible Retail Transactions* on enrolled spend categories and subject to a maximum of RM100 per month. To qualify, a minimum retail spend of RM2,000 (posted transactions) in a calendar month is required.	WISE

Type of rewards	Card type
Cash Back	
<ul style="list-style-type: none"> 0.2% Cash Back will be credited for all valid Retail Transactions*. Minimum Cash Back earned in a month to qualify for Cash Back is RM1. Cash Back categories & percentages can be viewed at www.machbyhongleongbank.com 	Mach Credit Card
All valid Retail Transactions* would be awarded with Cash Back (in the form of The Store/Pacific vouchers): <ul style="list-style-type: none"> 3% for first RM1,500 spend at The Store/Pacific. 6% for subsequent RM1,501 and above spend at The Store/Pacific. 0.5% for all other Retail Transactions*. Note : Subject to maximum cash rebate of RM75 per billing cycle for amount spent at The Store/Pacific outlets	The Store/Pacific
Real Cash Earnings	
<ul style="list-style-type: none"> 1% Real Cash for all Retail Transactions*. Real Cash Earnings will only be credited upon accumulating a minimum earnings of RM20 per month and subject to a maximum of RM50 per month. i. Interest on Real Cash Earnings <ul style="list-style-type: none"> Daily balance of Real Cash Earnings will earn interest based on the prevailing 3-month fixed deposit rate ii. Extra Real Cash Earnings <ul style="list-style-type: none"> Total annual retail spend: ≥ RM38,000 Bonus: RM280 Total annual retail spend: ≥ RM68,000 Bonus: RM880 Total annual retail spend: ≥ RM108,000 Bonus: RM1,800 	Fortune
Reward points	
All valid Retail Transactions* would be given Reward Points	Sutera Platinum/Gold/GSC
MAS Enrich Miles	
All valid Retail Transactions* would be awarded with MAS Enrich Miles based on: <ul style="list-style-type: none"> Local : RM2.8 = 1 mile Overseas : RM1.8 = 1 mile 	Hong Leong Infinite <i>P</i> / Infinite
<ul style="list-style-type: none"> Local : RM3 = 1 mile Overseas : RM2 = 1 mile 	Mach Signature

*Retail Transactions (both local and international) EXCLUDE all Government and JomPAY related transactions, Cash Advances, Quasi Cash (betting and gaming related transactions); Call-For-Cash, Call-For-Cash Plus, Flexi Payment Plan, Balance Transfers, Petrol transactions, Finance Charges, Late Charges and Annual Fee Payment with the exception of Sutera Platinum, WISE, Fortune and Hong Leong Infinite cards where petrol transactions will be awarded.

3. What are my obligations?
Minimum monthly repayment

- 5% of the outstanding balance or a minimum of RM50, whichever is higher.

Interest free period for retail purchase transaction

- 20 days from the statement date provided the current balance of the Cardholder's previous statement is fully paid by payment due date. Otherwise, interest shall be charged on retail purchase transactions from respective posting dates.
- The Principal Cardholder shall be liable for all outstanding balances incurred on the Principal and/or Supplementary Card(s). The Supplementary Cardholder shall be liable for all outstanding balances incurred on his/her Supplementary Card only.

4. What are the fees and charges I have to pay?
Card replacement fee (Not applicable to I'm Credit Card)

- Any card replacement will be subjected to a Replacement Card Fee of RM50 (or such amount as may be determined by the Bank from time to time).


Overseas transaction

- Transactions in Foreign Currency - The transaction in foreign currency shall be converted at the foreign exchange rate and spread, if any, as determined by Visa International, MasterCard International, plus up to 1% mark-up imposed by the Bank. 1% mark-up imposed by the Bank is not applicable to I'm Credit Card.
- Transactions in Ringgit Malaysia (RM) - Any administration fees charged by Visa International or MasterCard International.

Cash advance fee (subject to 6% GST, vary according to cash advanced amount)

- The cash advance fee is 5% of the amount advanced or a minimum of RM20 whichever is higher. This is imposed for each cash advance transaction.
- (For Essential card only) The cash advance fee is 2% of the amount advanced or RM5, whichever is higher. This is imposed for each cash advance transaction. The Bank reserves the right to impose the standard rate of 5% per transaction or RM20, whichever is higher, at its sole discretion.
- (For Platinum Business card only) i) Withdrawal via Cheque: No fees applicable. ii) Withdrawal via ATM: The cash advance fee is 3% of the amount advanced or RM20, whichever is higher. This is imposed for each cash advance transaction. The Bank reserves the right to impose the standard rate of 5% per transaction or RM20, whichever is higher, at its sole discretion.

Annual fee

Card type	Principal			Supplementary		
	Annual Fee (RM)	6% GST (RM)	Total (RM)	Annual Fee (RM)	6% GST (RM)	Total (RM)
Hong Leong Premium Card Collection						
Hong Leong Infinite  (Visa)	No annual fee			No annual fee		
Hong Leong Infinite (Visa)	No annual fee			No annual fee		
Mach Signature (Visa)	No annual fee			300	18	318

NOTE: Annual fee is waived for the first 3 Mach Signature supplementary cards.

Business cards						
Platinum Business (Mastercard)	400	24	424	200	12	212
Rebate cards						
WISE Platinum (Visa)	300	18	318	150	9	159
WISE Gold (Visa) approved before 1 Oct 2016	160	9.60	169.60	80	4.80	84.80
WISE Gold (Visa) approved from 1 Oct 2016 onwards	250	15	265	80	4.80	84.80
Essential (Visa)	100	6	106	50	3	53
Fortune (Visa)	160	9.60	169.60	80	4.80	84.80
The Store and Pacific Platinum (Mastercard)	300	18	318	150	9	159
The Store and Pacific Gold (Mastercard)	150	9	159	75	4.50	79.50
Mach Credit Card (Visa)	160	9.60	169.60	80	4.80	84.80
Reward points cards						
Sutera Platinum (Visa/Mastercard)	400	24	424	200	12	212
Gold (Visa/Mastercard)	160	9.60	169.60	80	4.80	84.80
GSC Platinum (Visa)	300	18	318	150	9	159
GSC Gold (Visa)	150	9	159	75	4.50	79.50
No-frills card						
I'm (Mastercard)	No annual fee			No annual fee		

Fees and charges description	Amount (RM)	6% GST (RM)	Total (RM)
Sales draft retrieval (per copy) ¹	20	1.20	21.20
Regeneration of PIN (per request) ²	5	0.30	5.30
Monthly statement request (per statement)	5	0.30	5.30
Joining fee (per card) ³	20	1.20	21.20
Add-on Category (for Mach Credit Card only) (per quarter for each add-on category)	5	0.30	5.30
Category maintenance (for WISE card only) (per category)	10	0.60	10.60
Annual processing fee (for The Store and Pacific cards only) No annual processing fee will be charged by The Store Card Sdn. Bhd. for the first year. For subsequent years, the annual processing fee will be charged in accordance with the following membership status: The Store/Pacific Gold (per year) The Store/Pacific Platinum (per year)	20 40	1.20 2.40	21.20 42.40
Re-direction and re-delivery fee for Hong Leong Rewards Programme A nominal fee will be charged for every product delivery after the first unsuccessful delivery attempt under the Hong Leong Rewards Programme: i) Re-direction fee to different address (per request) ii) Re-delivery fee to same address (per request) iii) Alternatively, Cardholders have the option of using 2,650 Reward Points (PC:9000) to off-set the re-direction or re-delivery fee respectively	10 10	0.60 0.60	10.60 10.60
Cheque facility related fees (for Platinum Business card only) i) Cheque book application/issuance (per leaf) ii) Cheque processing fee (effective 1 January 2015) (per cheque issued) iii) Destruction of uncollected cheque books for more than 28 days (per cheque book) iv) Returned cheque Due to insufficient fund (per cheque) (for issuance of BMC Warning Letter)(per letter) Due to technical reasons (e.g. alterations) (per cheque) v) Stop payment Upon request (per cheque) Due to loss of cheque book (per instruction) Upon presentation of stop cheque:- • If sufficient fund (per cheque) • If insufficient fund (per cheque)	0.15 0.50 30 150 10 10 10 10 10 10 10 150	N/A 0.03 1.80 N/A N/A N/A 0.60 0.60 0.60 9	0.15 0.53 31.80 150 10 10 10.60 10.60 10.60 159

¹ Not applicable to I'm Credit Card.

² For I'm Credit Card Cardholder who collects the PIN from the branch, no such fee shall be imposed.

³ Applicable to I'm Credit Card only.

5. What if I fail to fulfill my obligation?

Late payment charge

• Minimum RM10 or 1% of the total outstanding balance as at statement date, whichever is higher, subject to a maximum of RM100.

Right to set-off

• The Bank may at its own discretion and by giving a 7 calendar days' notice, set-off any credit balance in your account(s) maintained with us against any outstanding balance in this credit card account.

Liability for unauthorised transactions

The Cardholder would not be liable for card-present unauthorised transactions which require PIN verification or signature verification or the use of a contact less card, provided the Cardholders have not:

- acted fraudulently;
- delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss or unauthorised use of the Credit Card;
- voluntarily disclosed the PIN to another person or any third party;
- recorded the PIN on the Credit Card or on anything kept in close proximity with the Credit Card;
- left the Credit Card or an item containing the card unattended in places visible and accessible to others; or
- voluntarily allowed another person to use the Credit Card

For the avoidance of doubt, Cardholders are expected to exercise due care in safeguarding the Credit Card even at the Cardholder's place of residence.

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

Early settlement penalty

- RM70 will be charged if the Cardholder fully settles the Balance Transfer amount before the expiry of the chosen Balance Transfer period.
- RM25 will be charged if the Cardholder fully settles the Call-for-Cash Plus amount before the expiry of the Call-for-Cash Plus installment period.

7. What are the major risks?

- By paying minimum monthly repayment, it will take you longer and cost you more to settle the outstanding balance. Think about your repayment capacity when charging the credit card. If you use your credit card to make repayment for other financing, it may cost you more. Please feel free to contact the Bank for financial planning consultation and repayment alternatives, if necessary.
- If your credit card and/or PIN is lost or stolen, please notify the Bank immediately at HOTLINE : +603-7626 8899.

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

- The Bank must be informed of any changes to your contact details as soon as possible to ensure all correspondences reach you on a timely manner. You may call us at 03-7626 8899 to make the changes. For Hong Leong Online customers, please log on to Hong Leong Online Personal and select "Update My Account" followed by "Update Contact Info".

9. Where can I get assistance and redress?

- If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at: Hong Leong Bank Berhad, PFS Credit Control – Credit Card. Tel: +603-7626 8311
- 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: Tingkat 8, Maju Junction Mall, 1001, Jalan Sultan Ismail, 50250 Kuala Lumpur. Tel: 1-800-88-2575 E-mail: enquiry@akpk.org.my
- 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 1-800-88-2575 or visit the website at www.akpk.org.my
- If you wish to feedback on the products or services provided by us, you may contact us at: Hong Leong Bank Credit Cards, Tower A, PJ City Development, 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor. Tel: +603-7626 8899 Fax: +603-7946 8888 E-mail: hlonline@hlbb.hongleong.com.my
- 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: +603-2174 1515 E-mail: bnmtelelink@bnm.gov.my

10. Where can I get further information?

- Should you require additional information on credit cards, please refer to the banking info booklet on 'Credit Cards', available at all our branches and the www.bankinginfo.com.my website.
- For latest information contained in this Product Disclosure Sheet and full terms & conditions of our products, please visit www.hlb.com.my and/or www.machbyhongleongbank.com.my. In the event of any discrepancies, the latest information and terms & conditions on the Hong Leong Bank website shall prevail.

11. Other credit card products available

More exciting privileges that come with our Credit Cards:

- Touch 'n Go Card – the companion card that is linked to your Hong Leong Credit Card. It auto-reloads RM100 every time the balance in the Touch 'n Go Card reaches below RM50.

Fee	Amount (RM)	6% GST (RM)	Total (RM)
Issuance fee (per card)	10	0.60	10.60
Card replacement fee (per card)	10	N/A	10
Touch 'n Go auto reload fee (per auto reload)	2	0.12	2.12

ii. Balance Transfer (BT)

iii. Call-for-Cash (CFC)

iv. Call-for-Cash Plus (CFC+)

v. Extended Payment Plan (EPP)

IMPORTANT NOTE : LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENT ON YOUR CREDIT CARD BALANCE.

The information provided in this sheet is valid as at 1 FEBRUARY 2017