

PRODUCT DISCLOSURE SHEET (Versi Bahasa Malaysia)



Read this Product Disclosure Sheet before you decide to take up the Hong Leong Credit Cards ("Card"). Be sure to also read the general terms and conditions.

Credit Cards
Date:

1. What is this product about?

This is a Hong Leong Credit Card to be used primarily for the payment of goods and services. Where any amount of the credit utilized by Cardholder has not been 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?

(i) Credit limit

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

Card type	Minimum credit limit (RM)
Travel cards	
Hong Leong Infinite (Visa)	100,000
Hong Leong Infinite Doctor's Edition (Visa)	12,000
Hong Leong Infinite (Visa)	45,000
Emirates HLB World Elite (Mastercard)	50,000
Emirates HLB World (Mastercard)	20,000
Emirates HLB Platinum (Mastercard)	12,000
airasia Platinum (Visa)	12,000
airasia Gold (Visa)	2,000
Cash Back cards	
WISE Gold (Visa)	2,000

Card type	Minimum credit limit (RM)
Cash Back cards	
Essential (Visa)	2,000
Reward points cards	
Sutera Platinum (Visa)	3,000
Gold (Visa)	2,000
GSC Platinum (Visa)	12,000
GSC Gold (Visa)	2,000
No-frills card	
I'm (Visa)	2,000

NOTE: Minimum income eligibility for new principal Cardholder is set at RM24,000 per annum. Cardholders who earns RM36,000 per annum or less can only hold credit cards from a maximum of two (2) issuers. The maximum credit limit extended to both new and existing Cardholders shall not exceed two (2) times of their monthly income per issuer.

- Cardholder will be subject to finance charges on all carried forward outstanding balances including interest and fees (excluding Late Payment Charges) if the Cardholder's previous statement is not fully paid on or before the payment due date.

(ii) 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 twelve (12) months repayment behaviour as below:

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

To enjoy lower finance charges for retail transactions, you should make at least ten (10) prompt payments in the last twelve (12) months.

(iii) Cash advance

- 18% p.a. of the outstanding amount calculated on a daily basis from transaction date until full repayment date.

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.

(iv) Balance Transfer

Rates vary depending on chosen tenure/instalment period. Please refer to Balance Transfer Product Disclosure Sheet.

- Cardholder will be entitled to:

Type of rewards	Card type														
Cashback															
<ul style="list-style-type: none">0.4% Cashback for all Insurance transactionsFor other retail transactions*<ul style="list-style-type: none">Tier 1 - 0.4% Cashback for first RM7,000 spendTier 2 - 1% Cashback for subsequent spendTotal monthly Cashback capped at RM300	Essential														
<ul style="list-style-type: none">With a minimum spend of RM500:<ul style="list-style-type: none">Enjoy 8% Cashback on Weekends and 1% on Weekdays on popular Online Spend merchants, Groceries & Essentials (including selected convenience stores), Petrol and Dining. Each category is capped at RM15 Cashback per month.Enjoy unlimited 0.25% Cashback on all other valid Retail Transactions* (excluding Online Spend, Groceries & Essentials, Petrol and Dining)Below RM500 spend, enjoy 0.25% Cashback on all valid Retail Transactions*.	WISE														
Reward points															
All valid Retail Transactions* would be given Reward Points	Sutera Platinum/Gold/GSC														
Skywards Miles															
All valid Retail Transactions* would be awarded with Skywards Miles based on: <table border="0"><tr><td>World Elite</td><td>World</td><td>Platinum</td><td></td></tr><tr><td> RM4 = 2.5 Skywards Miles</td><td> RM4 = 2 Skywards Miles</td><td> RM4 = 1.5 Skywards Miles</td><td rowspan="3">Emirates HLB</td></tr><tr><td> RM4 = 1.75 Skywards Miles</td><td> RM4 = 1.5 Skywards Miles</td><td> RM4 = 1.25 Skywards Miles</td></tr><tr><td> RM4 = 1 Skywards Miles</td><td> RM4 = 1 Skywards Miles</td><td> RM4 = 0.5 Skywards Miles</td></tr></table>	World Elite	World	Platinum		RM4 = 2.5 Skywards Miles	RM4 = 2 Skywards Miles	RM4 = 1.5 Skywards Miles	Emirates HLB	RM4 = 1.75 Skywards Miles	RM4 = 1.5 Skywards Miles	RM4 = 1.25 Skywards Miles	RM4 = 1 Skywards Miles	RM4 = 1 Skywards Miles	RM4 = 0.5 Skywards Miles	
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Type of rewards	Card type
MAS Enrich Miles	
All valid Retail Transactions* would be awarded with MAS Enrich Miles based on: <ul style="list-style-type: none"> • Local : RM3.5 = 1 mile • Overseas : RM2.2 = 1 mile 	Hong Leong Infinite ^{SP} / Infinite/Infinite Doctor's Edition
airasia points	
All valid Retail Transactions* would be awarded with airasia points based on: <ul style="list-style-type: none"> • airasia Transactions : RM1 = 6 airasia points (Gold & Platinum) • Overseas : RM2 = 1 airasia point (Gold & Platinum) • Local : RM3 = 1 airasia point (Platinum) RM5 = 1 airasia point (Gold) 	airasia

*Retail Transactions (both local and international) EXCLUDE all Government/JomPAY/FPX bill payment related transactions, QR Pay transactions via HLB Connect App, Cash Advances, Quasi Cash (betting and gaming related transactions), Quick Cash, Flexi Payment Plan, Auto Balance Conversion (ABC), Balance Transfers and any fees and charges.

3. What are my obligations?

Minimum monthly repayment	<ul style="list-style-type: none"> i. at least 5% of the total outstanding balance [refers to the total amount of Retail Transactions (if any), Balance Transfer amount (if any) where the Balance Transfer plan is not on instalment basis, Cash Advance amount (if any), Finance Charges and fees (if any)]; ii. 100% of Tax; iii. 100% of all contracted monthly instalment (including monthly instalments for Auto Balance Conversion, Extended Payment Plan and other instalment plans available from time to time); iv. Any unpaid Minimum Payment Due from previous month's statement, and; v. 100% of any overlimit amount (refers to amount which exceeds the Prescribed Credit Limit or the Assigned Credit Limit); OR RM50, whichever is higher (or such other percentages or amount as may be determined by the Bank from time to time) or settlement of such unpaid balance.
Interest free period for retail purchase transaction	<ul style="list-style-type: none"> • Twenty (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?

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 fulfill my obligations?

Late payment charge

• A minimum of 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 by giving seven (7) calendar days' notice, set-off any credit balance in your account(s) maintained with us against any outstanding balance in this 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:

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

For the avoidance of doubt, Cardholders are expected to exercise due care in safeguarding the Card even at the Cardholder's place of residence. If you fail to abide by the terms and conditions of Card, we have the right to terminate your Card.

Cardholder's responsibilities to:

- (a) abide by the terms and conditions for the use of the Card;
- (b) take reasonable steps to keep the Card and PIN secure at all times, including at the Cardholder's place of residence. These include not:
 - i. disclosing the Card details or PIN to any other person;
 - ii. writing down the PIN on the Card, or on anything kept in close proximity with the Card;
 - iii. using a PIN selected from the Cardholder's birth date, identity card, passport, driving licence or contact numbers; and
 - iv. allowing any other person to use the Card and PIN.
- (c) notify the Bank as soon as reasonably practicable after having discovered that the Card is lost, stolen, an unauthorised transaction had occurred or the PIN may have been compromised;
- (d) notify the Bank immediately upon receiving Notifications via HLB Connect App or short message service (SMS) transaction alert if the transaction was unauthorised;
- (e) notify the Bank immediately of any change in the Cardholder's contact number;
- (f) use the Card responsibly, including not using the Card for unlawful activity; and
- (g) check the account statement and report any discrepancy without undue delay.

6. What if I fully settle the balance before its maturity? (For balance transfer or easy payment plans)

Lock-in period - Varies depending on chosen tenure/instalment period

Early settlement penalty

Balance Transfer : RM70 will be charged if the Cardholder fully settles the balance before the expiry of the chosen tenure.
(not applicable for lifetime and one-time fee plans)

Quick Cash Monthly Interest : RM25 will be charged if the Cardholder fully settles the balance before the expiry of the chosen instalment 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 Card. If you use your 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 Card and/or PIN is lost or stolen, or after having discovered the loss or unauthorised use of your Card, please notify the Bank immediately at HOTLINE +603 -7626 8899.

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

- The Bank must be informed of any changes to your contact details such as email address, mailing address & telephone numbers as soon as possible to ensure all transaction alerts and 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 Connect Online Banking and select "Setting" followed by "Update Contact Info".

9. Where can I get further information?

- For latest information contained in this Product Disclosure Sheet and full terms & conditions of our products, please visit www.hlb.com.my. In the event of any discrepancies, the latest information and terms & conditions on the Hong Leong Bank website shall prevail.
- If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at:
Consumer Collections Department
Hong Leong Bank Berhad, Level 2, Tower A, PJ City Development, 15A, Jalan 219, Section 51A, Petaling Jaya, 46100 Selangor.
Tel: +603-7959 1888 E-mail: HLBB-CreditControl*TL@hlbb.hongleong.com.my
- 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 5 and 6, Menara Bumiputra Commerce, Jalan Raja Laut, 50350 Kuala Lumpur. Tel: 03-2616 7766 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 03-2616 7766 or visit the website at www.akpk.org.my
- **For any enquiries, you may contact us at:**
Contact Centre : 03-7626 8899 E-mail : HLOnline@hlbb.hongleong.com.my
- **To make a complaint on products or services offered, you may contact us at:**
Customer Advocacy
Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur.
Phone: 03-7626 8801/03-7626 8802/03-7626 8812 E-mail: customerservice@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. Other Card products available

More exciting privileges that come with our Cards:

- Touch'n Go Card – the companion card that is linked to your Hong Leong Card.
It auto-reloads RM100 every time the balance in the Touch'n Go Card reaches below RM50.
- Balance Transfer (BT)
- Quick Cash One-Time Fee
- Quick Cash Monthly Interest
- Auto Balance Conversion (ABC)
- Extended Payment Plan (EPP)
- Flexi Payment Plan (FPP)

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

The information provided in this sheet is valid as at January 2023