

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up the Quick Cash Monthly Interest.

Be sure to also read the general terms and conditions.



HLB Merdeka 2023 Quick Cash Monthly Interest Campaign
(31 August 2023 – 16 September 2023)

Date:

Last updated on 16 August 2023

1. What is this product about?

The HLB Merdeka 2023 Quick Cash Monthly Interest Campaign (“**Campaign**”) is open to all existing principal cardholders of Hong Leong Bank (“**HLB**”) Credit Cards. Quick Cash Monthly Interest (“**QC MI**”) allows you to draw a sum from your HLB Credit Cards and to be credited to your personal current or savings account (“**CASA**”).

2. What do I get from this product?

You can enjoy the benefit of cash to be credited to your CASA upon approval and flexibility to pay via monthly instalments at a lower interest rate.

Below are the QC MI plans available for the Campaign:

QC MI Plan	QC MI Interest Rate	QC MI Effective Interest Rate (“EIR”)	QC MI Tenure
A	4.47% p.a.	8.36% p.a.	24 months
B		8.36% p.a.	36 months
C	4.97% p.a.	9.19% p.a.	48 months
D		9.10% p.a.	60 months

Notes:

- The above QC MI interest rates are valid from 31 August 2023 to 16 September 2023 only.
- The minimum amount per application is Ringgit Malaysia One Thousand Five Hundred (RM1,500) and the maximum amount per application is up to 90% of your existing available credit limit under your HLB Credit Cards, subject to HLB’s approval.
- No reward points or cash rebates will be awarded for the QC MI programme.

3. What are my obligations?

You are required to pay the full QC MI monthly instalment amount in addition to the minimum payment of 5% of the outstanding balance in the Credit Card account or Ringgit Malaysia Fifty (RM50), whichever is higher, by the payment due date. The total outstanding balance of the QC MI approved amount must be fully settled before the expiry of the QC MI tenure.

4. What are the fees and charges I have to pay?

For the full list of fees and charges, please visit our website www.hlb.com.my/cc1 or scan here:



5. What if I fail to fulfil my obligations?

The QC MI interest rate will be retracted if you fail to make payment and your Credit Card account is in default for ninety (90) days and above. An interest of 18% p.a. will be charged on the remaining QC MI outstanding balance on a daily basis until full repayment. Except if the QC MI is applied under Hong Leong Platinum Business Card, the QC MI outstanding balance will be treated as if the amount was charged from a retail transaction where the prevailing finance charges based on the Tiered Pricing Structure shall be levied.

Late payment fee of 1% will be charged on the outstanding balance as reflected on the Credit Card account, subject to a minimum of Ringgit Malaysia Ten (RM10), or a maximum of Ringgit Malaysia One Hundred (RM100), whichever is higher.

Right to set-off: HLB may at its own discretion by giving seven (7) calendar days’ notice, set-off any credit balance in your accounts maintained with HLB against any outstanding balance from the approved QC MI amount.

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

At least one (1) month's notice shall be given to HLB should you wish to early settle the remaining QC MI outstanding balance before the expiry of the QC MI tenure. An early settlement fee will be charged to your Credit Card account.

7. What are the major risks?

- (a) You are required to pay the full QC MI monthly instalment in addition to the 5% monthly minimum payment due on the outstanding balance in the Credit Card account or Ringgit Malaysia Fifty (RM50), whichever is higher, by the payment due date. Think about your repayment capacity before applying for the QC MI programme.
- (b) After the expiry of the QC MI tenure, an interest of 18% p.a. will be charged on the remaining QC MI outstanding balance on a daily basis until full repayment.
- (c) In the event your Credit card account is cancelled or terminated before the expiry of the QC MI tenure, or breach any of the QC MI terms and conditions and/or the prevailing terms and conditions of the HLB's Cardholder Agreement, you shall forthwith settle the remaining QC MI outstanding balance including fees and interest. Otherwise, the outstanding balance will be charged with an interest of 18% p.a. on a daily basis until full repayment.

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

HLB must be informed of any changes to your contact details such as email address, mailing address and telephone numbers as soon as possible to ensure all correspondences reach you in a timely manner. You may call HLB Contact Centre at 03-7626 8899 to make the changes. For HLB Online customers, please log on to HLB Connect Online and select "Setting" followed by "Update Contact Info".

9. Where can I get further information?

- (a) For the latest information contained in this Product Disclosure Sheet and full terms & conditions of our products, please visit www.hlb.com.my ("**HLB's Website**"). In the event of any discrepancies, the latest information and terms & conditions on HLB's Website shall prevail.
- (b) If you have any enquiries regarding the terms and conditions, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my.
- (c) If you have difficulties in making repayments:
 - (i) Contact us earliest possible to discuss repayment alternatives. You may contact **HLB Consumer Collections Department** at Hong Leong Bank Berhad, Level 2, Tower A, PJ City Development, 15A, Jalan 219, Section 51A, Petaling Jaya, 46100 Selangor. Tel: 03-7959 1888 Fax: 03-7873 5555.
Email: HLBB-CreditControl*TL@hlbb.hongleong.com.my;
 - (ii) Seek the services of **Agensi Kaunseling dan Pengurusan Kredit (AKPK)**, an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at Level 5 and 6, Menara Bumiputera Commerce, Jalan Raja Laut, 50350 Kuala Lumpur. Tel: 03-2616 7766. Email: enquiry@akpk.org.my; or
 - (iii) Find out more about **POWER!** (Pengurusan Wang Ringgit Anda) Programme, offered by AKPK, promotes prudent money management and financial discipline to individual borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at www.akpk.org.my.
- (d) To make a complaint on products or services offered, you may contact **HLB Customer Advocacy** at Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Phone: 03-7626 8801/03-7626 8802/03-7626 8812. Email: customerservice@hlbb.hongleong.com.my.
- (e) If your query or complaint is not satisfactorily resolved by us, you may contact **Bank Negara Malaysia LINK** or **TELELINK** at Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur. Tel: 1-300-88-5465 Fax: 03-2174 1515. Email: bnmtelelink@bnm.gov.my.

10. Other credit card products available

More exciting privileges that come with our Credit Cards:

- (i) Auto Balance Conversion (ABC)
- (ii) Balance Transfer
- (iii) Balance Transfer One-Time Fee
- (iv) Extended Payment Plan (EPP)
- (v) Flexi Payment Plan (FPP)
- (vi) Quick Cash One-Time Fee

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR QUICK CASH MONTHLY INTEREST BALANCE.

The information provided in this sheet is valid as at 31 August 2023.

HELAIAN PENDEDAHAN PRODUK

Sila Baca Helaian Pendedahan Produk ini sebelum anda memilih dan melanggan Quick Cash Faedah Bulanan.

Pastikan anda juga membaca terma dan syarat am.



**Kempen Quick Cash Faedah Bulanan
HLB Merdeka 2023**

(31 Ogos 2023 – 16 September 2023)

Tarikh:

Dikemaskini pada 16 Ogos 2023

1. Apakah produk ini?

Kempen Quick Cash Faedah Bulanan HLB Merdeka 2023 ("**Kempen**") terbuka untuk pemegang kad utama Kad Kredit Hong Leong Bank ("**HLB**") sedia ada. Quick Cash Faedah Bulanan (Quick Cash Monthly Interest) ("**QC MI**") membenarkan anda pengeluaran sejumlah wang dari Kad Kredit HLB anda dan dikreditkan ke akaun semasa atau simpanan peribadi anda ("**CASA**").

2. Apakah yang saya perolehi daripada produk ini?

Setelah permohonan diluluskan, anda boleh menikmati manfaat wang tunai yang akan dikreditkan ke CASA anda dan fleksibiliti pembayaran secara ansuran bulanan dengan kadar faedah yang lebih rendah.

Berikut adalah pelan QC MI yang ditawarkan untuk Kempen ini:

Pelan QC MI	Kadar Faedah QC MI	Kadar Faedah Efektif QC MI ("EIR")	Tempoh QC MI
A	4.47% setahun	8.36% setahun	24 bulan
B		8.36% setahun	36 bulan
C	4.97% setahun	9.19% setahun	48 bulan
C		9.10% setahun	60 bulan

Catatan:

- Kadar faedah QC MI diatas hanya tersedia dari 31 Ogos 2023 hingga 16 September 2023.
- Amaun minimum bagi setiap permohonan adalah Ringgit Malaysia Seribu Lima Ratus (RM1,500) dan amaun maksimum adalah sehingga 90% daripada had kredit sedia ada pada Kad Kredit HLB anda, tertakluk kepada kelulusan HLB.
- Mata ganjaran atau rebat tunai tidak akan diberikan untuk program QC MI.

3. Apakah obligasi saya?

Anda dikehendaki membayar sepenuhnya ansuran bulanan QC MI bersama dengan 5% daripada baki tertunggak dalam akaun Kad Kredit atau Ringgit Malaysia Lima Puluh (RM50), mana yang lebih tinggi, mengikut tarikh akhir pembayaran. Jumlah baki tertunggak daripada amaun QC MI yang diluluskan mesti dijelaskan sepenuhnya sebelum tamat tempoh pembayaran QC MI.

4. Apakah fi dan caj yang perlu saya bayar?

Untuk senarai penuh fi dan caj yang lengkap, sila layari laman web kami <http://www.hlb.com.my/cc2> atau imbas di sini:



5. Bagaimana sekiranya saya gagal menunaikan tanggungjawab saya?

Kadar faedah QC MI akan ditarik balik sekiranya anda gagal membuat pembayaran dan akaun Kad Kredit anda ingkar selama sembilan puluh (90) hari ke atas. Faedah 18% setahun akan dikenakan ke atas baki tertunggak daripada amaun QC MI dikira atas dasar harian sehingga pembayaran penuh. Kecuali jika QC MI dimohon melalui Kad Hong Leong Platinum Business, baki tertunggak akan diperlakukan sebagai amaun daripada transaksi runcit di mana caj kewangan yang dikenakan adalah berdasarkan Struktur Harga Mengikut Kumpulan.

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

Hak tolak selesai: Bank boleh mengikut budi bicaranya dengan memberi notis tujuh (7) hari kalendar, membuat tolakan baki kredit dalam akaun-akaun anda yang diselenggarakan dengan HLB untuk melunaskan baki tertunggak daripada amaun QC MI yang diluluskan.

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

Anda dikehendaki memberi notis awal sekurang-kurangnya satu (1) bulan jika anda ingin menyelesaikan sepenuhnya baki tunggakan daripada amaun QC MI sebelum tamat tempoh pembayaran QC MI. Fi penyelesaian awal akan dikenakan ke akaun Kad Kredit anda.

7. Apakah risiko-risiko utama?

- (a) Anda dikehendaki membayar sepenuhnya ansuran bulanan QC MI bersama dengan 5% daripada baki tertunggak dalam akaun Kad Kredit atau Ringgit Malaysia Lima Puluh (RM50), mana yang lebih tinggi, mengikut tarikh akhir pembayaran. Fikirkan kemampuan pembayaran balik anda sebelum memohon program QC MI.
- (b) Setelah tamat tempoh pembayaran QC MI, faedah 18% setahun akan dikenakan ke atas baki tertunggak daripada amaun QC MI dikira atas dasar harian sehingga pembayaran penuh.
- (c) Sekiranya akaun Kad Kredit anda dibatalkan atau ditamatkan sebelum tamat tempoh pembayaran QC MI, atau melanggar mana-mana terma dan syarat QC MI dan/atau terma dan syarat Perjanjian Pemegang Kad HLB, anda perlu menyelesaikan dengan segera semua baki tertunggak daripada amaun QC MI termasuk fi dan faedah. Jika tidak, baki tertunggak akan dikenakan faedah 18% setahun dikira atas dasar harian sehingga pembayaran penuh.

8. Apakah yang perlu saya lakukan jika butiran hubungan saya berubah?

HLB mestilah diberitahu tentang sebarang perubahan butiran hubungan anda seperti alamat e-mel, alamat surat-menyurat dan nombor telefon secepat mungkin demi memastikan segala surat-menyurat sampai kepada anda tepat pada masanya. Untuk membuat perubahan, anda boleh menghubungi Talian Pelanggan HLB di 03-7626 8899. Bagi pelanggan HLB Online, sila layari Perbankan Internet HLB Connect dan pilih "Setting" diikuti dengan "Update Contact Info" (Kemas Kini Info Hubungan).

9. Di manakah saya boleh mendapatkan maklumat lebih lanjut?

- (a) Untuk mendapat maklumat terbaharu seperti dalam Helaiian Pendedahan Produk ini serta terma dan syarat produk kami yang lengkap, sila layari www.hlb.com.my ("**Laman Web HLB**"). Sekiranya ditemui apa-apa percanggahan, maka maklumat terbaharu serta terma dan syarat dalam Laman Web HLB akan diutamakan.
- (b) Jika anda mempunyai sebarang pertanyaan mengenai terma dan syarat, anda boleh mendapatkan penjelasan daripada kakitangan kami yang membantu anda. Sebagai alternatif, sila e-mel kepada kami di hlonline@hlbb.hongleong.com.my.
- (c) Jika anda mengalami kerumitan membayar balik:
 - (i) Hubungi kami secepat mungkin untuk membincangkan alternatif pembayaran balik. Anda boleh menghubungi **Consumer Collections Department HLB** di Hong Leong Bank Berhad, Level 2, Tower A, PJ City Development, 15A, Jalan 219, Section 51A, Petaling Jaya, 46100 Selangor. Tel: 03-7959 1888 Faks: 03-7873 5555. E-mel: HLBB-CreditControl*TL@hlbb.hongleong.com.my;
 - (ii) Dapatkan perkhidmatan dari **Agensi Kaunseling dan Pengurusan Kredit (AKPK)**, sebuah agensi yang ditubuhkan oleh Bank Negara Malaysia untuk menyediakan perkhidmatan percuma mengenai pengurusan wang, kaunseling kredit, pendidikan kewangan dan penstrukturan semula hutang bagi individu. Anda boleh menghubungi AKPK di Level 5 dan 6, Menara Bumiputera Commerce, Jalan Raja Laut, 50350 Kuala Lumpur. Tel: 03-2616 7766. E-mel: enquiry@akpk.org.my; atau
 - (iii) Ketahui lebih lanjut mengenai Program **POWER!** (Pengurusan Wang Ringgit Anda) ditawarkan oleh AKPK yang menganjurkan pengurusan wang berhemah dan disiplin kewangan kepada peminjam individu. Untuk mendaftar dan maklumat lebih lanjut, sila hubungi 03-2616 7766 atau layari web www.akpk.org.my.
- (d) Untuk membuat aduan mengenai produk atau perkhidmatan yang ditawarkan, anda boleh menghubungi **Customer Advocacy HLB** di Tingkat 13A, Menara Hong Leong, No 6, Jalan Damansara, Bukit Damansara, 50490 Kuala Lumpur. Telefon: 03-7626 8801 / 03-7626 8802 / 03-7626 8812. E-mel: customerservice@hlbb.hongleong.com.my.
- (e) Sekiranya pertanyaan atau aduan anda tidak diselesaikan dengan baik oleh pihak kami, anda boleh hubungi **Bank Negara Malaysia LINK** atau TELELINK di Blok D, Bank Negara Malaysia, Jalan Dato 'Onn, 50480 Kuala Lumpur. Tel: 1-300-88-5465 Faks: 03-2174 1515. E-mel: bnmteleshop@bnm.gov.my.

10. Produk-produk kad kredit yang lain

Lebih banyak keistimewaan yang ditampilkan bersama Kad Kredit kami:

- (i) Auto Balance Conversion (ABC)
- (ii) Pindahan Baki
- (iii) Pindahan Baki Fi Sekali
- (iv) Extended Payment Plan (EPP)
- (v) Pelan Pembayaran Flexi (FPP)
- (vi) Quick Cash Fi Sekali

CATATAN PENTING: TINDAKAN UNDANG-UNDANG MUNGKIN DIAMBIL TERHADAP ANDA JIKA ANDA TIDAK MENERUSKAN BAYARAN BALIK BAKI QUICK CASH FAEDAH BULANAN.

Maklumat dalam helaiian ini adalah sahih setakat 31 Ogos 2023.