

## PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up the Balance Transfer One-Time Fee

Be sure to also read the general terms and conditions.



**Balance Transfer One-Time Fee 1.88% Double Digit Campaign**  
(03 March 2024)

Date:

*Last updated on 19 February 2024*

### 1. What is this product about?

The Balance Transfer One-Time Fee 1.88% Double Digit Campaign (“**Campaign**”) is open to all existing Hong Leong Bank (“**HLB**”) principal Credit Cardholders. Balance Transfer One-Time Fee (“**BT OTF**”) allows you to transfer your credit card outstanding balance from other Banks to any of your HLB Credit Card account or credit the BT OTF approved amount to your personal current or saving account (“**CASA**”) maintained with HLB or other Banks.

### 2. What do I get from this product?

Consolidate all your other Bank credit card commitments into one account and enjoy savings with only one-time upfront fee.

Campaign Mechanics as below:

Repayment Period	Minimum Transfer Amount	Campaign One-Time Fee Rate	Interest Rate
6 months	RM1,000	1.88%	0% p.a.

#### Notes:

- The above Campaign Mechanics are valid on 03 March 2024 only.
- 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 rebate will be awarded.

### 3. What are my obligations?

You are required to pay monthly minimum payment of 5% of the outstanding balance in the BT OTF account and Credit Card account or Ringgit Malaysia Fifty (RM50), whichever is higher, by the payment due date. The total outstanding balance in the BT OTF account must be fully settled before the expiry of the repayment period.

### 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](http://www.hlb.com.my/cc1) or scan here.



### 5. What if I fail to fulfil my obligations?

The Interest Rate will be retracted if you fail to make payment and your BT OTF account and/or Credit Card accounts are in default for ninety (90) days and above. An interest of 18% p.a. will be charged on your remaining outstanding balance in the BT OTF account on a daily basis until full repayment. Except if the BT OTF was applied under Hong Leong Platinum Business Card, the outstanding balance in the BT OTF account 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 BT OTF and/or 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:** The Bank may at its discretion and by giving seven (7) calendar days’ prior notice, set-off any credit balance in your accounts maintained with HLB against any outstanding balance from your BT OTF account.

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

You may fully settle the outstanding balance in your BT OTF account before the expiry of the repayment period without incurring any fees.

#### 7. What are the major risks?

- (a) You are required to pay the monthly minimum payment of 5% from the outstanding balance in the BT OTF account and Credit Card account or Ringgit Malaysia Fifty (RM50), whichever is higher, by the payment due date as stated in your Credit Card statement. Think about your repayment capacity before applying for the BT OTF
- (b) After the expiry of the repayment period, an interest of 18% p.a. will be charged on the remaining outstanding balance in the BT OTF account on a daily basis until full repayment.
- (c) In the event your BT OTF account and/or Credit Card account are cancelled or terminated before the expiry of the repayment period, or breach any of the BT OTF terms and conditions and/or the prevailing terms and conditions of the HLB's Cardholder Agreement, you shall forthwith settle all remaining outstanding balance in the BT OTF account 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 on 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 and full terms & conditions of our products, please visit [www.hlb.com.my](http://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](mailto: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](mailto: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](mailto: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](http://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](mailto: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 BNMLINK at 4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur. Tel: 1-300-88-5465 or +603-2174 1717 (for overseas calls) Fax: 03-2174 1515. Web form: [bnmlink.bnm.gov.my](http://bnmlink.bnm.gov.my).

#### 10. Other credit card service products available:

##### More exciting privileges that come with our Credit Cards:

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

**IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR BALANCE TRANSFER ONE-TIME FEE.**

The information provided in this sheet is valid as at 03 March 2024.

## HELAIAN PENDEDAHAN PRODUK

Sila Baca Helaian Pendedahan Produk ini sebelum anda memilih dan melanggani Pindahan Baki Fi Sekali

Pastikan anda juga membaca terma dan syarat am.



**Kempen Pindahan Baki Fi Sekali 1.88%  
Double Digit**  
(03 Mac 2024)

Tarikh:

*Dikemaskini pada 09 February 2024*

### 1. Apakah produk ini?

Kempen Pindahan Baki Fi sekali 1.88% Double Digit ("**Kempen**") terbuka untuk semua pemegang kad utama Kad Kredit Hong Leong Bank ("**HLB**") sedia ada. Pindahan Baki Fi Sekali (Balance Transfer One-Time Fee) ("**BT OTF**") membenarkan anda memindahkan baki tertunggak kad kredit anda dari bank-bank lain ke Kad Kredit HLB atas nama anda atau kreditkan amaun BT OTF yang diluluskan ke akaun semasa atau simpanan peribadi anda ("**CASA**").

### 2. Apakah saya perolehi daripada produk ini?

Anda boleh menikmati manfaat untuk membayar baki tertunggak kad kredit anda dari bank-bank lain dan menggabungkan baki tertunggak kad kredit anda dari bank-bank lain menjadi satu pembayaran dengan fi pendahuluan bayaran sekali sahaja.

Berikut adalah Kempen Mekanik:

Tempoh Pembayaran	Amaun Pemindahan Minimum BT OTF	Kadar Fi Sekali Kempen	Kadar Faedah
6 bulan	RM1,000	1.88%	0% setahun

#### Catatan:

- Kadar BT OTF Kempen diatas hanya tersedia pada 03 Mac 2024 sahaja.
- Amaun maksimum bagi setiap permohonan 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.

### 3. Apakah obligasi saya?

Anda dikehendaki membayar minimum pembayaran bulanan sebanyak 5% daripada baki tertunggak dalam akaun BT OTF and Kad Kredit atau Ringgit Malaysia Lima Puluh (RM50), mana yang lebih tinggi, mengikut tarikh akhir pembayaran. Jumlah baki tertunggak dalam akaun BT OTF mesti dijelaskan sepenuhnya sebelum tamatnya tempoh pembayaran BT OTF.

### 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 memenuhi tanggungjawab saya?

Kadar faedah akan ditarik balik sekiranya anda gagal membuat pembayaran serta akaun BT OTF dan/atau akaun Kad Kredit anda ingkar selama sembilan puluh (90) hari ke atas. Faedah 18% setahun akan dikenakan ke atas baki tertunggak dalam akaun BT OTF anda dikira atas dasar harian sehingga pembayaran penuh. Kecuali jika BT OTF 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 BT OTF dan/atau 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 dalam akaun BT OTF anda.

### 6. Bagaimana sekiranya saya menyelesaikan baki sepenuhnya sebelum tempoh matang?

Anda boleh menyelesaikan sepenuhnya baki tertunggak dalam akaun BT OTF sebelum tamat tempoh pembayaran tanpa sebarang fi penyelesaian awal.

#### 7. Apakah risiko-risiko utama?

- (a) Anda diminta membuat pembayaran bulanan minimum sebanyak 5% daripada baki tertunggak dalam akaun BT OTF dan akaun Kad Kredit atau Ringgit Malaysia Lima Puluh (RM50), mana yang lebih tinggi, mengikut tarikh akhir pembayaran seperti yang dinyatakan di dalam penyata Kad Kredit anda. Fikirkan kemampuan pembayaran balik anda sebelum memohon BT OTF.
- (b) Setelah tamat tempoh pembayaran, faedah 18% setahun akan dikenakan ke atas baki tertunggak dalam akaun BT OTF dikira atas dasar harian sehingga pembayaran penuh.
- (c) Sekiranya akaun BT OTF dan/atau akaun Kad Kredit anda dibatalkan atau ditamatkan sebelum tamat tempoh pembayaran, atau melanggar mana-mana terma dan syarat BT OTF dan/atau terma dan syarat Perjanjian Pemegang Kad HLB, anda perlu menyelesaikan dengan segera semua baki tertunggak dalam akaun BT OTF 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 serta terma dan syarat produk kami yang lengkap, sila layari [www.hlb.com.my](http://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 alternative, sila e-mel kepada kami di [hlonline@hlbb.hongleong.com.my](mailto: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](mailto: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](mailto: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](http://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 Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Telefon: 03-7626 8801 / 03-7626 8802 / 03-7626 8812.  
E-mel: [customerservice@hlbb.hongleong.com.my](mailto:customerservice@hlbb.hongleong.com.my).
- (e) Jika pertanyaan atau aduan anda tidak diselesaikan dengan memuaskan oleh kami, anda boleh menghubungi Bank Negara Malaysia LINK atau BNMLINK di 4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur. Tel: 1-300-88-5465 atau +603-2174 1717 (untuk panggilan luar negara) Fax: 03-2174 1515.  
Web form: [bnmlink.bnm.gov.my](http://bnmlink.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 (BT)
- (iii) Extended Payment Plan (EPP)
- (iv) Pelan Pembayaran Flexi (FPP)
- (v) Quick Cash Faedah Bulanan
- (vi) Quick Cash Fi Sekali

**CATATAN PENTING: TINDAKAN UNDANG-UNDANG MUNGKIN DIAMBIL TERHADAP ANDA JIKA ANDA TIDAK MENERUSKAN BAYARAN BALIK PINDAHAN BAKI FEE SEKALI.**

Maklumat dalam helaian ini adalah sahih setakat 03 Mac 2024.