

Yes, I would like to accept the following Hong Leong Credit Card(s) upon approval of my Hong Leong Mortgage Loan or Car Loan:

-
- Hong Leong Mortgage Loan
-
- Hong Leong Car Loan

Credit Card^{*}:

 (i) Hong Leong Infinite (Visa)

 Hong Leong Infinite Doctor's Edition (Visa)

My Malaysia Airlines

Enrich Card No.

M	H										
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Note: If you are not an Enrich member, you will be automatically enrolled as a member upon approval of the credit cards. Email address is compulsory.

 (ii) Sutera Platinum (Visa)

 GSC Platinum (Visa)

 (iii) Essential (Visa)

 WISE Gold (Visa)

 GSC Gold (Visa)

 I'm (Visa)

Part A Your Personal Details
 Dr Mr Madam Ms Others _____

 Full Name (as per NRIC/Passport) *(please underline your surname)*

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

 Gender Male Female

NRIC/Passport No.

Old NRIC No.

 Permanent Resident of Other Countries No Yes

Country of Permanent Resident (PR)

 Malaysia Others (please specify) _____

Date of Birth (dd/mm/yyyy)

Race

 Malay Chinese Indian Pribumi Others

 Nationality Malaysia Others (please specify) _____

Reside more than 182 Days in Malaysia (per calendar year)

 Yes No

Passport Issued Country

Passport Issued Date

Passport Expiry Date

 Marital Status Single Widowed Married Divorced

No. of dependents

Part B Your Residence

Home Address

Postcode

City

State

Country

 Type of Residence Owned Rented Employer's Parents'

Length of Stay

Home Tel. No.

Mobile No.

Email Address (mandatory)

Important Notice:
Credit Card Statement

All newly approved credit card customers will be automatically enrolled for email statement.

 I prefer paper statement and agree to the fee charged as published in the HLB Website Fees & Charges.

Monthly paper statement fee will be exempted for customers aged 60 and above. Please contact us if you have special needs and circumstances that require fee exemptions. Supporting documents may be requested by us.

Existing customers who wish to change their email address for email statement are required to update it via Hong Leong Connect.

Transaction Alert Notification

 For your security, Hong Leong Bank (HLB) will notify you through Notifications via HLB Connect App or Short Messaging System (SMS) sent to your registered mobile number of certain transactions made on your HLB credit card(s). You can choose to set your own preferred Notifications via HLB Connect App or SMS notification threshold amount by downloading the form at www.hlb.com.my/ccf and submit the completed form to us via email or at any nearest branches.

HLB Connect Code

Note: For new Hong Leong customer, your mobile number will be automatically registered to receive a HLB Connect Code, which will be required to complete selected transactions via HLB Connect. For existing Hong Leong customer, the HLB Connect Code will be sent to your existing mobile number registered with the bank.

 Email address and mobile number are mandatory fields and will be used by the Bank to send correspondence to you, such as, electronic statement(s)/letter of account(s) and notices. You may review or retrieve such correspondence or electronic statement(s) via Hong Leong Connect (Online Banking) at any time, subject to online availability period. Please refer to our website at www.hlb.com.my for fees and charges of our products and services.

Online Purchase Transactions

When you make an online purchase with your HLB Credit Card, you will receive a 6-digit OTP (One-Time Password) in one of two ways:

- (i) Through Card OTP in HLB Connect App (if you're registered) or
-
- (ii) Via SMS (if you're not registered for the HLB Connect app)

To complete your online purchases:

- (i) Check your card OTP HLB Connect App or SMS for the OTP
-
- (ii) Enter the 6-digit code on the merchant's payment page

Important: Never share your OTP with anyone. It's for your own use only.

Part C Your Employment Information**Employment Type**

- Self-employed with Workers
 Self-employed without Workers
 Government Employee/Civil Servant
 Private Sector Employee
 Retiree/Housewife

Company Name

Company Registration No. (for self-employed)

Office Address

Postcode City

State Country

Office Tel. No. Extension No.

Occupation**Employment Sector**

Annual Gross Income RM

Annual Other Income RM

Length of Service MM YY

Name of Previous Employer (if working less than 1 year in present employment)

Length of Service MM YY

Date of Birth (dd/mm/yyyy)

Race Malay Chinese Indian Pribumi OthersNationality Malaysia Others (please specify)Reside more than 182 Days in Malaysia (per calendar year) Yes No**Passport Issued Country**

Passport Issued Date Passport Expiry Date

Relationship with Principal Card Applicant**Home Address**

Postcode City

State Country

Email Address (mandatory)**Home Tel. No.****Mobile No.****Occupation****Company Name****Office Address**

Postcode City

State Country

Part D Your Mailing Address (mandatory) Home Office**Part E Delivery of Credit Card** Home Office**Part F Monthly Payment Instruction**

I hereby authorise Hong Leong Bank to debit my Savings/Current Account monthly in settlement of my Hong Leong Credit Card one (1) day before the Payment Due Date*. I understand and agree that I shall be liable for all late charges, penalties and fees whatsoever incurred in accordance with the relevant Cardholder's Agreement if payment of the outstanding balances under my Hong Leong Credit Card cannot be made by the Payment Due Date.

*Please note that the Hong Leong Credit Card Account will be credited on the next calendar day after successful attempt.

Account No. - -

For: Minimum Payment Full Payment**Part G Supplementary Credit Card** Dr Mr Madam Ms Others

Full Name (as per NRIC/Passport) (please underline your surname)

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

Gender Male Female

NRIC/Passport No. Old NRIC No.

Permanent Resident of Other Countries No YesCountry of Permanent Resident (PR) Malaysia Others (please specify)**Employment Type**

- Self-employed with Workers
 Self-employed without Workers
 Government Employee/Civil Servant
 Private Sector Employee
 Retiree/Housewife

Employment Sector**Industry Sector**

Annual Gross Income RM

Annual Other Income RM

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.

Part H Your Other Financing Facilities (Non-bank)Are you an existing Hong Leong Bank customer? Yes No

No.	Type of Facility	Loan/Financing Amount	Instalment/Repayment
1.			
2.			
3.			

Part I Secured Credit Card with Fixed Deposit

- I would like to apply for my Principal and/or Supplementary Credit Card(s) including additional card in the future to be secured against my Hong Leong Bank Fixed Deposit.

Fixed Deposit Certificate No. _____

Fixed Deposit Amount RM _____

Fixed Deposit Date _____

Important Information:

1. Your HLB Credit Card(s) shall be secured at all times with a minimum HLB Deposit (FD) of RM2,000 and maximum of RM50,000 pledged to HLB. Credit limit assigned will be based on FD pledged amount at a ratio of 1:1.
2. Your HLB Fixed Deposit (FD) shall be available for withdrawal 14 days after all your secured HLB Credit Card(s) is/are terminated AND upon settlement of the entire outstanding balances under all your secured HLB Credit Card(s), whichever is later.

Part J HONG LEONG Credit Shield Premier (CSP) [Optional]

CSP is a life insurance product underwritten by Hong Leong Assurance (HLA) that provides coverage in the event of death, Total and Permanent Disability (TPD), or Temporary Total Disability (TTD), offered at monthly premium of RM0.65 per RM100.00 of total credit card outstanding balance.

- I hereby confirm that I have read and fully understood the contents of the Hong Leong Credit Shield Premier (CSP) Product Disclosure Sheet and agree to purchase the Hong Leong Credit Shield Premier.

Declaration for Eligibility

- I have never had, or been treated for or had any indication of diabetes, high blood pressure, chest pain, heart disease, stroke, kidney disease, mental disorder, cancer or any physical defects or deformities; AIDS or AIDS related complications.

PDPA Consent Clause

- I confirm my enrolment for Hong Leong Credit Shield Premier and hereby consent to the following:
1. Collection of my personal information for the purpose of processing this application.
 2. HLB's sharing my personal data (i.e., name, NRIC, credit card number, contact details) to Hong Leong Assurance Berhad (HLA) for the purpose of processing this application and future communication with me.
 3. Sharing and disclosure of my personal information concerning this application to any selected third party or organizations associated with HLA for purposes of processing this application and for future communication with me.
 4. I acknowledge that a copy of the HLA Privacy Policy is available on the HLA website (www.hla.com.my) and I have been advised to read the HLA Notice on Personal Data.

Part K DECLARATION

I/we hereby:

- (a) confirm and agree that Hong Leong Bank Berhad ("HLB") is authorised to verify the information furnished to HLB from whatever sources and means that it deems appropriate;
- (b) agree to be bound by the HLB Cardholder Agreement and Credit Card terms as may be amended from time to time by giving prior notice with valid reason(s) via HLB's Website or other methods, effective on a date determined by HLB;
- (c) confirm and understand that my/our application is subject to the HLB's approval;
- (d) declare and confirm that my/our personal borrowings from all sources within Malaysia do not exceed in aggregate RM200,000 (for non-Malaysians only);
- (e) declare and confirm that I/we clearly understand where I/we have sent the Credit Card Application Form to HLB via email, I/we agree that the said scanned copy of the application form shall be regarded as an original for processing purposes, containing all true and accurate particulars and that the said scanned copy of the 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 Credit Card Application Form at all times and make it available to HLB upon request;
- (f) confirm and agree that the accuracy of the information provided is crucial. While HLB will bear responsibility for any losses or expenses caused by its own inaccuracies or misrepresentations, I/we will be held liable for any outstanding, losses, or expenses incurred by HLB due to inaccuracies or misrepresentations in the information I/we provide to HLB.

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

To enable HLB to comply with the FSA and the said Guidelines, I/we shall declare to HLB 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 HLB'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 HLB's persons. If at any time I/we become a connected person, I/we must notify HLB in writing immediately. HLB reserves the right to terminate the Facility in the event I/we fail to make the appropriate or correct declaration, resulting in HLB contravening the FSA or the said Guidelines.

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 credit card or such other document submitted to HLB in support of such application and/or their authorised representatives, including but not limited to my/our directors, shareholders, authorised signatories or such other persons as specified by HLB ("Relevant Data Subjects"), for HLB's collection, holding and use of the personal information of the Relevant Data Subjects in accordance with HLB's Privacy Notice as may be amended from time to time.

Foreign Exchange Policy Notices – Declaration and Undertaking

- I/We further declare the information provided in this document, is true and accurate and in full compliance with the Foreign Exchange Policy Notices.
- I/We shall be fully responsible for any inaccurate, untrue or incomplete information provided.
- I/We hereby authorise the Bank to make this information available to BNM in compliance with the Foreign Exchange Policy Notices.
- I/We hereby undertake to inform HLB of any subsequent changes to the information stated herein.
- I/We have been informed that the information on Foreign Exchange Policy Notices is also available at HLB's Website for my/our references.

Customer Data Privacy Declaration and Consent Form

I /We hereby,

- (a) declare that all information furnished to HLB are complete, true and correct and will immediately inform HLB of any changes to the same;
- (b) confirm that I/we have read and agreed to HLB Privacy Notice* as may be varied from time to time. Copies of the Privacy Notice are available upon request or from HLB's Website.

*"Privacy Notice" shall mean HLB's policies and principles pertaining to the collection, use and storage of personal information of existing and prospective individuals and entities dealing with HLB as may be amended from time to time and made available at Bank's website or in such manner as HLB deems appropriate from time to time. To read and understand more about the HLB Privacy Notice, please refer to the HLB's Website;

- (c) declare that pursuant to the Credit Reporting Agencies Act 2010 ("CRA"), I/we, the undersigned, hereby irrevocably and unconditionally authorise CTOS Data Systems Sdn Bhd, Experian Information Services (Malaysia) Sdn. Bhd (formerly known as RAM Credit Information Sdn Bhd), Credit Bureau Malaysia Sdn Bhd, FIS Data Reference Sdn Bhd, BASIS Corporation Sdn Bhd and Dun & Bradstreet Malaysia Sdn Bhd (each to be referred to herein as a "Credit Reporting Agency" and collectively, "Credit Reporting Agencies") to process and disclose any of my/our personal information, my/our company/business information (if applicable) 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 and resides in the records of the Credit Reporting Agency or any information in the record of the Central Credit Bureau, Bank Negara Malaysia ("BNM") (including any database or system established by BNM or any other governmental or regulatory authority or body, Cagamas Berhad and/or Credit Guarantee Corporation Malaysia Berhad, Inland Revenue Authorities or any authorities at any time in such manner as HLB considers appropriate (collectively referred to as "Credit Information") to HLB for the purposes which shall include but not be limited to the ones listed in HLB's Privacy Notice which is available upon request or on HLB's Website;
- (d) declare that in connection with the Consent herein provided, I/we hereby authorise HLB to provide the relevant Credit Reporting Agency with my/our personal details and my/our company/business (if applicable), as provided below, to enable the Credit Reporting Agency to provide me/us with the relevant notification as required under the CRA;
- (e) agree and confirm that I/we shall not hold HLB liable or responsible for:
 - (i) Any statement, misstatement, inaccuracy or omission of any type or manner contained in the Credit Information, records and/or credit reports provided to HLB by the relevant Credit Reporting Agency;
 - (ii) HLB'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; and
 - (iii) 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.
- (f) declare that 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 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 and/or an/a outsourced service provider/vendor of HLB (if applicable);
- (g) irrevocably authorise and permit HLB, its officers and employees to disclose and furnish all my/our information concerning this application, present and future accounts and any other matters relating to me/us or my/our company/business and operations (if applicable) to the persons/entities named in HLB's Privacy Notice which is necessary for the provision of the financial product / services or to comply with any legal or contractual requirements. I/We hereby irrevocably consent to such disclosure and confirm that save and except for damages arising directly from HLB's wilful default or gross negligence, HLB, 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 herein;

(h) consent to HLB, or any of its affiliates, including branches to share my/our information with the tax authorities for the purpose of enabling HLB, or any of its affiliates to comply with the requirements of the Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standard ("CRS") as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

I/We,

- hereby confirm that I/we have read, understood, agreed to and confirm the contents of all sections of this **Customer Data Privacy Declaration and Consent** including the **Privacy Notice** clauses stated above which are applicable to me/us and which has been made available to me/us at HLB's website www.hlb.com.my/connect_privacy_notice.
- confirm and acknowledge that I/we have read, understood and accepted the following, copies of which have been made available to me/us:
 - HLB Cardholder Agreement;
 - My/Our preferred HLB Credit Cards Terms & Conditions; and
 - HLB Credit Cards Product Disclosure Sheet (PDS).
- acknowledge that I/we have received adequate explanation on the salient terms of HLB Credit Cards Product Disclosure Sheet from an officer of the Bank (not applicable for e-applications).
- hereby confirm that I/we agree to receive e-Statement/e-Tax Invoice issued by the Bank and be bound by e-Statement and e-Tax Invoice Facility Terms & Conditions which is available upon request or at the HLB website.
- hereby confirm that I/we have read, understood and accepted the contents of the Declaration stated in this application form.

REMINDER:

You are reminded to read and understand the Customer Data Privacy Declaration and Consent clauses, HLB Cardholder Agreements, your preferred HLB Credit Cards Terms & Conditions and HLB Credit Card Product Disclosure Sheet before you sign this Application Form and/or submit this Application Form (in the case of e-application). If you have any queries regarding the product features or terms and conditions, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my or call 03-7626 8899.

Consent for Marketing (Optional - Please check the box if agreeable)

I agree to share my personal data with Hong Leong Financial Group Berhad's group of companies, its agents, service providers, and business partners, and to receive marketing communications, including exclusive offers and promotions, from them.

Please Note:

- Your privacy is important to us. We will only share your personal data in accordance with our Privacy Notice at www.hlb.com.my.
- You can update your marketing preferences at any of our branch. It may take up to 7 days for the change to be reflected and up to 8 weeks for all promotions to cease.

Signature of Principal Card Applicant

X

Signature of Supplementary Card Applicant

X

Date / /

DD MM YYYY

Date / /

DD MM YYYY

Referral info - Referrer's name: _____

For Bank Use Only

Channel Campaign Br/Div (existing HLB code) Team Code Source Code

Attended by: Name _____ Staff No. (numeric only)

Staff New NRIC No. _____ Phone No. -

Remark/KYC/FD Pledge Recommendation: _____ MMC/MDC Registration No. (for Infinite Doctor's Edition only) _____

	Principal Credit Card Applicant	Supplementary Credit Card Applicant									
Is a PEP?	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes									
Is a RCA to a PEP?	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes									
Was on boarding/new application done face-to-face?	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes									
(For Face-to-Face Application) I hereby confirm & attest that I have: <ul style="list-style-type: none"> • Guided customer in reading the Product Disclosure Sheet (PDS) • Obtained a copy of the customer's NRIC and income documents originated from the customer • Checked customer's workplace/residential address is within 50km vicinity from the branch • Checked information below: <table style="width: 100%; border: none;"> <tr> <td><input type="checkbox"/> Applicant's Full Name & New NRIC No.</td> <td><input type="checkbox"/> Document(s) submitted</td> </tr> <tr> <td><input type="checkbox"/> Employer's Name & Contact</td> <td><input type="checkbox"/> Application form</td> </tr> <tr> <td><input type="checkbox"/> Job Designation/NOB</td> <td><input type="checkbox"/> Terms & Conditions</td> </tr> <tr> <td><input type="checkbox"/> Type of Credit card applied</td> <td><input type="checkbox"/> Residential/Mailing Address</td> </tr> <tr> <td><input type="checkbox"/> Biometric verification passed</td> <td></td> </tr> </table> 	<input type="checkbox"/> Applicant's Full Name & New NRIC No.	<input type="checkbox"/> Document(s) submitted	<input type="checkbox"/> Employer's Name & Contact	<input type="checkbox"/> Application form	<input type="checkbox"/> Job Designation/NOB	<input type="checkbox"/> Terms & Conditions	<input type="checkbox"/> Type of Credit card applied	<input type="checkbox"/> Residential/Mailing Address	<input type="checkbox"/> Biometric verification passed		KYC confirmation & attestation done by: (Sales Personnel) Name: _____ Date: _____ Time: _____ Signature: <div style="border: 1px solid black; height: 40px; width: 100%;"></div>
	<input type="checkbox"/> Applicant's Full Name & New NRIC No.	<input type="checkbox"/> Document(s) submitted									
<input type="checkbox"/> Employer's Name & Contact	<input type="checkbox"/> Application form										
<input type="checkbox"/> Job Designation/NOB	<input type="checkbox"/> Terms & Conditions										
<input type="checkbox"/> Type of Credit card applied	<input type="checkbox"/> Residential/Mailing Address										
<input type="checkbox"/> Biometric verification passed											
	Confirm & vetted by: (Sales/Branch Manager/CSOM) Name: _____ Date: _____ Time: _____ Signature: <div style="border: 1px solid black; height: 40px; width: 100%;"></div>										

PRODUCT DISCLOSURE SHEET

(Versi Bahasa Melayu)



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your HLB Credit Card.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date:

1. What is Hong Leong Credit Card?

HLB Credit Card (Card) is to be used primarily for the payment of goods and services. Where any amount of the credit utilised by you as Cardholder has not been settled in full on or before the due date, the unsettled amount will be subjected to finance charges. Each Card comes with a credit limit, approved by the Bank, based on your eligibility.

Application Eligibility:

1. Minimum Annual Income: RM24,000 p.a. for new principal Cardholders.
2. New and existing Cardholders earning RM36,000 p.a. or less: You are permitted to hold credit cards from a **maximum of two (2) card issuers** and the maximum credit limit that can be granted by each issuer is **two (2) times your monthly income**.

2. Know Your Obligations

For this Card, **as an illustration**

- Your credit limit: RM5,000
- Your statement balance: RM400
- Your minimum payment due: RM50
- Payment due date: 20th November

1. If you choose to pay the **full statement balance of RM400** before **20th November**, no interest charges apply.
2. If you choose to pay only the **minimum RM50** by the **20th November**, you will be charged **daily retail interest** at **15%/17%/18% p.a.** (based on payment history) on your outstanding balance.
3. This adds approx. **RM6** in finance charges to your next statement, and you immediately lose the interest-free period on all new spending.

It is your responsibility to:

- Read and understand the key **terms** in the **contract** before you sign it.
- Pay your **outstanding balance** timely.
- **Contact us immediately** if you are unable to pay your monthly instalment/outstanding balance.

You have to pay the following fees and charges:

- **Late Payment Charge:** A minimum of RM10 or 1% of the total outstanding balance as at statement date including Balance Transfer Account, whichever is higher, subject to a maximum of RM100.
- **Card Replacement Fee:** RM50 per Card
- **Minimum Monthly Payment:**
 - a. The minimum payment required each month is either: A) RM50 OR B) 5% of the total outstanding balance (whichever is higher).
 - b. 100% of all monthly instalments (e.g., Extended Payment Plan, Auto Balance Conversion etc).
 - c. 100% of Tax.
 - d. 100% of any amount exceeding your credit limit.
 - e. Any unpaid minimum payment from the previous month.
- As a **Principal Cardholder**, you are liable for all outstanding balances on both the Principal and any Supplementary Card(s).
- As a **Supplementary Cardholder**, you are liable only for outstanding balances incurred on your own Card.



Scan QR code for full list of Fees & Charges

It is your responsibilities to:

- abide by the terms and conditions for the use of the Card;
- take steps to secure the Card and PIN at all times, including at your place of residence. You must not:
 - a. sharing the Card details or PIN with anyone;
 - b. writing down the PIN on the Card, or on anything kept in close proximity with the Card;
 - c. using a PIN based on your personal details: your birth date, identity card, passport, driving licence or contact numbers; and
 - d. allowing any other person to use the Card and PIN.
- notify the Bank immediately after having discovered that the Card is lost, stolen, an unauthorized transaction had occurred or the PIN may have been compromised;
- notify the Bank immediately upon receiving Notification via HLB Connect App, short message service (SMS) and/or e-mail if the transaction was unauthorized;
- notify the Bank immediately of any change in your contact number;
- use the Card responsibly, including not using the Card for unlawful activity; and
- check the account statement and report any discrepancy without undue delay.

3. Know Your Risks

What happens if you ignore your obligations?

- You **pay more in total** due to late payment charges and compounding interest.
- We may **deduct** money from a savings account you have with us to set-off your Card's outstanding balance.
- We may **take legal action** against you.
- Your **credit score** may be affected leading to credit being more difficult or expensive to you.
- **Right to set-off:** The Bank may earmark and/or set-off funds in credit balance / deposit account(s) maintained with us to settle outstanding balances in this Card account. The Bank will provide a 7 calendar days' notice period prior to any action being taken.
- You are responsible for unauthorized transactions if you:
 - a. acted fraudulently or refuse to cooperate with us in the investigation;
 - b. fail to protect your Card and PIN, such as sharing them to any third party, writing the PIN down near your Card, or leaving your Card or security device unattended;
 - c. delay reporting the loss, theft, or misuse of your Card, PIN, security device or other security breach of your banking credentials.
- You are required to exercise due care in safeguarding your Card at all times, even at your place of residence as we reserve the right to terminate the Card for any failure to adhere to its terms and conditions.

4. Other Key Terms

- It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner or update online through Hong Leong Connect Online Banking, by logging in and selecting 'Settings' then 'Update Contact Info'.
- The Card is automatically enabled to pay for Toll - Related Transactions by tapping the Card on the payment terminal at the toll plaza on highways or expressways.
- You acknowledge and fully agree that toll payments will be initiated by Touch n' Go Group with a delayed payment authorization which may potentially resulting in differences between the toll charges' date and time with the actual transaction date and time.

If you have any questions or require assistance on your Card, you can:



Call us at:
03-7626 8899



Visit us at:
www.hlb.com.my



Email us at:
hlonline@hlbb.hongleong.com.my



Scan the QR code
for more information