HONG LEONG DEBIT CARD TERMS AND CONDITIONS (Versi Bahasa Malaysia)
Last updated on 28 October 2026

In consideration of Hong Leong Bank Berhad or Hong Leong Islamic Bank Berhad ("**the Bank**") agreeing to provide the Cardholder with the Services (as defined under Clause 1.65) and agreeing to issue the Debit Card (as defined under Clause 1) including Affinity (as defined under Clause 1.2) to the Cardholder at the Cardholder's request, the Cardholder covenants and agrees that the Cardholder's signing on the Debit Card, use of the Debit Card and/or maintaining an Account (as defined under Clause 1.1) shall constitute the Cardholder's agreement to the terms and conditions ("**T&Cs**") below.

These T&Cs are to be read together as a whole with the Bank's General Terms and Conditions of Accounts, Terms and Conditions for the Use of HLB Connect and any other relevant Account terms and conditions, as well as other rules and regulations binding on the Bank. The following definitions apply unless otherwise stated:

1.0 Definitions and Interpretation

1.1 "**Account**" means the Cardholder's account or accounts with HLB/HLB Islamic and shall include any other new accounts which may be opened from time to time.

1.2 "**Affinity**" means the Debit Card offered by a financial institution in partnership with another institution.

1.3 "**Annual Fee**" means fees imposed on the Cardholder on a yearly basis.

1.4 "**Appropriate Authority**" means any government or taxing authority.

1.5 "**Apple**" means Apple Inc.

1.6 "**Apple Pay**" means the payment platform developed by Apple that allows you to make in-store and online (in-app or on web) payments using your Mobile Card through the compatible Apple Eligible Device.

1.7 "**ATM**" means the automated teller machines:
(a) installed by the Bank or any member of the Shared ATM Network (SAN); and/or
(b) designated by the Bank or Visa/Mastercard for the use of the Cardholder

1.8 "**ATM Card Transaction**" means the use of the Debit Card for cash withdrawals and electronic transactions or any other card as may be approved by the Bank from time to time.

1.9 "**Authorised Cash Outlets**" means branch, office and/or location designated by members of Shared ATM Network, Visa/Mastercard to affect cash withdrawal.

1.10 "**Authorised Merchant**" means any retailer or corporation which pursuant to a Merchant Agreement agrees to accept or cause its outlets to accept the Debit Card for payment or pursuant to a legal arrangement with MyDebit/Visa/Mastercard agree to accept or cause its outlets to accept the facilities offered by co-branded Visa/Mastercard for payment.

1.11 "**Auto Debit Transaction**" means recurring payment via the Debit Card for utilities, insurance or takaful charges as approved by the Bank only.

1.12 "**Bank**" means either Hong Leong Bank Berhad (193401000023 (97141-X)) or Hong Leong Islamic Bank Berhad (200501009144 (686191-W)) and includes its successors-in-title and assigns.

1.13 "**Business Day**" means a day on which HLB/HLB Islamic is open for business in Peninsular Malaysia, Sabah and Sarawak (excluding bank, state and public holidays), as the case may be, and on which transactions of the nature contemplated for the Account(s) may be carried out.

1.14 "**Cardholder**" means a Cardholder of the Bank to whom the Debit Card has been issued.

1.15 "**Card Replacement Fee**" means fees imposed on the Cardholder in the event of loss, stolen or damaged card.

1.16 "**Card Transaction**" means transaction effected by the use of Debit Card for both local and overseas transactions; face-to-face Card Present Transactions as well as non-face-to-face Card- Not-Present Transactions and Contactless Transactions (where applicable).

1.17 "**Card-Present (CP) Transaction**" means a Retail Transaction payment where the Cardholder and Debit Card are physically present at the Authorised Merchant when a payment is made.

1.18 "**Card-Not-Present (CNP) Transaction**" means a Retail Transaction payment where the Cardholder and Debit Card are not physically present at the Authorised Merchant when a payment is made.

1.19 "**Current Balance**" means the most recent balance or cash available in the Cardholder's savings or current account.

1.20 "**Cash Withdrawal Fee**" means fees imposed on the Cardholder for successful cash withdrawal from ATM.

1.21 "**Contactless Transaction**" means a fast and easy payment method that uses near-field communication (NFC) technology for making payment by tapping/waving the Debit Card over a secured reader.

1.22 "**Character Card**" refers to the Debit Card with customized designs issued by the Bank such as Hello Kitty.

1.23 "**Daily Cash Withdrawal Limit**" means the daily maximum permissible limit prescribed by the Bank in respect of cash withdrawals through the ATM.

1.24 "**Daily Online Purchase Limit**" means the daily maximum permissible Online Purchase Limit prescribed by the Bank under Clause 13.4 herein.

1.25 "**Daily Retail Purchase Limit**" means the daily maximum permissible Retail Purchase Limit prescribed by the Bank under Clause 13.3 herein.

1.26 "**Daily Transfer Limit**" means the daily maximum permissible limit prescribed by the Bank in respect of fund transfer via ATM and/or **Hong Leong Connect.**

1.27 "**Debit Card**" means the Hong Leong MyDebit/Visa/Mastercard Debit Card issued by the Bank.

1.28 "**DCC**" means Dynamic Currency Conversion, an optional service offered by certain overseas merchants or available for certain Overseas Transaction as defined under Clause 21.1 below (including ATM Card Transactions), which provides a choice to pay/withdraw cash in Ringgit Malaysia (including Card Transactions quoted in foreign currency), as elaborated further under Clause 21.

1.29 "**Eligible Device**" means any electronic or telecommunication device, including a smartphone, tablet, smartwatch or other device that supports the adding of a Mobile Card into Mobile Wallet, as designated by the Bank.

1.30 "**Fee**" means fees payable at application, yearly or such other intervals as may be determined by the Bank, by the Cardholder for the utilization of the Services which shall be debited from the Account on each anniversary date of the issuance of the Debit Card and shall also include all other fees, service charges, commissions and other payments charged by the Bank under these T&Cs. The Bank reserves the right to vary the Fee by giving **twenty-one (21)** calendar days' prior notice to the Cardholder.

1.31 "**Generic Cardholder**" means non-Priority Banking Cardholder.

1.32 "**Google**" means Google LLC.

1.33 "**Google Pay**" means the payment platform developed by Google that allows you to make in-store and online (in-app or on web) payments using your Mobile Card through the compatible Eligible Device.

1.34 "**Valid Thru Date**" means the expiry date printed on the Debit Card.

1.35 "**Shariah-compliant Goods and Services**" means goods and services that are acceptable and in accordance with Shariah principles.

1.36 "**HLB Connect App**" means Hong Leong Bank Connect Mobile Banking Application.

1.37 "**Hong Leong Connect (HLB Connect)**" means the internet banking services and mobile banking app services provided by HLB/HLB Islamic.

1.38 "**Joint Accountholders**" means any Account that is in two (2) or more joint names or has two (2) or more authorised signatories.

1.39 "**Mastercard**" means MasterCard International Incorporated, a company organised under the State of Delaware having its office and principal place of business at 2000 Purchase Street, Purchase, N.Y. 10577-2509, United States of America of which the Bank is a member institution.

1.40 "**MCCS**" means Malaysian Chip Card Specification which is the domestic EMV (Euro, Mastercard, and Visa) debit card scheme which supports both contact and contactless

applications.

1.41 "**MCF Enabled Account**" means the Account of the Cardholder where the MCF (as defined under Clause 1.50 herein) has been enabled, which may include a Retail Purchase Account.

1.42 "**MEPS**" means Malaysian Electronic Payment System Sdn Bhd an interbank network service provider in Malaysia.

1.43 "**Merchant Agreement**" means agreement signed between the Authorised Merchant and the Bank.

1.44 "**Mobile Card**" means a digital version of your Card which you add in the Mobile Wallet on your Eligible Device;

1.45 "**Mobile Card Transaction**" mean any transaction using your Mobile Card;

1.46 **"Mobile Wallet"** means an application provided by the Mobile Wallet Provider installed on the Eligible Device which enables your Mobile Card to be stored to enable Mobile Card Transaction to be performed.

1.47 "**Mobile Wallet Provider**" means provider of the Mobile Wallet, including, without limitation, Apple Pay, Google Pay, or Samsung Pay, or such other provider as designated by the Bank from time to time;

1.48 "**Monthly Statement Fee**" means fees per month imposed on the Cardholder for the monthly printed Statement.

1.49 "**MOTO**" means Mail Order Telephone Order which is a type of Card-Not-Present Transaction where the Services are concluded and paid via telephone, mail, fax or email.

1.50 "**MyKad**" means the card issued to the Cardholder by the Malaysian National Registration Department to identify and verify the identity of the Cardholder.

1.51 "**MyDebit**" means a domestic Debit Card scheme that allows the Cardholder to make payment for goods and/or services in-store, online store or withdraw cash at the participating Authorised Merchant by debiting directly from the Cardholder's Retail Purchase Account.

1.52 "**Multi-Currency Debit Card**" or "**MCF Card**" or "**Hong Leong Visa Multi Currency Debit Card**" refers to the Debit Card with black colour base issued by the Bank to Hong Leong Pay&Save accountholders wherein the Hong Leong Pay&Save accountholders can only tag the Retail Purchase Account to Hong Leong Pay&Save account.

1.53 "**Multi-Currency Feature**" **or** "**MCF**" refers to the foreign currency wallet within an Account approved by the Bank for MCF which allows the Cardholder to, amongst others:

(a) hold foreign currencies approved by the Bank from time to time;
(b) perform Overseas Transactions in the foreign currency selected by the Cardholder;

(c) convert one (1) foreign currency to another foreign currency in the Cardholder's MCF Enabled Account via the Bank's branches or HLB Connect.

For the avoidance of doubt, MCF is only available for a MCF Enabled Account held by a single individual Accountholder. The latest available foreign currencies approved for MCF is available at https://www.hlb.com.my/en/personal-banking/deposits/savings-account/pay-and-save-account.html.

1.54 "**Notifications via HLB Connect App**" means a push notification feature that allows the Cardholder to receive the Card notifications via the HLB Connect App.

1.55 "**One-Time Password (OTP)**" means a unique, single-use 6-digit code that is sent via SMS or Card OTP in HLB Connect App to perform certain online transactions or actions;

1.56 "**Online Purchase Limit**" means the transaction limit applicable to the Card Transactions effected online via the Internet.

1.57 "**Petrol Purchases**" means all transactions made with the Debit Card for the purchase of petrol and any other purchases made at the petrol kiosks.

1.58 "**PIN**" means a numeric code that acts as a password that is used to authenticate a Cardholder to their account.

1.59 "**Posting Date**" means the date on which any Card Transaction incurred by the Cardholder is debited to and recorded in the Statement.

1.60 "**Priority Banking Cardholder**" means a Cardholder with Priority Banking status acknowledged by the Bank.

1.61 "**Privacy Notice**" means the Bank's policies and principles pertaining to the collection, use and storage of personal information of existing and prospective individuals and entities dealing with the Bank as may be amended from time to time and made available at the Bank's website or in such manner as the Bank deems appropriate with notice to the Cardholder.

1.62 "**Retail Purchase Limit**" means the transaction limit applicable to the Card Transactions including Contactless Transaction effected at retail outlets, or any other outlets where the Debit Card can be accepted for payment.

1.63 "**Retail Purchase Account**" means an Account linked to a Debit Card to make Retail Transactions.

1.64 "**Retail Transaction**" means all purchase of goods or services charged to the Debit Card at the Authorised Merchant where the Debit Card can be accepted for payment locally and overseas including Online Purchases, Touch 'n Go auto-reload, Petrol Purchases, auto-billing/recurring transactions and excluding cash withdrawals, fund transfer, annual fees payment and other Services/miscellaneous fees as defined by the Bank from time to time with prior notice.

1.65 "**Sales Draft Retrieval Fee**" means the fee imposed to the Cardholder when the Cardholder requests for the sales draft issued by the Authorised Merchant from the Bank.

The fee is also applicable during investigation of dispute cases when the Cardholder requires witnessing the relevant sales draft.

1.66 "**Security Codes**" means the security codes given by the Bank to the Cardholder for access to the respective Services comprising of the PIN (for ATM Services), IPIN (for Hong Leong Connect), HLB Connect Code (for Hong Leong Connect), and includes any other user name, password, personal identification number, digital certificate or any other security codes as the Bank may issue from time to time for access to all or any of the Services and reference to the term "Security Codes" shall mean the security code or codes relevant to the respective Services as the context shall require.

1.67 "**Services**" means the services provided by the Bank to facilitate the Card Transactions, Contactless Transaction, Chip & PIN transactions, Phone Banking, Bill Payment Services or any other electronic, digital, visual, video or other such new or additional services offered by the Bank from time to time to enable the Cardholder to perform banking and other transactions and such Services may be supplemented, varied or withdrawn by the Bank at any time and from time to time by giving **twenty-one (21)** calendar days' prior notice.

1.68 "**Shared ATM Network (SAN)**" means the banks and financial institutions participating in the Shared ATM Network managed by Payments Network Malaysia Sdn Bhd.

1.69 "**Statement**" means a statement of account reflecting the transactions effected using the Debit Card.

1.70 "**Tax**" means any present or future, direct or indirect, Malaysian or foreign tax, levy, impost, duty, charge, fee, deduction or withholding of any nature, that is imposed by any Appropriate Authority, including, without limitation, any consumption tax and other taxes by whatever name called, and any interest, fines or penalties in respect thereof.

1.71 "**Touch n' Go Group**" is a Malaysian financial technology enterprise focused on the country's transportation ecosystem and platform based payments infrastructure;

1.72 "**Transaction Date**" means the date on which any Retail Transaction is affected using the Debit Card at the Authorised Merchant where the Debit Card can be accepted for payment.

1.73 "**Transaction Receipt**" means the relevant payment slips, forms or papers supplied to/by the Bank to/by the Authorised Merchants or generated by the ATM for the purpose of recording, confirming and evidencing purchases or other transactions performed by the Cardholder through the use of the Debit Card to be charged and debited from the Account or the confirmation provided to the Cardholder for financial transactions incurred via Hong Leong Connect.

1.74 "**Visa**" means Visa International Service Association, a company organised under the State of Delaware with its principal office at 3125 Clearview Way, San Mateo, CA 94402, United States of America of which the Bank is a member institution.

1.75 Words importing the singular shall include plural number and vice versa and those importing the masculine gender shall include the feminine and neuter gender and vice versa.

2.0 Responsibilities of the Cardholder

2.1 By signing on the Debit Card, using the Debit Card and/or maintaining the Account, the Cardholder agrees to be fully bound by these T&Cs as may be varied by the Bank from time to time by giving notice of twenty-one (21) calendar days. Notice of such variation or amendment will be communicated to the Cardholder in any form or method as the Bank may prescribe.

2.2 The Cardholder shall take all precautions to ensure and prevent unauthorised, fraudulent and unlawful use of the Services or any part of them and the Cardholder's Security Codes including but not limited to the following:

(a) That the Security Codes must be kept secret and the Security Code once received by the Cardholder must be changed immediately after the Cardholder has received and read them and may only be used by the Cardholder and no one else. If a Security Code is not issued to the Cardholder, the Cardholder will be advised to create his/her own Security Code as a condition for access to the Services.

(b) That no one other than the Cardholder has access or is able to have access to the Security Codes to enable him/her to carry out any transactions through any of the Services and the Security Codes are not written down in any form or manner including but not limited to unsolicited e-mails or on any website other than the official Bank's Websites which may be deciphered by third party or kept together or disclosed or exposed to any person (including the employees of the Bank) under any circumstances or at any time.

(c) The Cardholder must not disclose the Security Code to any person under any circumstances or by any means whether voluntarily or otherwise and must take all care to prevent the Security Code from becoming known to any other person. The Cardholder understands and agrees that failure to comply with this requirement may expose the Cardholder to the consequences of theft and/or unauthorised use of the Debit Card, for which the Bank will not be liable.-The Cardholder must report a breach of Security Code or the loss of a Security Code to the Bank as soon as reasonably practicable, upon the Cardholder becoming aware of the breach or loss respectively. The Cardholder hereby undertakes to reimburse and pay the Bank on the Bank's written demand all claims and liabilities incurred by the Bank arising from such unauthorised use.

(d) That the Account balances, Statement of any Account and Card Transactions are regularly and carefully checked and monitored by the Cardholder and are checked each time prior to issuing any instructions to the Bank. The Cardholder shall immediately inform the Bank of any unauthorised, fraudulent, unlawful transaction, error or discrepancy in the Account.

(e) The Cardholder shall ensure there are sufficient funds available in the Account to perform any of the Card Transactions by the Cardholder.

(f) The Cardholder will create his/her own PIN at the Bank's ATM for the purpose of effecting ATM transactions or electronic transactions . The Cardholder undertakes not to disclose the PIN to any third party and shall be liable to the Bank for any debit entry in the Account with the Bank arising from any unauthorised Card

Transactions.

(g) To effect a purchase using the Debit Card at any Authorised Merchant, the Cardholder may authorise the Card Transactions by (i) signing on the Transaction Receipt prepared by the Authorised Merchant; (ii) inserting PIN at the Point of Sales terminal; or (iii) performing Contactless Transactions. The Bank's receipt of the Transaction Receipt or any return document with the Cardholder's signature (where applicable) shall form binding and conclusive proof that the Card Transaction and the amount recorded thereon were properly incurred and the Cardholder shall be bound by such transactions incurred in accordance with these T&Cs. In the event of purchases or usage of the Debit Card are made via online transactions, or non-signature based transactions including and not limited to petrol purchases, online transactions, the Cardholder agrees that confirmation receipts and/or acceptance issued by any Authorised Merchant or its affiliates for such transactions shall be deemed satisfactory documentary evidence of use and the Cardholder must adhere to these T&Cs.

(h) Notwithstanding the provision set out under Clause 2.2(g) above, the signature/PIN shall not be the only condition precedent to the liability of the Cardholder in respect of Services supplied, and the Cardholder shall be liable for Card Transactions if the Bank is of the opinion, based on satisfactory documentary evidence, that the non-execution of the signature or the omission of a signature/PIN insertion is due to the nature and/or mode of the transaction used or due to an oversight on part of the Cardholder and/or Authorised Merchant and MyDebit/Visa/Mastercard member bank.

(i) The Cardholder shall comply with all requirements, directions, instructions and guidelines for use of the Debit Card issued by the Bank from time to time in respect of all Services to the Cardholder.

(j) The Cardholder agrees to sign his/her Debit Card on the reverse of the Debit Card as soon as he/she receives it and before using it, as a means of preventing unauthorised use of the Debit Card.

(k) The Debit Card is valid only up to the Valid Thru Date. The renewal letter to the Cardholder will be mailed out **thirty (30)** days prior to the Valid Thru Date. The Bank will mail a renewal letter to the Cardholder to inform the Cardholder to proceed to the nearest branch or any of the Bank's branches for collection of the replacement Debit Card. The Cardholder shall ensure that as soon as the Debit Card expires, it is destroyed, by cutting it diagonally in half.

(l) The Debit Card shall not be used after its cancellation, expiry, or withdrawal or upon the Cardholder ceasing to be the Bank's Cardholder.

(m) The Cardholder shall not use the Debit Card for withdrawal of cash, payment or fund transfer unless there are sufficient funds in the Account. Any withdrawal of cash, payment or fund transfer shall be rejected if there are insufficient funds in the Account.

(n) In the event of insufficient funds in the Account and the Cardholder does not have an overdraft facility or any other standby credit line, all Card Transaction at the Authorised Merchant will be rejected.

(o) The Cardholder agrees not to use the Debit Card for any unlawful activities. If the Bank finds, suspects or has reasons to believe that the Debit Card has been used for any unlawful activity, the Bank may take any action considered appropriate to meet any obligation in connection with the prevention of any unlawful activity including but not limited to fraud, money laundering, terrorist activity/financing, bribery, corruption and/or tax evasion.

(p) Where the Cardholder designates the Savings Account-i or the Current Account-i as the Retail Purchase Account, the Cardholder acknowledges and agrees that the Debit Card shall not be used for any non-Shariah compliant activities or purposes specified under Clause 13 below and which may result in the transaction being rejected.

(q) The Cardholder hereby represents and warrants that the Cardholder has obtained the consent of all persons named in the Cardholder's application for the Account or such other document submitted to the Bank in support of such application and/or their authorised representatives, including but not limited to, the Cardholder's directors, shareholders, authorised signatories or such other persons as specified by the Bank ("**Relevant Data Subjects**"), for the Bank's collection, holding and use of the personal information of the Relevant Data Subjects in accordance with the Bank's Privacy Notice as may be amended from time to time with notice to the Cardholder.

(r) In the event the Cardholder replaces his/her Debit Card with a new Debit Card due to lost/stolen/renewal or any other reasons, the Cardholder is responsible to inform/update all relevant Authorised Merchants which he subscribed for the auto debit/direct debit transactions of the new Debit Card number to avoid transaction being rejected.

(s) The Cardholder hereby agrees and consents to the holding, collection and use of all personal data provided to the Bank by the Cardholder and/or acquired by the Bank from the public domain, as well as personal data that arises as a result of the provision of Services to the Cardholder in connection with the Account in accordance with the Bank's Privacy Notice as may be amended from time to time with notice to the Cardholder.

(t) The Cardholder who wishes to opt-out from the sharing of his/her personal data within the Bank's and/or Hong Leong Financial Group Berhad group of companies for marketing and promotional purposes is required to visit any of the Bank's branches or call the Bank's Contact Centre at **03- 7626 8899** to register his/her instruction to opt-out of the said sharing.

(u) The Cardholder shall promptly inform the Bank of any change in the Cardholder's contact and/or personal details whether in writing, by visiting the Bank's branches or calling the Bank's Contact Centre at **03-7626 8899**.

(v) The Bank does not represent nor warrant that the use of the Debit Card will not be without disruption, interruption or error. Save for damages arising directly from the Bank's willful default and gross negligence, the Bank shall not be held liable for any loss, damage, inconvenience, embarrassment, cost or expense of any nature which in any way may be suffered or incurred by the Cardholder or by any other person in respect of or in connection with the use of the Services due to any event beyond the Bank's reasonable control and the Cardholder shall have no claims against the Bank if the Card Transactions and/or Contactless. Transactions are not accepted or honoured by any Authorised Merchant

(w) The Cardholder acknowledges and agrees that the use of the Debit Card or performance of Card Transactions and/or Contactless Transaction is at the absolute risk of the Cardholder. Save for damages arising directly from the Bank's willful default and gross negligence, the Bank shall not be liable for any damage and/or loss suffered in connection with the use of the Debit Card or performance of Card Transactions and/or Contactless Transaction for goods or services supplied by any Authorised Merchant or the quality or the performance of any goods or services pursuant to or in relation to any transaction made on the Debit Card. The Cardholder shall resolve directly with the Authorised Merchant for any complaint arising out of such Card Transactions and/or Contactless Transactions.

(x) The Cardholder shall ensure that if he/she has more than one (1) card or payment instrument with contactless technology, i.e. payment instruments with the ability to perform Contactless Transactions, the Cardholder shall ensure such cards are kept separately from the Debit Card to avoid collision transactions which would result in both cards being debited for the amount of the relevant transaction. Where a debit or non-prearranged overdrawn position arises in the current account, the Customer shall be liable for and shall make good the amount overdrawn plus interest chargeable which is 4.0% p.a. above BLR on daily rest on the overdrawn balances.

(y) Where a debit or non-prearranged overdrawn position arises in the current account, save for damages arising directly from the Bank's willful default and gross negligence, the Customer shall be liable for and shall make good the amount overdrawn plus interest chargeable which is 4.0% p.a. above BLR on daily rest on the overdrawn balances.

(z) The Cardholder shall ensure all Card Transactions (including Overseas Transactions as defined under Clause 21.1 below) adhere to the Bank Negara Malaysia's Foreign Exchange Policy Notices ("**FEP Notices**"). The Cardholder is advised to read and understand the FEP Notices from Bank Negara Malaysia ("**BNM**")'s website at http://www.bnm.gov.my – 'Foreign Exchange Policy Notices' tab to ensure that all activities performed using the Debit Card comply with FEP Notices at all times.

3.0 Contactless Transactions

3.1 There are three (3) types of Contactless Transactions:

(a) MCCS Contactless – a Contactless payment method via MyDebit network that can be performed at any Point-of-Sales terminal which displays the MCCS Contactless logo;

(b) Visa Contactless – a Contactless payment method via Visa network that can be performed at any Point-of-Sales terminal which displays the Visa Contactless logo; and

(c) Mastercard Contactless – a Contactless payment method via Mastercard network that can be performed at any Point-of-Sales terminal which displays the Mastercard Contactless logo.

3.2 Contactless Transactions without PIN verification are capped at Ringgit Malaysia Two Hundred Fifty (RM250) per transaction ("**Contactless Transaction Limit**"). Any Contactless Transaction exceeding the Contactless Transaction Limit must be authorized by the Cardholder using the following method:

- Contactless Transaction (Contactless Card Payment and Mobile Wallet other than Apple/Google Pay): PIN verification.
- Contactless Transaction (Using Apple Pay and Google Pay): Eligible Device's authentication mechanism enabled by Mobile Wallet Provider, subject to the applicable Mobile Wallet terms and conditions.

3.3 Contactless Transactions without PIN verification can be performed separately but the cumulative transactions in one (1) day shall be capped at Ringgit Malaysia Eight Hundred (RM800) or such other limit as may be set by the Cardholder in accordance with Clause 3.4 below ("**Contactless Daily Cumulative Limit**"). For the avoidance of doubt, Apple Pay and Google Pay transactions will not be added to the Contactless Daily Cumulative Limit. Any Contactless Transaction without PIN exceeding the Contactless Daily Cumulative Limit will be declined.

- Contactless Transaction (Contactless Card Payment and Mobile Wallet other than Apple/Google Pay): PIN verification.
- Contactless Transaction (Using Apple Pay and Google Pay): Apple Eligible Device's authentication mechanism enabled by Mobile Wallet provider, subject to the applicable Mobile Wallet terms and conditions.

The Contactless Daily Cumulative Limit resets on a daily basis and whenever the Cardholder performs a PIN verified transaction at the Point-of-Sales.

3.4 The default Contactless Daily Cumulative Limit is set at Ringgit Malaysia Eight Hundred (RM800). The Cardholder may at any time set their preferred Contactless Daily Cumulative Limit from RM0 to RM800 via Hong Leong Connect or at any Bank branch nationwide. If the Cardholder wishes to disable Contactless Transactions without PIN verification, the Cardholder should set the Contactless Daily Cumulative Limit as **zero, i.e. RM0.**

3.5 The Contactless Daily Cumulative Limit is a subset of the Cardholder's Retail Purchase Limit. Therefore, the Contactless Daily Cumulative Limit can never be greater than the Retail Purchase Limit set by the Cardholder. The Contactless Daily Cumulative Limit will be by default match the Retail

Purchase Limit if the Retail Purchase Limit is less than the Contactless Daily Cumulative

Limit. For instance, if the Cardholder sets his/her Retail Purchase Limit as Ringgit Malaysia One Hundred (RM100), the Contactless Daily Cumulative Limit will be Ringgit Malaysia One Hundred (RM100).

4.0 Online Purchase Transactions

4.1 When the Cardholder makes an online purchase with the Debit Card, the Cardholder will receive a 6- digit OTP (One-Time Password) in one of two ways:

(i) Through Debit Card OTP in HLB Connect App (if the Cardholder is registered) or

(ii) Via SMS (if the Cardholder is not registered with the HLB Connect App)

4.2 To complete the Cardholder's online purchases, the Cardholder is required to:

(i) Check your OTP via HLB Connect App or check your SMS for the OTP; and

(ii) Enter the 6-digit OTP on the Merchant's payment page

Important: The Cardholder shall not disclose the OTP code to any person and it is for the Cardholder's own use only.

5.0 Toll- Related Transactions

(a) The Debit Card is automatically enabled to pay for toll-related transactions by tapping it on the payment terminal.

(b) The Cardholder is responsible for ensuring that the Cardholder's Account has sufficient balance before making any toll-related transaction.

(c) The Cardholder acknowledges and fully agrees 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

(d) If the Cardholder uses the Debit Card and passes through the toll successfully, but subsequently the Account does not have sufficient funds, the Bank has the right to demand from the Cardholder the amount incurred for toll payment by debiting the Cardholder's Account and notice will be given to the Cardholder prior to debiting the Account.

6.0 Cardholder's Statement

6.1 The Statement will be incorporated in the passbook/statement of the Cardholder's designated Savings/Savings Account-i or Current Account/Current Account-i ("**CASA/CASA-i**") and the Cardholder can view his/her Statement for free via HLB Connect which consists, amongst others, the Card Transaction and Posting Date of the Card Transactions performed by the Cardholder for the relevant period stated.

6.2 Upon request by the Cardholder, the printed monthly Statement will be sent to the Cardholder's last known mailing address in the Bank's records. A service charge will be charged and debited to the Account. The printed monthly Statement shall indicate all the Card Transactions, Posting Date and Transaction Date for the relevant month. The Cardholder may request for an ad hoc printed Statement and the Bank shall levy a service fee of Ringgit Malaysia Ten (RM10) plus Ringgit Malaysia Two (RM2) per page for Statement up to **one (1)** year ago or Ringgit Malaysia Ten (RM10) plus Ringgit Malaysia Five (RM5) per page for Statement more than **one (1)** year ago per request.

6.3 The records and entries in the Account with the Bank which appear on the monthly Statement shall be deemed to be correct and binding on the Cardholder unless written notice to the contrary is given to the Bank by the Cardholder within **fourteen (14)** days after the receipt of the Statement.

6.4 If the Cardholder does not, within **fourteen (14)** days, notify the Bank in writing of any error in the Statement, and in the absence of any obvious error on the face of the statement or fraud by the Bank then the Cardholder shall be deemed to have accepted the records and entries in the Statement as correct, final and conclusive. The Statement shall be considered conclusive and binding on the Cardholder and the Cardholder's legal representatives and successors.

6.5 Upon receipt by the Bank of such written notice duly given by the Cardholder within the stipulated time, the Bank shall look into the Account to make the necessary adjustments and rectifications, if any. Any money due to or from the Cardholder shall be credited or debited into the Account respectively.

6.6 Only Card Transactions which have been duly verified by the Bank shall appear in the Statement of the Account of the Cardholder.

6.7 The Cardholders may also obtain the record of the last **ten (10)** CASA/CASA-i transactions via ATM. In the ATM transaction slip generated by the ATM, all Retail Transactions are represented by the **three (3)** alphabet word "POS".

7.0 Joint Accountholders

7.1 For Joint Accountholders, either one of the accountholders may issue instructions and authorise the Bank to effect any Card Transactions on a joint account. All Card Transactions arising shall be binding on all accountholders, who are jointly and severally liable. The mandate of a joint accountholder shall not be revoked until and unless the joint accountholder whose mandate is to be revoked surrenders his/her Debit Card to the Bank.

8.0 Hold On Account

8.1 The Bank may debit or place a hold on the Retail Purchase Account ("**Hold on Account**") for the amount of the Card Transactions either on the day it is presented to the Bank for payment or on the day the Bank receives notice of the Card Transaction, whichever is earlier.

8.2 The Hold on Account is applicable for retail transactions made with Authorised Merchant who require such hold. If an Authorised Merchant requests for an authorisation of any Card Transaction, the Bank may place a Hold on Account for the amount of the Card Transaction as set by the Authorised Merchant and agreed by the Cardholder. The balance available to the Cardholder for use in the Retail Purchase Account shall be reduced by the amount on hold.

8.3 Subject to the Daily Retail Purchase Limit and Current Balance in the Retail Purchase Account and the T&Cs herein, the Bank shall place a Hold on Account for petrol purchases

by the Cardholder at automated fuel dispensers at petrol stations where the systems will automatically earmark Ringgit Malaysia Two Hundred (RM200). Such pre-authorisation amount will be automatically released once the acquiring bank claims for the actual purchase value to the bank within **three (3)** Business Days or such other period as may be notified by the Bank.

8.4 In the case of any Retail Transaction other than as set out under Clause 8.3 above, the Bank shall have discretion to place such amount on hold for up to **twenty-one (21)** calendar days or for such period as it deems fit. The Bank shall debit the amount on hold to the Retail Purchase Account when the corresponding Card Transactions are presented to the Bank for payment. The Bank shall release the amounts on hold if the corresponding Card Transactions are not presented to the Bank for payment within such periods as the Bank deems fit. The Cardholder further expressly agrees that the Bank shall have the right to place a hold back onto the Retail Purchase Account and to debit the Retail Purchase Account if the Card Transactions are likely to be or are presented for payment subsequently by the Authorised Merchants upon expiry of **twenty-one one (21)** calendar days. The Cardholder agrees that all receipts forwarded by the Authorised Merchants for the Card Transactions via Transaction Receipts including confirmation receipts and acknowledgement shall be deemed final and conclusive evidence of usage by the Cardholder.

8.5 Upon the Bank receiving proof of the actual transaction amount from the Authorised Merchant, the Bank shall release the pre-authorisation amount and debit the actual transaction amount to the Retail Purchase Account of the Cardholder.

8.6 The Cardholder may not stop payment on a Card Transaction. For the avoidance of doubt, it is hereby stated that the Bank's right to debit the Retail Purchase Account in respect of any Card Transaction shall not be limited to the amount that was placed on hold in connection with the Card Transaction, and the Bank shall be entitled to debit the Retail Purchase Account for the full amount of the Card Transaction. The Bank shall have the right to increase the amount that it would hold in respect of any Card Transaction which is denominated in a currency other than Ringgit Malaysia if the Bank is of the view that the amount initially held when converted into that foreign currency would not be sufficient to pay that Card Transaction in full.

8.7 The Cardholder shall not use any of the amounts on hold, notwithstanding any other terms and conditions governing the Retail Purchase Account.

8.8 The Bank will only credit the Retail Purchase Account with refunds made by any Authorised Merchant or establishment in relation to any retail purchase/online purchases transactions after the Bank receives a properly issued credit voucher. Such refunds shall include but are not limited to the Cardholder returning the items to the retail outlet after purchase.

9.0 Ownership and Loss or Theft of Debit Card

9.1 The Cardholder fully understands that failure to take reasonable care and precaution in the safekeeping of the Debit Card may expose the Cardholder to the consequences of theft, loss and/or fraudulent use of the Debit Card. The Cardholder shall use all precautions to prevent or guard against such an event. If such an event occurs, the Cardholder shall:

(i) If the event occurred in Malaysia - Upon discovery of such event, immediately notify the Bank via HLB Contact Centre at 03-76268899 or the National Scam Response Centre (NSRC) at 997.

(ii) If the event occurred overseas – Notify Visa Travel Service Centre or any member of Mastercard or its nearest affiliates.

9.2 The Bank shall be entitled to act on telephone instructions received by the Bank from the Cardholder and/or the Cardholder's authorised representative (if applicable and as the case may be) ("**Authorised Person**") in good faith and in accordance with its normal operations. In connection herewith, the Bank shall not be liable for acting on the telephone instructions which are given by such Authorised Person regardless of the circumstances prevailing at the time of such instructions.

9.3 In the event of loss/theft of the Debit Card and the Debit Card is subsequently used by any unauthorised person for any Card Transactions, the Cardholder agrees that he/she shall be liable to the Bank for all unauthorised charges incurred including financial charges for any goods or services supplied by the Authorised Merchant, effected through the use of the Debit Card by the said unauthorised person until the date and time of receipt by the Bank of the Cardholder's notification specified under Clause 9.1 above and subject to the terms of Clause 9.6 herein.

9.4 The Cardholder agrees to authorise the Bank to dishonour the abovementioned original Debit Card in the event that the same is presented to the Bank for payment after the receipt by the Bank of the Cardholder's notification specified under Clause 9.1 above.

9.5 Upon the issuance of a replacement of the original Debit Card at the Cardholder's request, the Cardholder agrees to reimburse and pay the Bank if the original Debit Card is used in any way, for which the Cardholder agrees that the Bank may set off or debit from the Cardholder's Account for such sum.

9.6 The Cardholder would not be liable for unauthorised transactions which require PIN verification or signature verification or with contactless card, provided always that the Cardholder has not:

(i) acted fraudulently;

(ii) delayed in notifying the Bank as soon as reasonably after having discovered:
   (a) any loss or unauthorised use of the Card; or
   (b) any security breach of the Cardholder banking credentials or the loss of a security device;

(iii) voluntarily disclosed the PIN and banking credentials such as access identity (ID) and passcode to a 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 and the Cardholder has taken reasonable steps to keep the Cardholder's security device secure at all times as well as has cooperated with the Bank in the investigation.

The Cardholder shall remain liable for the unauthorised transactions if proven acted in any manner as listed (i) to (vi) above. This includes before or after the Bank's receipt of the Cardholder's written confirmation. The Bank's decision however, shall be deemed final, conclusive and binding on this matter on Cardholder.

For the avoidance of doubt, unauthorised transactions stated above shall mean transactions of retail purchases and not ATM transactions. ATM transactions will encompass both withdrawals and interbank money transactions performed with the Debit Card. It is expressly agreed that the Bank is not under a duty to ensure that the Current Balance prescribed by the Bank is not exceeded.

9.7 The Bank may, at the request of the Cardholder, but without being obliged in law, replace the lost, stolen or damaged Debit Card upon payment of a fee. The replacement Debit Card shall be subject to the terms and conditions in these T&Cs as if it was the original Debit Card.

9.8 Upon the expiry of the Debit Card or when demanded by the Bank upon cancellation, revocation or suspension of the Debit Card by the Bank or upon finding the Debit Card after notification of its loss or theft, the Cardholder shall not have any further right to use the Debit Card and shall immediately cut the Debit Card in half and return the same to the Bank.

10.0 Termination by the Cardholder

10.1 The Cardholder may at any time terminate the use of the Debit Card. No refund of the Fee or any part thereof will be made to the Cardholder and the Cardholder shall be and remain liable for any transaction effected through the use of the Debit Card prior to termination of the Cardholder's Debit Card.

11.0 Fees, Commissions and Charges

11.1 The Bank shall be entitled to impose Fees for the Services including but not limited to the issuance of Debit Card, the printed monthly Statement, Card Replacement Fee, Cash Withdrawal Fee via MEPS network, Visa PLUS/Mastercard Cirrus terminals and International Banks, Sales Draft Retrieval Fee and Annual Fees. Notwithstanding the imposition of such Fees, transactions carried out through the Services will be charged the usual charges and commissions. For the purpose of collecting such Fees, commissions and/or charges, the Cardholder agrees to authorise the Bank to debit the Account with such Fees, commissions and/or charges. In the event the Cardholder does not authorise the Bank to debit the Account with such Fees, commissions and/or charges, the Cardholder agrees that any such failure of payment of Fees, commissions and/or charges for the Services may affect the Services provided until all such Fees, commissions and/or charges have been duly paid by the Cardholder.

11.2 The Cardholder agrees to pay all Fees, commissions and/or charges incurred in this clause and authorise the Bank to debit the Account, at any time notwithstanding that such debiting may cause the Account to be overdrawn. The following Fees, commissions and/or charges is imposed at the following rate or such other rate as the Bank shall at its discretion vary from time to time by giving **twenty-one (21)** calendar days' prior notice to the Cardholder for transactions effected by use of the Debit Card. For the full list of fees and charges, please visit our website http://www.hlb.com.my/dc1or scan here:

11.3 The Annual Fee is not chargeable on the issuance of the Debit Card and it will only be charged on the anniversary date. The Annual Fee may be varied by the Bank from time to time with twenty-one (21) calendar days' prior notice via the Bank's Websites or in other manner the Bank deems fit.

12.0 Government Taxes, Statutory and/or Regulatory Fees and Charges

12.1 The Fee and all other monies to be paid by Cardholder to the Bank under these T&Cs, including any amount representing reimbursements to be paid by Cardholder to the Bank is exclusive of any Tax, and shall be paid without any set-off, restriction or condition and without any deduction for or on account of any counterclaim or any deduction or withholding.

12.2 In the event the Cardholder is required by law to make any deduction or withholding from the Fee and/or all other monies payable to the Bank under these T&Cs in respect of any Tax or otherwise, the sum payable by the Cardholder in respect of which the deduction or withholding is required shall be increased so that the net Fee and/or the net amount of monies received by the Bank is equal to that which the Bank would otherwise have received had no deduction or withholding been required or made.

12.3 The Cardholder shall in addition to the Fee and all other monies payable, pay to the Bank all applicable Tax at the relevant prevailing rate and/or such amount as is determined by the Bank to cover any Tax payments/liabilities/obligations in connection therewith, without any set-off, restriction or condition and without any deduction for or on account of any counterclaim or any deduction or withholding, apart from any Taxes which may be required under any laws to be paid by the Cardholder directly to any Appropriate Authority, which the Cardholder shall remit directly to the Appropriate Authority.

12.4 If at any time an adjustment is made or required to be made between the Bank and the relevant taxing authority on account of any amount paid as Tax as a consequence of any supply made or deemed to be made or other matter in connection with these T&Cs by the Bank, a corresponding adjustment may at the Bank's discretion be made as between the Bank and the Cardholder with notice to the Cardholder and in such event, any payment necessary to give effect to the adjustment shall be made.

12.5 All Tax as shall be payable by the Cardholder to the Bank as herein provided shall be paid at such times and in such manner as shall be requested by the Bank.

12.6 The Cardholder hereby agrees to do all things reasonably requested by the Bank to assist the Bank in complying with its obligations under any applicable legislation under which any Tax is imposed. In the event a new Tax is introduced and such Tax is required to be

charged on the transaction contemplated in these T&Cs, the Cardholder agrees to provide its fullest cooperation to the Bank in assisting the Bank in complying with its obligations under the relevant laws.

12.7 For the avoidance of doubt, the parties agree that any sum payable or amount to be used in the calculation of a sum payable expressed elsewhere in these T&Cs has been determined without regard to and does not include amounts to be added on under this clause on account of Tax.

13.0 Limits on Card Transactions

13.1 Unless otherwise instructed by the Cardholder or in the absence of the Cardholder electing a limit to the carrying out of transactions through the Services, the Bank shall be entitled to determine and impose any limit whether in amount, frequency and use of or otherwise of any of the Services and/or Security Codes. The Cardholder may vary the limits on the Card Transactions carried out by giving prior notice in writing to the Bank. The Bank is not bound to ensure that the Cardholder does not exceed such limits nor is the Bank bound to comply with the Cardholder's request to vary the limits.

13.2 The Daily Cash Withdrawal Limit for Generic and Priority Banking Cardholder is defaulted at Ringgit Malaysia Two Thousand (RM2,000), with a maximum allowable limit of Ringgit Malaysia Ten Thousand (RM10,000) for Generic and Priority Banking Cardholders, or such other limit determined by the Bank from time to time by giving **twenty-one (21)** calendar days' prior notice to the Cardholders. where required. The Cardholder can perform the Daily Cash Withdrawal Limit setting at any branches of the Bank or ATMs of the Bank or via Hong Leong Connect.

13.3 The Daily Retail Purchase Limit for Generic and Priority Banking Cardholder is defaulted at Ringgit Malaysia Three Thousand (RM3,000), with a maximum allowable limit of Ringgit Malaysia Twenty Thousand (RM20,000) for Generic and Priority Banking Cardholder, or such other limit determined by the Bank from time to time by giving **twenty-one (21)** calendar days' prior notice to the Cardholder. The Cardholder can perform the Daily Retail Purchase Limit setting at any branches of the Bank or via Hong Leong Connect. In addition, the Cardholder can apply for a higher Daily Retail Purchase Limit ("**Temporary Daily Retail Purchase Limit**") via Hong Leong Connect and such Temporary Daily Retail Purchase Limit shall be valid within a specific time frame selected by the Cardholder ("**Date Range**"). The Temporary Daily Retail Purchase Limit gives the Cardholder a maximum allowable limit of Ringgit Malaysia Ninety-Nine Thousand, Nine Hundred and Ninety-Nine (RM99,999) during the Date Range. The Temporary Daily Retail Purchase Limit will cease upon the expiry of the Date Range and thereafter the Retail Purchase Limit will revert to the Daily Retail Purchase Limit.

13.4 The Daily Online Purchase Limit for Generic and Priority Banking Cardholder is defaulted at Ringgit Malaysia One Thousand (RM1,000), with a maximum allowable limit of Ringgit Malaysia Twenty Thousand (RM20,000) for Generic and Priority Banking Cardholders, or such other limit determined by the Bank from time to time by giving **twenty-one (21)** calendar days' prior notice to the Cardholder. The Cardholder can perform the Daily Online Purchase Limit setting at any branches of the Bank or via Hong Leong Connect. In addition, the Cardholder can apply for a higher Daily Online Purchase Limit ("**Temporary**

Daily Online Purchase Limit") via Hong Leong Connect and such Temporary Daily Online Purchase Limit shall be valid within a specific time frame selected by the Cardholder ("**Date Range**"), The Temporary Daily Online Purchase Limit gives the Cardholder a maximum allowable limit of Ringgit Malaysia Thirty Thousand (RM30,000) during the Date Range. The Temporary Daily Online Purchase Limit will cease upon the expiry of the Date Range and thereafter the Online Purchase Limit will revert to the Daily Online Purchase Limit.

13.5 The Daily Transfer Limit via ATM for Generic and Priority Banking Cardholder is defaulted at Ringgit Malaysia Two Thousand (RM2,000), with a maximum allowable limit of Ringgit Malaysia Fifty Thousand (RM50,000) for Generic and Priority Banking Cardholders, or such other limit determined by the Bank from time to time by giving **twenty-one (21)** calendar days' prior notice to the Cardholders. The Cardholder can perform the Daily Transfer Limit setting at any branches of the Bank or ATMs of the Bank.

13.6 For the avoidance of doubt, the Daily Transfer Limit via ATM is exclusive from the Daily Transfer Limit via Hong Leong Connect.

13.7 The Cardholder who would like to change his/her Notifications via HLB Connect App or SMS transaction alert limit is required to write in for request to change the pre-determined amount/limit or totally opt out of the Notifications via HLB Connect App and/or SMS transaction alert service. The Cardholder can obtain the Debit Card/Debit Card-i i Transaction Alert Service Maintenance Form ("**Form**") from the nearest Hong Leong Bank branches or the Bank's website at www.hlb.com.my. The Cardholder shall fill up the Form and follow the instructions provided in the Form accordingly in order to change his/her Notifications via HLB Connect App or SMS transaction alert limit/opt out the Notifications via HLB Connect App or SMS transaction alert service.

14.0 Shariah Compliance

14.1 Where the Retail Purchase Account is linked to the Debit Card be it a Savings Account-i or Current Account-i, the Debit Card can only be used for the purchase of Shariah-compliant Goods and Services. The Debit Card shall not be used at any merchants who are in the business of providing non-Shariah compliant Goods and Services and/or for any non-Shariah compliant transactions categorized by the following Merchant Category as per below:

(i) Bars, Cocktail Lounges, Discotheque, Nightclubs and Taverns
(ii) Packages Beer, Wine and Liquor
(iii) Cigar Stores and Stands
(iv) Gambling Transactions
(v) Gambling-Horse Racing, Dog Racing, Non-Sports Intrastate Internet Gambling
(vi) Dating and Escort Services

Note: The above list of non-Halal merchants/non-Shariah compliant activities may be updated from time to time.

15.0 Undertakings of the Cardholder

15.1 Save and except for damages arising directly from the Bank's wilful default or gross negligence, the Cardholder agrees and undertakes to reimburse and pay the Bank on the Bank's written demand all claims, demands, losses and expenses (including legal costs as between solicitor and own client) and all other liabilities which may be incurred or suffered

by the Bank in connection with or in any manner arising out of the provision of the Services or the acceptance of any instruction given by the Cardholder or breach by the Cardholder of any of these T&Cs. The liabilities of the Cardholder shall be a continuing liability and will remain in full force and effect until the liability, if any, of the Bank is fully discharged.

16.0 Suspension, Cancellation and Termination

16.1 The Bank reserves the right to withdraw or suspend at its discretion the Debit Card and/or any of the Services and in such circumstances if the Bank so deems fit to terminate use of the Debit Card by the Cardholder with written notice to the Cardholder. It is further agreed that the Bank is under no obligation ~~whatsoever~~ to reveal the reason for the termination of use of the Debit Card.

17.0 Bank's Discretion

17.1 The Bank is entitled at any time at its discretion to refuse to approve any Card Transaction notwithstanding that there is Current Balance available in the Cardholder's Account allows for any such Card Transaction (i.e. there is sufficient funds in the Account).

17.2 The Bank is entitled at its discretion to:

(a) suspend the Cardholder's right to use the Debit Card entirely or in respect of specified privileges.

(b) refuse to re-issue, renew or replace the Debit Card, without in any case, affecting the obligations of the Cardholder under these T&Cs which will continue in force, and there will be no refund of any Annual Fee or other fees paid if the right to use the Debit Card is suspended by the Bank or if the Debit Card is not renewed or replaced.

17.3 Without prejudice to other provisions in these T&Cs, the Bank reserves the right at any time by giving **twenty-one (21)** calendar days' prior notice, to introduce, amend, vary, restrict or withdraw all or any of the benefits, Services, facilities and privileges in respect of or in connection with the use of the Debit Card and/or these T&Cs.

18.0 Suspense Account

18.1 For the purpose of enabling the Bank to preserve intact the liability of the Cardholder, once a writ of summons has been issued or to prove in the bankruptcy or insolvency of the Cardholder or for such other reasons as the Bank deems fit the Bank may at any time and place, keep for such time as the Bank may deem prudent any monies received, recovered or realized pursuant to these T&Cs or under any other security or guarantee to the credit of a separate non-interest/income bearing account in the name of the Cardholder as the Bank shall deem fit without an immediate obligation on the part of the Bank to apply the same or any part thereof in or towards the discharge of the sums due and owing to the Bank.

19.0 Set-off

19.1 The Cardholder agrees that the Bank may, at any time and with prior notice, combine and consolidate all or any Accounts of the Cardholder with the Bank of whatever description and wheresoever located and whether in Ringgit Malaysia or in any other currency or with seven (7) days' prior written notice, set-off or transfer any sum standing the credit of any such Account including joint accounts where joint accounts are maintained in the names of the Cardholder in or towards discharge of all sums due to the Bank under any account of the Cardholder with the Bank of whatever description and wheresoever located and whether in Ringgit Malaysia or in any other currency and may do so notwithstanding that the balances on such account and the sums due may not be expressed in the same currency and the Cardholder hereby authorises the Bank to effect any such combination consolidation set- off or transfer with the necessary conversions at the Bank's prevailing exchange rates which shall be determined by the Bank at its discretion.

20.0 Chargeback

20.1 Save for damages arising directly from the Bank's willful default and gross negligence, the Bank shall not be held liable for any act or omission by any retail or online merchant howsoever caused, including but not limited to, any refusal to accept the Debit Card or any Statement or other communication made in connection therewith, or any defect or deficiency in goods or services. The Cardholder must liaise directly with the Authorised Merchant on any claim or dispute and will not dispute any payment made by the Bank from the Cardholder's Account on such claims or disputes.

20.2 In some circumstances, card scheme rules allow the Cardholder to charge a Card Transaction back to the Authorised Merchant with whom the transaction was made (if the chargeback right is available) subject to the complaint or dispute was made to the Bank by the Cardholder orally or in writing within **twenty-one (21)** calendar days' from the Posting Date of such Card Transaction in the Statement and the Cardholder has provided the necessary information requested by the Bank (i.e. the Cardholder's name, affected Account, date and amount of the dispute Card Transaction and the reason the Cardholder believes that it is a disputed Card Transaction) to support the chargeback within the requested timeframe.

20.3 In the event the Bank extends the time period for the completion of an investigation beyond **fourteen (14)** calendar days from the date a disputed Card Transaction is first reported, whether orally or in writing, by the Cardholder to the Bank, the Bank must:

(a) at a minimum, provisionally credit the full amount of the disputed transaction or Ringgit Malaysia Five Thousand (RM5,000), whichever is lower (including any interest or profit where applicable), into the Retail Purchase Account no later than fourteen (14) calendar days from the date the Cardholder provides the Bank with the information set out under Clause 20.2 herein;

(b) credit the remaining amount of the disputed Card Transaction (including any interest or profit where applicable) no later than **thirty (30)** calendar days from the date of the first crediting where the Bank has provisionally credited an amount into the Retail Purchase Account in accordance with Clause 20.3(a) herein which is lesser than the amount of the disputed Card Transaction; and

(c) allow the Cardholder the full use of the provisionally credited funds.

20.4 In the event the Cardholder is required to pay the amount transacted or is refunded by the Authorised Merchant directly, the Bank has the rights to debit such amount from the Retail Purchase Account.

20.5 Notwithstanding and without prejudice to the generality of the clauses in these T&Cs, the Cardholder expressly agrees that:

(a) the use of the Debit Card is at the Cardholder's own risk and the Cardholder shall assume all risk incidental to or arising out of the use of the Debit Card; and

(b) the Cardholder shall not make or attempt to make any false, fraudulent or unlawful claims in respect of the disputed Card Transaction whether directly or indirectly. The Bank reserves the right at any time in its discretion to commence and institute legal action and/or such other proceedings as the Bank may deem necessary against the Cardholder upon the Bank discovering or becoming aware of any false or fraudulent or unlawful claims in connection with or arising from the disputed Card Transaction.

20.6 The Bank reserves the right to institute legal action and/or any other proceedings the Bank deems necessary including lodging such reports as appropriate or necessary with the relevant regulatory authorities, against the Cardholder who delays, obstructs and/or withholds vital information from the Bank, making or attempting to make false claims in respect of any transaction, publish false claims on traditional or social media, and/or lodge false police reports with respect to any transaction.

20.7 Subject to the Cardholder's compliance with its obligations under Clause 20.2, in the event of any chargeback due to a complaint or dispute raised by the Cardholder pertaining to Overseas Transactions (as defined under Clause 21.1 below) transacted in foreign currency through the MCF Enabled Account, the amount of chargeback shall be credited into the Cardholder's MCF enabled Account in the currency of the original transaction.

21.0 Overseas Transactions

21.1 The Cardholder may use the Debit Card to perform Card Transaction(s) and ATM Card Transactions outside Malaysia ("**Overseas Transactions**") where there are Authorised Merchant and/or Authorised Cash Outlets provided that the Cardholder has opted to allow Overseas Transactions to be performed on the relevant Debit Card in accordance with Clause 21.1 herein.

21.2 All Overseas Transactions shall be subject to the laws existing in the country where the transaction originates. For all Card Transactions, the exchange rate, where applicable, shall be the prevailing spot exchange rates on the date of transaction.

21.3 The Cardholder may use the Debit Card for cash withdrawal through designated ATMs installed in such approved countries as shall be determined by the Bank and/or any of Visa/Mastercard subject to all such charges imposed by Visa/Mastercard and/or the Bank including all such charges stipulated under Clauses 21.5 and 21.6.

21.4 Where the Cardholder uses the Debit Card at ATMs and merchant outlets under the Visa /Mastercard network outside Malaysia, the transaction shall be charged in the official currency of the country concerned and converted into Ringgit Malaysia at such exchange rate and at such time as may be determined by Visa/Mastercard at its discretion.

21.5 Card Transactions effected in currencies other than Ringgit Malaysia will be converted into Ringgit Malaysia on the date it is processed by Visa or Mastercard at the foreign exchange rate determined by Visa or Mastercard. The following additional fees will be charged on the conversion:

(i) 1% transaction fee charged by Visa and/or Mastercard; and

(ii) 1% foreign exchange conversion mark-up imposed by the Bank.

21.6 For certain Overseas Transactions, the Cardholder is given the option to use the DCC service to convert their transactions in foreign currency into Ringgit Malaysia. However, if DCC is selected:

(i) the foreign exchange rate used by the merchant may be higher than the exchange rate determined by Visa or Mastercard; and

(ii) the Cardholder will be charged a 1% transaction fee on the converted Ringgit Malaysia amount, and such fees are imposed by Visa or Mastercard.

21.7 If the Cardholder chooses to transact in foreign currency using the MCF Enabled Account, the transaction can be effected if there is sufficient balance of the foreign currency selected in the MCF Enabled Account. This transaction will not be subject to the fees stated under Clause 21.5. However, if the foreign currency selected by the Cardholder is insufficient, the transaction will be effected in Ringgit Malaysia and will be debited from the Ringgit Malaysia balance that is available in the Cardholder's MCF Enabled Account and the charges stated under Clause 21.5 shall apply.

21.8 Notwithstanding Clause 21.7, if the financial institution of the overseas merchant effects/authorises the Overseas Transaction in Ringgit Malaysia instead of the foreign currency selected by the Cardholder, such transaction will be debited to the Cardholder's Retail Purchase Account in Ringgit Malaysia even though the Cardholder may have sufficient foreign currency balance in his MCF Enabled Account.

21.9 For Card Transaction that is effected from the MCF Enabled Account in foreign currency:

(i) If there is any refund by Authorised Merchant within sixty (60) days from the date of the transaction, and the Bank is able to match the same back to the original transaction, the refund will be credited to the MCF Enabled Account in the currency of the original transaction. Otherwise, the refund will be converted to Ringgit Malaysia at the Bank's prevailing exchange rate at the time the Bank credits refund to the Cardholder's MCF Enabled Account.

(ii) if the Authorised Merchant presents a request for refund more than sixty (60) days after the

transaction date, the refund to the Cardholder shall be effected in Ringgit Malaysia and the conversion from the relevant foreign currency to Ringgit Malaysia shall be effected at the Bank's prevailing exchange rate at the time the Bank credits the refund to the Cardholder's MCF Enabled Account.

21.10 The Cardholder shall comply with the FEP Notices issued by BNM in respect of any transactions, including Overseas Transactions, as made available on BNM's website. The Cardholder shall be responsible for any violation or non-compliance of such regulations and any amendment thereto.

22.0 Opt-in Requirement for Overseas Transactions and Card-Not-Present Transactions

22.1 The Cardholder shall not be allowed to perform any Overseas Transactions and/or Card-Not- Present Transactions unless he/she has registered his/her instruction to opt-in to perform the Overseas Transactions and/or Card-Not-Present Transactions via Hong Leong Connect, Bank's ATMs, visit any of the Bank's branches or contact the Bank's Contact Centre at **03-7626 8899**, failing which, the said Overseas Transactions and/or Card-Not-Present Transactions will be rejected.

23.0 Payment Platform or Network

23.1 Although the Bank's Debit Card supports MyDebit which only applies within Malaysia, and Visa/Mastercard which allows the Debit Card to be accepted both overseas and in Malaysia, when the Debit Card is used at Authorised Merchants in Malaysia, it is subject to the Authorised Merchants' choice of network (i.e. either MyDebit or Visa/Mastercard) for purposes of processing the payment.

23.2 The Cardholder is not allowed to request the Authorised Merchant to change its chosen debit card network.

24.0 Successors

24.1 These T&Cs shall be binding upon the heirs, personal representatives and successors-in-title of the Cardholder and the Bank respectively.

25.0 Governing Law & Jurisdiction

25.1 These T&Cs shall be governed by and construed in all respects in accordance with the laws of Malaysia but in enforcing its rights, the Bank shall be at liberty to initiate and take actions or proceedings or otherwise against the Cardholder and any party in Malaysia and/or elsewhere as Bank may deem fit. The Cardholder agrees that where any actions or proceedings are initiated and taken in Malaysia it shall submit to the exclusive jurisdiction of the Courts of Malaysia in all matters connected with its obligations and liabilities under or arising out of the Account and these T&Cs.

If you have any enquiries regarding these T&Cs, 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.

Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat dan/atau

memerlukan Salinan dalam versi Bahasa Malaysia, sila e-mel kami di hlonline@hlbb.hongleong.com.my atau hubungi 03-7626 8899.