

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Junior Debit Card-i.

Other customers have read this PDS and found it helpful; **you should read it too.**
[\(Versi Bahasa Malaysia\)](#)

Date: _____

① What is Hong Leong Junior Debit Card-i (Reloadable)?

Hong Leong Junior Debit Card-i (“**JDC-i**”), a reloadable prepaid debit card issued to the Parent or Legal Guardian for the child. It is a payment instrument which allows you to pay for goods and services at participating retail and service outlets via VISA, Mastercard or MEPS network.

The JDC-i also allows you to withdraw cash at the Automatic Teller Machines (“**ATM**”). You must maintain a Junior Savings Account-i (“**JSA-i**”) with Hong Leong Islamic Bank Berhad (“**HLISB**”), to be linked to your JDC-i. If you close your account, you will not be able to perform any transaction using your JDC-i.

The Shariah contracts used are Wakalah and Ujrah contracts. **Wakalah** refers to a contract in which a party, as principal (muwakkil), authorises another party as his agent (wakil) to perform a particular task in matters that may be delegated, with or without the imposition of a fee. **Ujrah** refers to commissions or fees charged for facilities or services rendered.

② Know Your Obligations

Fees and charges:

- Issuance Fee: **RM8 per card**
- Annual Fee: **RM8 per card**
- Card Replacement Fee: **RM18 per card**
- JCD-i Reload Fee:
 - Auto Reload (From JSA-i to JDC-i): **No Fee**
 - Over the Counter: **RM2**
 - Via CDM (Cash to JDC-i) : **No Fee**
 - Via ATM (From Debit Card-i to JDC-i): **No Fee**
 - Via HLB Connect (From Current Account-i or Saving Account-i to JDC-i): **No Fee**

Cardholder’s Responsibilities:

It is your responsibilities to read these key terms:

- a) read and abide by the terms and conditions for the use of JDC-i.
- b) take reasonable steps to keep the JDC-i and PIN secure at all times, including at your residence by:
 - (i) to not disclose your JDC-i details, PIN or security credentials (e.g., passcode) to any other person;
 - (ii) to not allow any other person to use the JDC-i;
 - (iii) to not disclose the details of the JDC-i to a third party except to facilitate payment and purchase authorisation or to provision the debit card on a mobile wallet;
 - (iv) to not record or write down the PIN or security credentials on the JDC-i product, or on anything kept in close proximity with the card;
 - (v) to not use a PIN or security credential that is predictable and can be easily associated with the cardholder such as birth date, identity card, passport, driving license or contact number; and
 - (vi) to keep their security device secure at all times.
- c) notify HLISB as soon as reasonably practicable after having discovered that the JDC-i is lost, stolen, an unauthorised transaction had occurred or the PIN & security credentials may have been compromised.
- d) notify HLISB immediately upon receiving Notifications via HLB Connect App or Short Message Service (“**SMS**”) transaction alert if the transaction was unauthorised.
- e) notify HLISB immediately of any change of your contact number and/or personal details to ensure that all correspondences reach you in a timely manner.
- f) use the JDC-i responsibly, including not using the JDC-i for unlawful activity.
- g) check the account statement periodically and report any discrepancy without undue delay.
- h) ensure that all Card Transactions (including Overseas Transactions) adhere to Bank Negara Malaysia (“**BNM**”) Foreign Exchange Policy Notices (“**FEP Notices**”). It is advisable to read and understand the FEP Notices available at BNM’s Website at www.bnm.gov.my/fep to ensure all activities performed using JDC-i comply with FEP Notices at all times.

It is your responsibility to:



Read and understand the **key terms** in the contract before you sign it.



Keep your **PIN and security credentials secure at all times. Do not** disclose your credentials to any person.



Contact us immediately after having discovered the loss or unauthorised use of your card.



Scan QR code for the full list of Fees & Charges

③ Know Your Risks

1. You will be liable for unauthorised transactions (including PIN, signature, contactless or cash withdrawal) if you have:

- (a) acted fraudulently;
- (b) delayed in notifying HLISB as soon as reasonably practicable after having discovered the loss or unauthorised use of your JDC-i;
- (c) voluntarily disclosed your PIN to another person or allowed another person to use your JDC-i;
- (d) recorded your PIN on the JDC-i, or on anything kept in close proximity to your JDC-i;
- (e) left your JDC-i or an item containing your JDC-i, unattended in places visible and accessible to others;
- (f) voluntarily allowed another person to use your JDC-i.
- (g) refused to cooperate with HLISB in the investigation; or
- (h) failed to carry out the following obligations as informed by HLISB:
 - (i) shall not disclose your banking credentials such as access identity (ID) and passcode, to a third-party;
 - (ii) shall take reasonable steps to keep your security device secure at all times; or
 - (iii) shall report any security breach of your banking credentials or the loss of a security device to HLISB as soon as the Cardholder becomes aware of the breach or loss.

④ Other Key Terms

- (a) JDC-i is blocked from using for Overseas Transactions and Card Not Present (CNP) Transactions such as online purchases or telephone orders. You must opt-in before you can use your card for overseas and CNP transactions.
- (b) You have the option to turn off the contactless function of your JDC-i during account opening, card application, or any time thereafter.
- (c) The JDC-i is automatically enabled to pay for toll-related transactions by tapping it on the payment terminal.
- (d) When you use your JDC-i at a self-service petrol dispenser, a pre-authorisation amount of RM200 may be charged to your Retail Purchase Account. This amount will be released and the actual transaction amount will be debited to your account within 3 working days from the transaction date.
- (e) If you fail to abide by the terms and conditions of your JDC-i, we have the right to terminate your JDC-i.

If you have any questions or require assistance on your JDC-i, you can:



Call us at
03-7626 8899



Visit us at
www.hlbislamic.com.my/jdc-i



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



Scan the QR code for
more information