

# PRODUCT DISCLOSURE SHEET

## Dear Customer,

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

Hong Leong Debit Card-i ("**Debit Card-i**") is a payment instrument that allows you to pay for goods and services from your deposit accounts at participating retail and service outlets via VISA, Mastercard or MEPS network. The Debit Card-i also allows you to withdraw cash at the Automatic Teller Machines ("**ATM**").

You must maintain a deposit account with Hong Leong Islamic Bank Berhad ("**HLISB**"), to be linked to your Debit Card-i. If you close your account, you will not be able to perform any transaction using your Debit Card-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:
  - Basic Saving Account-i / Basic Current Account-i ("**BSA-i/BCA-i**"), Pay & Save Account-i and HLB Priority ("**PB**"): **No Fee**
  - Generic/Multi-currency Debit Card-i: **RM8 per card**
- Annual Fee:
  - BSA-i / BCA-i / PB: **No Fee**
  - Savings Account-i / Current Account-i: **RM8 per card**
- Card Replacement Fee:
  - PB: **RM9.00 per card**
  - BSA-i / BCA-i: **RM12 per card**
  - Savings Account-i / Current Account-i: **RM18 per card**

### 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 Debit Card-i.
- b) take reasonable steps to keep the Debit Card-i and PIN secure at all times, including at your residence by:
  - (i) To not disclose your Debit Card-i details, PIN or security credentials (e.g., passcode) to any other person;
  - (ii) To not allow any other person to use the Debit Card-i;
  - (iii) To not disclose the details of the Debit Card-i to a third party except to facilitate payment and purchase authorisation or to provision the Debit Card-i on a mobile wallet;
  - (iv) To not record or write down the PIN or security credentials on the Debit Card-i, 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 Debit Card-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 Debit Card-i responsibly, including not using the Debit Card-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](http://www.bnm.gov.my/fep) to ensure all activities performed using Debit Card-i comply with FEP Notices at all the 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 Debit Card-i;
- (c) voluntarily disclosed your PIN to another person or allowed another person to use your Debit Card-i;
- (d) recorded your PIN on the Debit Card-i, or on anything kept in close proximity to your Debit Card-i;
- (e) left your Debit Card-i or an item containing your Debit Card-i, unattended in places visible and accessible to others;
- (f) voluntarily allowed another person to use your Debit Card-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) Debit Card-i is blocked from use 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 card during account opening, card application, or any time thereafter.
- (c) The Debit Card-i is automatically enabled to pay for toll-related transactions by tapping it on the payment terminal.
- (d) When you use your card 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 Debit Card-i, we have the right to terminate your card.

#### If you have any questions or require assistance on your Debit Card-i, you can:



**Call us at**  
03-7626 8899



**Visit us at**  
[www.hlbislamic.com.my/dc-i](http://www.hlbislamic.com.my/dc-i)



**Email us at**  
[hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my)



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more information