

QUICK CASH ONE-TIME FEE CONNECT EXCLUSIVE

Last updated on 21 June 2021

The Quick Cash One-Time Fee Connect Exclusive Terms and Conditions (“**QC OTF T&Cs**”) herein below are to be read together with the Hong Leong Bank’s (193401000023 (97141-X)) (“**HLB**”) Cardholder Agreement (“**the Agreement**”).

TERMS & CONDITIONS

The following sets out the QC OTF T&Cs.

ELIGIBILITY

1. The Quick Cash One-Time Fee Connect Exclusive (“**QC OTF**”) is open to selected existing principal cardholders of HLB credit card (“**Credit Card**”) of the following criteria (“**Eligible Cardholders**”):
 - (a) who have submitted for the QC OTF applications via HLB Connect Online Banking or HLB Connect App; and
 - (b) whose Credit Card accounts are in good standing and/or not delinquent.
2. The following shall **NOT** be eligible for QC OTF application:
 - (a) Principal cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB or Hong Leong Islamic Bank Berhad (20050109144 (686191-W)) (“**HLISB**”); or
 - (b) Principal cardholders who have been declared bankrupt (pursuant to a petition by either banks or by any third parties) or is subject to any bankruptcy proceedings at any time prior to, during or after QC OTF application.
3. HLB reserves the right to disqualify the Eligible Cardholders from applying QC OTF if their Credit Card accounts are blocked or in default.

MECHANICS

4. The QC OTF allows the Eligible Cardholders to draw at a **Minimum QC OTF Amount** as set out in Table 1 below or a maximum amount up to 90% of existing available credit limit under the Eligible Cardholders’ Credit Cards, subject to HLB’s approval.
5. The amount approved by HLB pursuant to this QC OTF programme shall be called “**QC OTF Approved Amount**” and will be credited to the Eligible Customers’ personal current account or savings account (“**CASA**”) maintained with either HLB or with other banks in Malaysia via InterBank GIRO (“**IBG**”).
6. The Eligible Cardholders shall specify the amount they wish to draw (“**QC OTF Amount**”), select the relevant **QC OTF Tenure** as set out in Table 1 below and provide the details of the recipient bank for crediting of the QC OTF Approved Amount.
7. The Eligible Cardholders shall not be entitled to any rewards points or cash rebates for the QC OTF programme.
8. All applications for QC OTF by the Eligible Cardholders must be submitted via HLB Connect Online Banking or HLB Connect App only. The Eligible Cardholders will be notified either via email or Short Message System (“**SMS**”) based on the email addresses and contact numbers captured in HLB’s system once their QC OTF applications have been approved.

9. Upon approval, the corresponding amount of the Eligible Cardholder's existing available credit limit will be reduced to the extent of the QC OTF Approved Amount. The available credit limit will be progressively restored on a monthly basis when the Eligible Cardholders repay the QC OTF Monthly Instalment (defined under Clause 11) according to the QC OTF Tenure selected by the Eligible Cardholders as set out in Table 1 below. HLB shall not be liable for any Credit Card transactions rejected by merchants due to insufficient credit limit arising therefrom.
10. The "QC OTF Plan" available, "QC OTF Tenure", "Minimum QC OTF Amount", "QC OTF Rate" and "QC OTF Interest Rate" are defined in Table 1.

Table 1

| QC OTF Plan | QC OTF Tenure | Minimum QC OTF Amount | QC OTF Rate | QC OTF Interest Rate |
|-------------|---------------|-----------------------|-------------|----------------------|
| A | 6 months | RM500 | 3.18% | 0% p.a. |
| B | 12 months | RM500 | 4.78% | |
| C | 24 months | RM1,000 | 7.38% | |

11. During the QC OTF Tenure, the Eligible Cardholders shall repay the QC OTF Approved Amount by way of equal monthly instalments ("QC OTF Monthly Instalment"). Neither the QC OTF Tenure nor the QC OTF Monthly Instalment may be changed.
12. The QC OTF Monthly Instalment is calculated based on the following formula:

$$\frac{\text{QC OTF Approved Amount}}{\text{QC OTF Tenure}}$$

13. Upon approval of the QC OTF application, a one-time fee ("**One-Time Fee**") will be billed upfront to the Eligible Cardholders' Credit Card account, which will be reflected on following month Credit Card statement. The One-Time Fee is calculated based on the following formula:

$$\text{QC OTF Approved Amount} \times \text{QC OTF Rate of the selected QC OTF Plan}$$

14. The Eligible Cardholders shall pay the QC OTF Monthly Instalment in full, which is part of the monthly Minimum Payment as stated in the Credit Card monthly statement by the payment due date. "**Minimum Payment**" is defined as:
- 5% of the Outstanding Balance in the Credit Card account billed to the respective Credit Card monthly statement in additional to the QC OTF Monthly Instalment payable; or
 - Ringgit Malaysia Fifty (RM50),
- whichever is higher.

For the avoidance of doubt, "**Outstanding Balance**" means the outstanding balance due including fees, accrued interest, finance charges and other charges.

15. If the Eligible Cardholders default in paying the Minimum Payment, an additional late payment fee of 1% will be charged on the Outstanding Balance and the QC OTF Monthly Instalment payable as reflected on the Credit Card account statement, subject to a minimum of Ringgit Malaysia Ten (RM10), or a maximum of Ringgit Malaysia One Hundred (RM100), whichever is higher.
16. Upon occurrence of any of the following events:
- the Eligible Cardholders breach any of the QC OTF T&Cs as well as the prevailing terms and conditions of the Agreement;
 - the Eligible Cardholders' Credit Card accounts are in defaults for ninety (90) days and above; and/or

- (c) the Eligible Cardholders' Credit Card accounts are cancelled or terminated before the expiry of the QC OTF Tenure,

the Outstanding Balance of the QC OTF Approved Amount shall immediately become due and payable and the Eligible Cardholders shall forthwith settle the Outstanding Balance. Otherwise, the approved QC OTF Interest Rate will be retracted and an interest of 18% p.a. will be charged on the Outstanding Balance on daily basis until the date of full repayment. Except if the QC OTF is applied under Hong Leong Platinum Business Card, the Outstanding Balance will be treated as if the amount was charged from a retail transaction where the prevailing finance charges based on Tiered Pricing Structure shall be levied.

17. If the Eligible Cardholders intend to early settle the Outstanding Balance of the QC OTF Approved Amount before the expiry of the QC OTF Tenure, the Eligible Cardholders must give at least one (1) month's prior notice to HLB and shall continue to pay the QC OTF Monthly Instalment, until the settlement amount is billed to the Eligible Cardholders and reflected on the following month Credit Card statement.
18. Subject to the clauses above and the total prescribed credit limit of the Eligible Cardholders' Credit Card account, the Eligible Cardholders may apply for a second QC OTF subject to HLB's approval, HLB's prevailing terms and conditions and standard QC OTF interest rates.

GENERAL

19. The Eligible Cardholders agree:
- (a) to have read, understood and to be bound by the QC OTF T&Cs herein;
 - (b) that HLB's decision on all matters relating to the QC OTF shall be final, conclusive and binding on all Eligible Cardholders;
 - (c) to access HLB's website at www.hlb.com.my ("**HLB's Website**") at regular intervals to view the T&Cs of the product and keep up-to-date on any changes or variations to the QC OTF T&Cs; and
 - (d) to authorize HLB to disclose their personal data i.e. email addresses and/or contact numbers to the authorized 3rd party service provider, e.g. Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or DCATALYST Sdn Bhd (200801017996 (819292-U)) as HLB deems fit for the purpose of sending letter, email and/or SMS for the QC OTF applications.
20. HLB reserves the right:
- (a) to reject the QC OTF application submitted by the Eligible Cardholders with assigning reasons for doing so;
 - (b) to disqualify any Eligible Cardholders from applying for QC OTF with assigning reasons for doing so; and
 - (c) to add, delete, suspend or vary the QC OTF T&Cs contained herein, either wholly or in part, by way of posting on HLB's Website, or in any manner deemed suitable by HLB at any time with prior notice.
21. In addition to the terms stipulated above, the Eligible Cardholders agree that the general terms and conditions in the Agreement shall be read together with these QC OTF T&Cs as an entire agreement. In the event of any discrepancies between these QC OTF T&Cs and the general terms and conditions contained in the Agreement, the specific QC OTF T&Cs herein above shall prevail to the extent of such discrepancies.
22. In the event of any discrepancies between the QC OTF T&Cs herein and any advertising, publicity and other materials relating to or in connection with QC OTF, the final QC OTF T&Cs on HLB's Website shall prevail.
23. The QC OTF T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.

QUICK CASH FI SEKALI EKSKLUSIF CONNECT

Dikemas kini pada 21 Jun 2021

Terma dan Syarat Quick Cash Fi Sekali (Quick Cash One-Time Fee) Eksklusif Connect (“**T&S QC OTF**”) ini hendaklah dibaca bersama dengan Perjanjian Pemegang Kad (“**Perjanjian**”) Hong Leong Bank (193401000023 (97141-X)) (“**HLB**”).

TERMA DAN SYARAT

Berikut adalah T&S QC OTF yang berkenaan.

KELAYAKAN

1. Quick Cash Fi Sekali (Quick Cash One-Time Fee) Eksklusif Connect (“**QC OTF**”) ini terbuka untuk pemegang kad utama kad kredit HLB (“**Kad Kredit**”) sedia ada yang bersesuaian ke atas kriteria berikut (“**Pemegang Kad Layak**”):
 - (a) yang telah mengemukakan permohonan QC OTF secara atas talian melalui HLB Connect Online Banking atau Aplikasi HLB Connect; dan
 - (b) yang dengan akaun Kad Kredit yang mempunyai reputasi baik dan/atau tidak tertunggak.
2. Pemegang kad berikut **TIDAK** layak untuk permohonan QC OTF:
 - (c) Pemegang kad utama yang telah melakukan atau disyaki melakukan apa-apa tindakan penipuan, menyalahi undang-undang atau salah berkaitan dengan mana-mana kemudahan yang diberikan oleh HLB/Hong Leong Islamic Bank Berhad (20050109144 (686191-W)) (“**HLISB**”); atau
 - (d) Pemegang kad utama yang telah diisytiharkan muflis (menurut petisyen oleh mana-mana bank atau oleh mana-mana pihak ketiga) atau tertakluk kepada apa-apa prosiding kebangkrapan pada bila-bila masa sebelum, semasa atau selepas permohonan QC OTF.
3. HLB berhak untuk membatalkan penyertaan Pemegang Kad Layak daripada memohon QC OTF jika akaun Kad Kredit mereka disekat atau ingkar.

MEKANIK

4. QC OTF membenarkan Pemegang Kad Layak mengeluarkan **Amaun Minimum QC** seperti yang dinyatakan dalam Jadual 1 atau amaun maksimum sehingga 90% daripada had kredit sedia ada pada Pemegang Kad Layak, tertakluk kepada kelulusan HLB.
5. Amaun yang diluluskan dalam program QC OTF adalah dirujuk sebagai “**Amaun QC OTF Diluluskan**” dan akan dikreditkan ke akaun semasa atau simpanan peribadi (“**CASA**”) Pemegang Kad Layak yang diselenggarakan dengan HLB atau dengan bank-bank lain di Malaysia melalui InterBank GIRO (“**IBG**”).
6. Pemegang Kad Layak harus menentukan amaun yang mereka ingin mengeluarkan (“**Amaun QC OTF**”), pilih **Tempoh QC OTF** seperti yang dinyatakan dalam Jadual 1 di bawah dan memberikan butiran bank penerima untuk mengkreditkan Amaun QC OTF Diluluskan.
7. Pemegang Kad Layak tidak akan diberikan mata ganjaran atau rebat tunai untuk program QC OTF.
8. Semua permohonan QC OTF oleh Pemegang Kad Layak hendaklah dikemukakan secara atas talian melalui HLB Connect Online Banking atau Aplikasi HLB Connect sahaja. Pemegang Kad Layak akan diberitahu sama ada melalui e-mel dan/atau Sistem Pesanan Ringkas (“**SMS**”) berdasarkan alamat e-mel dan nombor telefon yang tertera dalam sistem HLB apabila permohonan QC OTF mereka telah diluluskan.
9. Setelah permohonan diluluskan, had kredit sedia ada pada Pemegang Kad Layak akan dikurangkan setara dengan Amaun QC OTF Diluluskan. Had kredit sedia ada akan dipulihkan

secara progresif setiap bulan apabila Pemegang Kad Layak membayar Ansuran Bulanan QC OTF (ditakrifkan dalam Klausa 11 di bawah) menurut Tempoh QC OTF yang dipilih seperti yang dinyatakan dalam Jadual 1 di bawah. HLB tidak akan bertanggungjawab atas sebarang transaksi Kad Kredit yang ditolak oleh peniaga-peniaga akibat daripada had kredit yang tidak mencukupi.

10. “**Pelan QC OTF**” yang tersedia, tempoh ansuran QC OTF “**Tempoh QC OTF**”, “**Amaun Minimum QC OTF**”, “**Kadar QC OTF**” dan “**Kadar Faedah QC OTF**” adalah seperti ditakrifkan dalam Jadual 1 di bawah.

Jadual 1

| Pelan QC OTF | Tempoh QC OTF | Amaun Minimum QC OTF | Kadar QC OTF | Kadar Faedah QC OTF |
|--------------|---------------|----------------------|--------------|---------------------|
| A | 6 bulan | RM500 | 3.18% | 0% setahun |
| B | 12 bulan | RM500 | 4.78% | |
| C | 24 bulan | RM1,000 | 7.38% | |

11. Semasa dalam Tempoh QC OTF, Pemegang Kad Layak akan membayar Amaun QC OTF Diluluskan dengan cara ansuran bulanan yang sama (“**Ansuran Bulanan QC OTF**”). Kedua-dua Tempoh QC OTF and Ansuran Bulanan QC OTF tidak dibenarkan berubah.
12. **Ansuran Bulanan QC OTF** akan dikira berdasarkan formula berikut:

$$\frac{\text{Amaun QC OTF Diluluskan}}{\text{Tempoh QC OTF}}$$

13. Setelah permohonan QC OTF diluluskan, bayaran pendahuluan sekali sahaja (“**Fi Sekali**”) akan dibilkan ke Akaun QC OTF Pemegang Kad Layak dan akan ditunjukkan dalam penyata Kad Kredit bulan berikutnya. Fi Sekali dikira berdasarkan formula berikut:

$$\text{Amaun QC OTF Diluluskan} \times \text{Kadar QC OTF untuk Pelan QC OTF dipilih}$$

14. Pemegang Kad Layak hendaklah membayar sepenuhnya Ansuran Bulanan QC OTF yang tetap mengikut tarikh akhir pembayaran. Ansuran Bulanan QC OTF adalah sebahagian daripada Pembayaran Minimum bulanan yang dinyatakan di dalam penyata bulanan Kad Kredit. “**Pembayaran Minimum**” ditakrifkan sebagai:
- 5% daripada Baki Tertunggak di dalam akaun Kad Kredit yang dibilkan ke dalam penyata bulanan Kad Kredit bersama dengan Ansuran Bulanan QC OTF; atau
 - Ringgit Malaysia Lima puluh (RM50) yang mana lebih tinggi.

Untuk mengelakkan keraguan, “**Baki Tertunggak**” bermaksud baki yang belum dijelaskan termasuk yuran, faedah terakru, caj kewangan dan caj-caj lain.

15. Sekiranya Pemegang Kad Layak gagal membuat Pembayaran Minimum, caj pembayaran lewat sebanyak 1% akan dikenakan atas Baki Tertunggak dan Ansuran Bulanan QC OTF yang perlu dibayar seperti yang ditunjukkan dalam penyata akaun Kad Kredit, tertakluk kepada minimum Ringgit Malaysia Sepuluh (RM10), atau maksimum Ringgit Malaysia Seratus (RM100), yang mana lebih tinggi.
16. Apabila berlaku salah satu daripada peristiwa berikut:
- Pemegang Kad Layak melangger mana-mana T&S QC OTF serta terma dan syarat dalam Perjanjian;
 - Akaun Kad Kredit Pemegang Kad Layak ingkar selama sembilan puluh (90) hari ke atas; dan/atau
 - Akaun Kad Kredit Pemegang Kad Layak dibatalkan atau ditamatkan sebelum tamat Tempoh QC OTF,

Baki Tertunggak daripada Amaun QC OTF Diluluskan akan serta-merta menjadi terhutang dan perlu dibayar. Pemegang Kad Layak hendaklah menyelesaikan Baki Tertunggak tersebut dengan segera. Jika tidak, Kadar Faedah QC OTF yang diluluskan akan ditarik balik dan faedah sebanyak 18% setahun akan dikenakan setiap hari ke atas Baki Tertunggak tersebut sehingga tarikh pembayaran penuh. Kecuali jika QC OTF yang dimohon melalui Kad Hong Leong Platinum Business, Baki Tertunggak akan diperlakukan sebagai amaun daripada transaksi runcit di mana caj kewangan yang dikenakan adalah berdasarkan Struktur Harga Mengikut Kumpulan.

17. Sekiranya Pemegang Kad Layak ingin menyelesaikan sepenuhnya Baki Tertunggak Amaun QC OTF Diluluskan sebelum tamat Tempoh QC OTF, Pemegang Kad Layak dikehendakan memberi notis awal sekurang-kurangnya satu (1) bulan kepada HLB dan terus membayar Ansuran Bulanan QC OTF sehingga jumlah amaun penyelesaian dibilkan kepada Pemegang Kad Layak dan ditunjukkan dalam penyata Kad Kredit bulan berikutnya.
18. Tertakluk kepada klausa-klausa di atas dan jumlah had kredit yang ditetapkan pada akaun Kad Kredit Pemegang Kad Layak, Pemegang Kad Layak boleh membuat pemohonan QC OTF yang kedua tertakluk kepada kelulusan HLB, terma dan syarat HLB serta kadar standard QC OTF HLB.

AM

19. Pemegang Kad Layak bersetuju:
 - (a) untuk membaca, memahami dan bersetuju untuk mematuhi T&S QC OTF di sini;
 - (b) bahawa keputusan HLB mengenai semua perkara berkaitan dengan QC OTF adalah muktamad dan terikat ke atas semua Pemegang Kad Layak;
 - (c) untuk mengakses laman web HLB di www.hlb.com.my ("**Laman Web HLB**") secara kerap untuk menyemak T&S berkenaan dengan produk dan memastikan sentiasa mengikut apa-apa perubahan atau pindaan yang dibuat kepada T&S QC OTF; dan
 - (d) Memberi kuasa kepada HLB untuk mendedahkan data peribadi iaitu alamat surat-menyurat/ e-mel dan/atau nombor hubungan kepada penyedia perkhidmatan pihak ketiga yang dibenarkan, contohnya Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) dan/atau DCATALYST Sdn Bhd (200801017996 (819292-U)) sebagaimana yang dianggap sesuai oleh HLB bagi menghantar surat, e-mel dan/atau SMS untuk tujuan permohonan QC OTF.
20. HLB berhak:
 - (a) untuk menolak permohonan QC OTF yang dikemukakan oleh Pemegang Kad Layak dan memberikan sebab-sebab untuk berbuat demikian;
 - (b) untuk membatalkan kelayakan mana-mana Pemegang Kad Layak daripada memohon QC OTF dan memberikan sebab-sebab untuk berbuat demikian; dan
 - (c) untuk menambah, memadam, menggantung atau mengubah T&S QC OTF yang terkandung di sini, sama ada keseluruhan atau sebahagian menurut budi bicara HLB melalui paparan di Laman Web HLB, atau dengan apa-apa cara yang dianggap sesuai oleh HLB pada bila-bila masa dengan memberikan notis terdahulu.
21. Selain terma-terma yang dinyatakan di atas, Pemegang Kad Layak bersetuju bahawa terma dan syarat am di dalam Perjanjian hendaklah dibaca bersama dengan T&S QC OTF ini sebagai keseluruhan perjanjian. Sekiranya terdapat percanggahan antara T&S QC OTF ini dengan terma dan syarat am yang terkandung di dalam Perjanjian, terma and syarat khusus QC OTF di sini akan diguna pakai setakat perbezaan tersebut.
22. Sekiranya terdapat percanggahan antara T&S QC OTF di sini berbanding dengan mana-mana bahan pengiklanan, publisiti dan bahan-bahan lain berkaitan atau berhubungan dengan QC OTF, T&S QC OTF di dalam Laman Web HLB adalah muktamad dan hendaklah diutamakan.
23. T&S QC OTF ini adalah tertakluk kepada dan ditafsirkan mengikut undang-undang Malaysia dan Pemegang Kad Layak bersetuju untuk akur kepada bidang kuasa Mahkamah Malaysia.