

**PRODUCT DISCLOSURE SHEET**

Kindly read this Product Disclosure Sheet before you decide to take up UCSI Debit Card-i. Be sure to also read the UCSI Debit Card-i terms and conditions.



**UCSI Debit Card-i**

**Date: Last updated May 2016**

**1. What is this product about?**

UCSI Debit Card-i is a payment instrument which allows you to pay for goods and services from your deposit accounts at participating retail and service outlets via MasterCard or MEPS network. The UCSI Debit Card-i also allows you to withdraw cash at the Automatic Teller Machines (ATM). You are required to maintain a deposit account with us, to be linked to your UCSI Debit Card-i. If you close your deposit account maintained with Hong Leong Islamic Bank (HLISB), you will not be able to perform any transaction via UCSI Debit Card-i. Customer is to read and understand the UCSI Debit Card-i Terms and Conditions before signing the agreement and using the UCSI Debit Card-i.

**2. What is the Shariah concept applicable?**

The Shariah Principles used are:

**1. Wakalah**

This refers to a contract in which a party, as principal (muwakkil), authorizes another party as his agent (wakil) to perform a particular task in matters that may be delegated, with or without imposition of a fee.

**2. Ujrah**

This refers to commissions or fees charged for facilities or services rendered.

**3. What do I get from this product?**

- **ATM Cash Withdrawal**  
Withdraw cash locally and overseas from over 1 million ATM machines that display the logo MEPS, VISA, PLUS, MasterCard or Cirrus.
- **Payment Convenience**  
Make purchases at any merchants domestically and worldwide displaying the Visa/MasterCard logo, as well as MEPS e-debit merchants. You can also pay bills, transfer money and make purchases online.
- **MCCS Contactless acceptance**  
Pay with just one wave – a fast, contactless and convenient way of making payments.
- **Discounts and Privileges**  
Enjoy exclusive discounts from dining, shopping, travelling and many more at selected merchants simply by using the UCSI Debit Card-i.

**4. What are the key terms and conditions?**

- A pre-authorisation amount of RM200 is charged to the Retail Purchase Account linked to the UCSI Debit Card-i for payment made at the automated fuel dispenser. The pre-authorisation amount will be reversed out and the actual transaction amount will be charged to your Retail Purchase Account upon settlement by the merchant within three (3) working days.
- Alternatively, you may opt to pay with your UCSI Debit Card-i at the cashier to avoid the earmarking of the pre-authorisation amount.

**5. What are the fees and charges I have to pay?**

Fees and Charges Description	Fees/Charges (exclusive of GST)	GST (6%)	Fees and charges (inclusive of GST)
<b>Annual Fee</b>	RM8.00 per card	RM0.48 per card	RM8.48 per card
<b>Card Replacement Fee**</b>	RM18.00 per card	Not Applicable	RM18.00 per card

\*\*For damaged UCSI Debit Card-i due to the Cardholder's fault and lost/stolen.

ATM Cash Withdrawal	Fees/Charges (exclusive of GST)	GST (6%)	Fees and charges (inclusive of GST)
<i>Domestic</i>			
• The Bank's ATM	No Fee	Not Applicable	No Fee
• Other Bank's ATM	RM1 per transaction	RM0.06 per transaction	RM1.06 per transaction
<i>International</i>			
• Via MEPS ATM Network (Indonesia, Thailand, Singapore & Korea)	RM8 per transaction	RM0.48 per transaction	RM8.48 per transaction
• Via Master Card Cirrus	RM12 per transaction	RM0.72 per transaction	RM12.72 per transaction

Fees and Charges Description	Fees/Charges (exclusive of GST)	GST (6%)	Fees and charges (inclusive of GST)
<b>Debit Card Monthly Statement (Hardcopy)</b>	RM2 per month	RM0.12 per month	RM2.12 per month
<b>Ad-hoc Printed Statement Request</b>  Note:  there will be additional RM2.12 per page if statement is less than a year or RM5.30 per page if statement is more than a year	RM10.00 per request	RM0.60 per request	RM10.60 per request
<b>Sales Draft Retrieval Fee</b>	RM20 per copy	RM1.20 per copy	RM21.20 per copy
<b>Overseas Transaction</b>	The transaction in foreign currency shall be converted at the foreign exchange rate and spread, if any, as determined by MasterCard Worldwide, plus 1% mark-up imposed by the Bank	Not Applicable	The transaction in foreign currency shall be converted at the foreign exchange rate and spread, if any, as determined by MasterCard Worldwide, plus 1% mark-up imposed by the Bank

**Important:** Effective 1<sup>st</sup> April 2015, Goods and Services Tax (GST) will be imposed on fees and charges, where applicable.

#### 6. What If I fail to fulfil my obligations?

You must always use reasonable precautions to prevent the loss of your UCSI Debit Card-i, not disclosing the PIN number/details to any person. If your UCSI Debit Card-i is lost or stolen, you must notify the Bank immediately, followed by a copy of the police report, then the maximum liability for unauthorised retail transaction is confined to RM250 (provided that you have not acted fraudulently/ unlawfully).

You are fully liable for all unauthorised ATM transactions.

#### 7. What are the major risks?

Your UCSI Debit Card-i being lost/stolen. You should notify the Bank immediately at **03-7626 8899** to block your UCSI Debit Card-i after having found that your UCSI Debit Card-i is lost or stolen or unauthorised transaction has been conducted.

#### 8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact and/or personal details to ensure that all correspondences reach you in a timely manner. To update your contact and/or personal details, please contact our Hong Leong Call Centre at 03-7626 8899 or visit any of our branches nationwide.

#### 9. Where can I get further information?

If you have any enquiries, please contact us at:

- **Hong Leong Debit Cards**  
P.O Box 12372  
50776 Kuala Lumpur Malaysia
- **Hong Leong Call Centre/Self Service Phone Banking**  
03-7626 8899  
(Our Customer Relationship Officers are available from 7.00am to 12.00am daily whereas the Self – Service Phone banking is available 24 x 7)
- **Website :** [www.hlisb.com.my](http://www.hlisb.com.my)
- **Or visit any of our branches nationwide**

#### 10. General

The UCSI Debit Card-i shall not be used for any unlawful activity or non-Shariah compliant activities or purposes and which may result in the Bank rejecting the transaction at Point of Sale (POS) terminals.

You hereby agree that you have read the Hong Leong Bank Berhad (HLB)/Hong Leong Islamic Bank (HLISB) Privacy Policy and agree that all personal data provided to HLB/HLISB by you or acquired by HLB/HLISB from the public domain, as well as personal data that arises as a result of the provision of services to you will be subject to such Privacy Policy as may be amended from time to time. You hereby agree and authorise the disclosure of your name and other contact details to companies within the HLISB, HLB and/or Hong Leong Financial Group Berhad's group of companies for marketing and for promotional purposes. Copies of the Privacy Policy are available upon request or from the HLB website [www.hlb.com.my](http://www.hlb.com.my) or HLISB website [www.hlisb.com.my](http://www.hlisb.com.my)

If you wish to opt-out from the sharing of your personal data within HLISB, HLB and/or Hong Leong Financial Group Berhad 's group of companies for marketing and promotional purposes, you may visit any of the Bank's branches or call our Call Centre at **03-7626 8899** to register your instruction to opt-out of the said sharing.

The information provided in this disclosure sheet is valid as at May 2016