

PLAT-000002-00427-000001-11500
YONG WOO HOCK
9-D JALAN SERI BENDERA
AIR ITAM
11500 PENANG

Summary of Minimum Repayment / Ringkasan Bayaran Minima

New Balance as at / Baki Baru pada09 DEC 2012 (For details please refer to the December Statement attached / Untuk maklumat lanjut, sila rujuk ke Penyata Disember)		RM119.79
Minimum payment due / Bayaran minima		RM50.00
Payment due date / Tarikh matang pembayaran		29 DEC 2012
Minimum Payment Notice : If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example : Notis Bayaran Minima : Jika anda hanya membayar bayaran minima pada setiap tempoh anda akan membayar lebih faedah dan tempoh yang diambil untuk menjelaskan keseluruhan baki belum jelas akan bertambah. Contohnya :		
If you make no additional charges using this card and each month you pay... / Jika tiada sebarang transaksi baru ke atas kad dan setiap bulan anda membayar...	You will pay off the balance shown on this statement in about... / Anda akan menjelaskan keseluruhan baki dalam tempoh...	And you will end up paying an estimated total of interest of... / Dan anda akan membayar anggaran jumlah faedah...
Only the minimum payment of / Hanya bayaran minima sebanyak RM50.00	0 years and 3 months 0 tahun dan 3 bulan	RM2.30
Minimum payment due (reducing balance) + fixed amount of RM50 monthly / Bayaran minima (baki berkurangan) + amaun tetap sebanyak RM50 sebulan	0 years and 2 months 0 tahun dan 2 bulan	RM1.26 Savings/Penjimatan = RM1.04

Illustration above is based on 17.5% interest rate for the entire tenure of repaying the outstanding balance. No new transactions. Due date is 20 days from statement date and 30 days a month. Payment is credited on payment due date / Jadual di atas berdasarkan pada kadar faedah sebanyak 17.5% bagi keseluruhan tempoh pembayaran balik baki tertunggak. Tanpa sebarang transaksi baru. Tarikh matang pembayaran ialah 20 hari dari penyata dan 30 hari sebulan. Bayaran dikreditkan pada tarikh matang pembayaran.

Past 12 months transactions as at / Transaksi untuk 12 bulan terakhir 09 DEC 2012

Types of Transactions / Jenis Transaksi	RM
Total Credit Utilized / Jumlah Kredit Yang Telah Digunakan	22,601.09
• Total Retail Transactions / Jumlah Transaksi Runcit	22,601.09
• Total Cash Transactions / Jumlah Transaksi Tunai	0.00
Total Interest Charged / Jumlah Faedah Yang Dikenakan	0.00
Total Fees and Charges Charged / Jumlah Yuran dan Caj Yang Dikenakan	50.00

PLAT-000004-00427-000001-11500

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Statement Date <i>Tarikh Penyata</i>	09 DEC 2012
Payment Due Date <i>Bayar Sebelum</i>	29 DEC 2012
Credit Limit (RM) <i>Had Kredit (RM)</i>	30,000.00
Available Credit Limit (RM) <i>(As at statement date)</i> <i>Baki Had Kredit (RM)</i> <i>(Pada tarikh penyata)</i>	29,833.71

Account Summary / Ringkasan Akaun

Credit Card Number <i>Nombor Kad Kredit</i>	Previous Balance <i>Baki Sebelum</i>	Transaction / Charges <i>Transaksi Baru/ Caj</i>	Payment Made <i>Bayaran</i>	Current Balance <i>Baki Semasa</i>	Minimum Payment Due <i>Bayaran Minima</i>
5148 9600 0623 3701	40.25	206.09	126.55	119.79	50.00
Total / Jumlah	40.25	206.09	126.55	119.79	50.00

**Swipe & Match “2013” to win up to
RM400,000 cash!***

Steps to win:

Step 1

Spend a minimum of **RM50** in a single receipt on retail purchases.

Step 2

Match the last 4 digits of the approval code on your credit card transaction slip to **2013**.

Step 3

SMS CODE<space>**16-digit Hong Leong Credit Card Number** to 66600.

Campaign Period is from 1 November 2012 to 28 February 2013.

Log on to **www.hlb.com.my** to find out more.

*Terms and conditions apply.



NOTICE ON PAYING ONLY MINIMUM MONTHLY REPAYMENT

If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. Please refer to the back page for more information. Alternatively, you may also refer to the credit card calculator available on our website www.hlb.com.my or *bankinginfo* website www.bankinginfo.com.my

NOTIS JIKA HANYA MEMBAYAR BAYARAN MINIMUM BULANAN

Dengan hanya membayar bayaran minimum bulanan setiap tempoh, jumlah faedah dan tempoh pembayaran untuk menyelesaikan baki penuh akan meningkat. Sila rujuk kepada mukasurat di belakang untuk maklumat lanjut ataupun merujuk kepada kalkulator kad kredit yang sedia ada di laman web www.hlb.com.my atau di laman web bankinginfo.com.my

IMPORTANT INFORMATION / MAKLUMAT PENTING

1. Finance Charges / Caj Kewangan

Cash Advance Transactions/Transaksi Pendahuluan Tunai
Finance charges is imposed on outstanding Cash Advance transaction balance from the date cash is disbursed until full repayment./ *Caj kewangan dikenakan ke atas transaksi Pendahuluan Tunai tertunggak dari tarikh tunai dikeluarkan sehingga pembayaran sepenuhnya dijelaskan.*
Finance charges for cash transaction is 1.5% per month/18% per annum./ *Caj untuk transaksi tunai adalah 1.5% sebulan atau 18% setahun.*
Retail Transactions/Transaksi Pembelian Runcit
Finance charges will be imposed on the Current Balance based on Tier Interest Rates/ *Caj kewangan akan dikenakan ke atas Baki Semasa berdasarkan pada Kadar Faedah Bertingkat.*
? No finance charges will be imposed on new retail transactions for the current month for at least 20 days commencing from the date of posting if full payment has been made on Current Balance by the Payment Due Date in the prior month./ *Caj kewangan tidak akan dikenakan ke atas transaksi baru pembelian runcit dalam bulan semasa untuk sekurang-kurangnya 20 hari mulai dari tarikh pencatatan sekiranya bayaran penuh telah dibuat ke atas Baki Semasa sebelum Tarikh Bayaran Perlu Dibuat dalam bulan terdahulu.*
? Finance charges will be imposed on all new retail transactions from the date of posting if minimum or partial payment is made on current balance by the Payment Due Date in the prior month/ *Caj kewangan akan dikenakan ke atas semua transaksi baru pembelian runcit dari tarikh pencatatan sekiranya bayaran minimum atau sebahagiannya telah dibuat ke atas Baki Semasa sebelum Tarikh Bayaran Perlu Dibuat dalam bulan terdahulu.*
The formula used for the computation of the finance charges (F) is as follows/ *Formula yang digunakan untuk mengira caj kewangan (F) adalah seperti berikut :*
F = (B) x (P/D) x (R)
Where / *Di mana:*
B ? is the balance that is imposed with finance charge/ *adalah baki yang dikenakan caj kewangan*
P ? is the respective interest bearing period in days on which balance is imposed with finance charges/ *adalah tempoh tertentu dalam kiraan hari yang dikenakan faedah, di mana baki dikenakan caj kewangan*
D ? is the number of days used as the base for annual rate/ *adalah bilangan hari digunakan sebagai asas untuk kadar tahunan*
R ? is the finance charge annual rate stated/ *adalah kadar tahunan yang dinyatakan untuk caj kewangan*

2. Notice on Paying Only Minimum Monthly Payment / Notis Jika Hanya Membayar Bayaran Minimum Bulanan

The following table illustrates the amount of interest (finance charges) and the repayment periods occurred for different outstanding amount scenarios. The computations are based on a finance charge of 17.5% p.a, without new transactions, payment is credited on payment due date and due date is 20 days from statement. Minimum amount is defined as 5% of outstanding balance or RM50 whichever is higher./*Jadual berikut menunjukkan jumlah faedah (caj kewangan) dan tempoh pembayaran balik bagi senario-senario baki tertunggak yang berbeza. Pengiraan adalah berdasarkan pada caj kewangan sebanyak 17.5%, tanpa sebarang transaksi, bayaran yang dikreditkan pada tarikh matang pembayaran dan tarikh matang pembayaran ialah 20 hari dari penyata. Bayaran minimum adalah 5% daripada baki tertunggak atau RM50 yang mana lebih tinggi.*

Outstanding Balance / Baki Tertunggak (RM)	RM3,000		RM3,000		RM3,000	
Repayment / Pembayaran	Pay minimum amount / Bayar minima	Pay/Bayar RM250	Pay minimum amount / Bayar minima	Pay/Bayar RM350	Pay minimum amount / Bayar minima	Pay/Bayar RM650
Repayment period/ Tempoh Pembayaran Balik (months/ bulan)	54	14	68	17	88	18
Total interest incurred /Jumlah faedah yang dikenakan (RM)	988.28	988.28	1,792.53	616.90	3,803.26	1,344.83

You may pay any amount between MINIMUM PAYMENT DUE and your CURRENT BALANCE on the due date of your monthly statement/Anda boleh membayar sebarang jumlah di antara BAYARAN MINIMUM dan BAKI SEMASA pada tarikh bayaran perlu dibuat.

3. Fees and Charges / Yuran dan Caj

? Finance Charges for retail transactions / *Caj-caj untuk pembelian runcit*

Cardholder's payment behavior/ Tabiat pembayaran Pemegang Kad	Retail Interest Rate (%) per annum/ Kadar Faedah pembelian runcit (%) setahun
Cardholders who promptly settle their minimum payment due for 12 consecutive months/ Pemegang-pemegang Kad yang menjelaskan bayaran minima dalam masa tepat untuk kesemua 12 bulan berturut-turut	15%
Cardholders who promptly settle their minimum payment amount due for 10 months or more in a 12-month cycle/ Pemegang-pemegang Kad yang menjelaskan bayaran minima dalam masa tepat untuk 10 bulan atau lebih dalam tempoh 12 bulan	17%
Cardholders who do not fall within the above categories/Pemegang-pemegang Kad yang tidak termasuk ke dalam kategori-kategori di atas	18%

? Cash Advance Fee / *Yuran Pendahuluan Tunai* - 4.5% of the amount advanced or minimum RM20, whichever is higher. This is imposed for each cash advance transaction/ *4.5% atas jumlah yang didahulukan atau minima RM20. Ini dikenakan ke atas setiap transaksi pendahuluan tunai.*
? Late Payment Charge / *Caj Bayaran Lewat* - Minimum RM10.00 or 1% of total outstanding balance as at statement date, whichever is higher, subject to a maximum of RM75.00./ *Minimum RM10.00 atau 1% daripada jumlah baki belum jelas pada tarikh penyata, yang mana lebih tinggi, tertakluk kepada maksimum RM75.00.*
? Government Service Tax / *Cukai Perkhidmatan* - Principal/ *Kad Utama: RM50 setahun, Supplementary/ Kad Tambahan: RM25 setahun.*
? Replacement Card / *Yuran Penggantian Kad Hilang*- 1st time/ *Kali Pertama: RM50, 2nd time/ Kali Kedua: RM100, 3rd time/ Kali Ketiga: RM150.*
? Request for Monthly Statement / *Permintaan Penyata* - RM5.00 per monthly statement/ *RM5 setiap penyata bulanan.*
? Sales Draft Retrieval Fee / *Yuran Mendapatkan Semula Draft Jualan* - RM15.00 per draft/ *RM15 setiap draf.*
? Overseas Transactions / *Transaksi Di Luar Negara* - The conversion rate as determined by Visa/MasterCard plus administration cost of 1% plus any transaction fee charged by Visa/ MasterCard/ *Kadar pertukaran ditentukan oleh Visa atau MasterCard dan ditambah kos pentadbiran 1% tambah yuran urusanniaga yang dicajkan oleh Visa atau MasterCard.*

4. Statement Accuracy / Ketepatan Penyata

Please examine your statement and advise us of any errors within 14 (fourteen) days upon receiving of statement. / *Sila periksa penyata akaun anda dan beritahu kami sekiranya terdapat sebarang kesilapan dalam tempoh 14 (empat belas) hari selepas penerimaan penyata.*

5. Lost or Stolen Cards / Kad Hilang atau Dicuri

Call 03-76268899 (available 24 hours, daily) immediately to lodge the report. / *Hubungi 03-76268899 (dapat dihubungi 24 jam setiap hari) serta-merta untuk membuat laporan.* If your card is lost/stolen while traveling abroad, please report to VISA and MasterCard Travel Service or the nearest affiliates for assistance. / *Jika kad anda hilang/dicuri semasa dalam perjalanan di luar Negara, sila laporkan kepada Perkhidmatan Pelancongan VISA dan MasterCard atau mendapat bantuan daripada gabungan yang terdekat.* / Please note that if you fail to lodge a report, you will be liaible to pay all charges incurred on your lost/stolen card (s). / *Sila ambil perhatian bahawa jika anda gagal untuk membuat laporan, anda akan bertanggungjawab untuk membayar semua caj yang dikenakan ke atas kad yang hilang/dicuri./* However, if you have informed HLB of the lost/stolen card (s) as soon as reasonably practicable after having found your card is lost/stolen and that HLB proves that you have not acted fraudulently, your maximum liability for unauthorized transactions shall be confined to RM250.00./ *Walau bagaimanapun, jika anda memberitahu kepada HLB kad yang kehilangan/kecurian dengan seberapa segera yang semunasabahnya selepas mendapati kad anda hilang / dicuri dan HLB telah membuktikan bahawa anda tidak melakukan penipuan, liabiliti maksima bagi urusanniaga tanpa kebenaran adalah terhad kepada RM250.00.*

6. Credit Card Customer Service / Perkhidmatan Pelanggan

If you have any quiries pertaining to your credit card, you can call our Phone Banking service at /*Jika anda mempunyai sebarang pertanyaan berhubung dengan kad anda, sila hubungi Perkhidmatan Telefon Perbankan kami di talian 03-76268899 (7am - 12am daily) or email to / atau email kepada cs.cardcentre@hlbb.hongleong.com.my or write to us at Hong Leong Bank Card Service, Customer Service Department, P.O Box 12109, 50768 Kuala Lumpur / atau tulis kepada kami di Perkhidmatan Kad Hong Leong Bank , Bahagian Perkhidmatan Pelanggan, P.O Box 12109, 50768 Kuala Lumpur. For Bank Negara enquiries, you may log on to www.bankinginfo.com.my or contact BNM Telelink at 1-300-88-5465. / Untuk pertanyaan Bank Negara Malaysia, anda boleh layari www.bankinginfo.com.my atau hubungi BNM Telelink di talian 1-300-88-5465*

Transaction Date Tarikh Transaksi	Posting Date Tarikh Catatan	Transaction Description Huraian Transaksi	Amount (RM) Amaun (RM)
		5148 9600 0623 3701	
		PREVIOUS BALANCE FROM LAST STATEMENT	40.25
		NEW TRANSACTION / CHARGES	
09 NOV	10 NOV	1 BILL-DIGI KL CTB AB MYS	33.00
17 NOV	19 NOV	DIGI - RPS 2499822 SHAH ALAM MYS	53.30
30 NOV	01 DEC	ASTRO-AUTO 085861579 KUALA LUMPUR MYS	40.25
04 DEC	05 DEC	1 BILL-DIGI KL CTB AB MYS	33.00
06 DEC	07 DEC	PAYPAL *ONLINEORDER 4029357733 SGP	46.54
		PAYMENT RECEIVED - THANK YOU	
10 NOV	10 NOV	12PYMT FR 38300001110 INT00907	40.25 CR
23 NOV	23 NOV	12PYMT FR 38300001110 INT00907	86.30 CR
		NEW BALANCE	119.79

Please tear along perforation and enclose with your cheque. / Sila koyak selari dengan garisan ini dan sertakan bersama dengan cek anda

Please be informed that your cheque payment to your Credit Card Account must be payable to "HLB Card Services for <Name as per IC>".
Pembayaran melalui cek kepada akaun Kad Kredit anda mestilah ditulis di atas nama "HLB Card Services for <nama seperti di kad pengenalan>".
Please specify the amount you wish to settle for each card accordingly below :
Sila nyatakan amaun pembayaran untuk setiap kad dibawah ini :

Credit Card Number Nombor Kad Kredit	Current Balance (RM) Jumlah Terkini (RM)	Overdue/Limit (RM) Tertunggak/Lebih Had (RM)	Minimum Payment Due (RM) Bayaran Minima (RM)	Specify Amount to be Paid (RM) Nyata Amaun Bayaran (RM)
5148 9600 0623 3701	119.79	0.00	50.00	
Total / Jumlah	119.79	0.00	50.00	

Bank & Branch Bank & Cawangan	
Cheque No. No. Cek	
Cheque Amount Amaun Cek (RM)	

Rewards Summary / Ringkasan Ganjaran

Bonus Plus Points / Mata Ganjaran Bonus Plus						
Carried Forward Ganjaran Dibawa Ke Hadapan	Earned Ganjaran Diperolehi	Redeemed Penebusan Ganjaran	Expired Ganjaran Yang Telah Luput	Adjustments Ganjaran Diselarkan	Available Ganjaran Sedia Ada	Expiring Within 3 Months Ganjaran Yang Akan Luput Dalam Masa 3 Bulan
56,519	206	0	2,008	0	54,717	9,553

Note / Nota:

All Bonus Plus Points/ Other Loyalty Bonus earned by Cardmember shall be valid for three (3) years commencing from the date of the Bonus Plus Point first earned./ Semua Mata Ganjaran Bonus Plus/ Mata Ganjaran bonus yang lain yang diperolehi oleh pemegang kad hanya sah tiga (3) tahun dari tarikh mata ganjaran diperolehi.

Please Take Note Of The Following Important Message:

FABULOUS GIFTS FOR YOUR LOVED ONES THIS FESTIVE SEASON

Surprise your loved ones with the gift of your choice from the latest Hong Leong Club Rewards Catalogue. Forgot your reward points balance? Check out your credit card statement and redeem them now before expiry!

HONG LEONG CONNECT - ONLINE SECURITY TIPS

- **DO NOT CLICK** on any URL internet link in email or SMS claiming to be from the Bank
- Always **MANUALLY KEY IN** our website address: **www.hongleongconnect.my** to login to your Online Banking.
- Always ensure your **SECURITY PICTURE** appears and is correct before you enter your password.

For more online security information, go to www.hongleongconnect.my -> Online Security Tips

FESTIVE REWARDS REDEMPTION PROGRAM AND 2011-2012 CLUB REWARDS REDEMPTION PROGRAM EXTENSION

Dear Cardmember,

Due to overwhelming response, we are pleased to announce that the abovementioned Redemption program will be extended until 31 January 2013. Applicable to all Hong Leong Credit Cards with Rewards Points & Hong Leong Debit MasterCard only.

Applicable to all Hong Leong Credit Cards with Rewards Points & Hong Leong Debit MasterCard only.



Change of New Address and/or Mobile Number / Penukaran Alamat dan/atau Nombor Telefon Bimbit Baru

If you have moved to a new address or changed your mobile number, please advise us by filling the below of contact details form.

Jika anda telah berpindah ke alamat baru atau menukar nombor telefon bimbit yang baru, sila maklumkan kepada kami dengan mengisi borang penukaran maklumat di bawah ini:

CARD NO. / NO. KAD																		
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Mailing Address / *Alamat Surat Menyurat* Home / *Rumah* Office / *Pejabat* Please tick (✓) at the box

New Address / *Alamat Baru* : _____

Postcode / *Poskod* : _____ State / *Negeri* : _____

Mobile Phone / *Telefon Bimbit* : _____

Principal / *Utama* : _____ Supplementary / *Tambahan*: _____

Home / *Rumah* : _____

Office / *Pejabat* : _____

Fax / *Faks* : _____

Authorised Signature (as in Bank's file) & NRIC Number
Tandatangan (seperti dalam rekod Bank) & Nombor K/P

Please return this form to / Sila kembalikan borang ini ke P.O. Box 12109, 50768 Kuala Lumpur or visit your nearest Hong Leong Bank branch / atau kunjungi cawangan Hong Leong Bank yang terdekat, or call/ atau dial 03-76268899 to update / untuk kemaskini.