

In consideration of Hong Leong Bank Berhad or Hong Leong Islamic Bank Berhad ("the Bank") agreeing to provide the Cardholder with the Services (as defined under Clause 1.58) and agreeing to issue the Debit Card (as defined under Clause 1) including Affinity (as defined under Clause 1.2) to the Cardholder at the Cardholder's request, the Cardholder covenants and agrees that the Cardholder's signing on the Debit Card, use of the Debit Card and/or maintaining an Account (as defined under Clause 1) shall constitute the Cardholder's agreement to the terms and conditions ("T&Cs") below. These T&Cs are to be read together as a whole with the Bank's General Terms and Conditions of Accounts, Terms and Conditions for the Use of HLB Connect and any other relevant Account terms and conditions, as well as other rules and regulations binding on the Bank. The following definitions apply unless otherwise stated:

The Cardholder agrees to pay all Fees, commissions and/or charges incurred in this clause and authorise the Bank to debit the Account, at any time notwithstanding that such debiting may cause the Account to be overdrawn. The following Fees, commissions and/or charges is imposed at the following rate or such other rate as the Bank shall at its discretion vary from time to time by giving twenty-one (21) calendar days' prior notice to the Cardholder for transactions effected by use of the Debit Card. For the full list of fees and charges, please visit our website [www.hlb.com.my/dc1](http://www.hlb.com.my/dc1) or scan here: