

**Year End Credit Card Summary**  
*Ringkasan Kad Kredit Hujung Tahun*

stno-estmt-00003629-1-X



CHANG CHOON CHOW  
 NO 11 JALAN PUTERI 11/11  
 BANDAR PUTERI PUCHONG  
 47100 PUCHONG

Past 12 months transactions as at / Transaksi untuk 12 bulan terakhir <b>07 DEC 2024</b>	
Types of Transactions / Jenis Transaksi	RM
Total Credit Utilized / Jumlah Kredit Yang Telah Digunakan	142,429.71
Total Retail Transactions / Jumlah Transaksi Runcit	100,966.18
Total Cash Transactions / Jumlah Transaksi Tunai	41,463.53
Total Interest Charged / Jumlah Faedah Yang Dikenakan	7,647.13
Total Fees and Charges Incurred / Jumlah Yuran dan Caj Yang Dikenakan	199.98

Summary above refers to transactions made on card numbers printed on December statement attached. / Ringkasan diatas merujuk kepada transaksi dibuat ke atas nombor kad tertera dalam penyata Disember seperti yang dilampirkan.

Summary of Minimum Repayment / Ringkasan Bayaran Minimum		
New Balance as at / Baki Baru pada <b>07 DEC 2024</b> (For details please refer to December Statement attached Untuk maklumat lanjut, sila rujuk kepada Penyata Disember)		RM 53,914.19
Minimum Payment Due / Bayaran Minimum		RM 5,921.13
Payment Due Date / Tarikh Matang Pembayaran		27 DEC 2024
<b>Minimum Payment Warning: 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. Example:</b> <i>Notis Bayaran Minimum: Jika anda hanya membayar bayaran minimum pada setiap penyata, anda akan membayar lebih faedah dan tempoh yang diambil untuk menjelaskan keseluruhan baki belum jelas akan menjadi lebih lama. Contoh:</i>		
<b>If you make no additional charges using this card and each month you pay...</b> <i>Jika tiada sebarang transaksi baru ke atas kad dan setiap bulan anda membayar...</i>	<b>You will pay off the balance shown on this statement in about...</b> <i>Anda akan menjelaskan keseluruhan baki dalam tempoh...</i>	<b>And you will end up paying an estimated total of interest of...</b> <i>Dan anda akan membayar anggaran jumlah faedah...</i>
<b>Only the minimum payment of</b> <i>Hanya bayaran minimum sebanyak</i> RM 5,921.13	11 year(s) and 0 month(s) <i>11 tahun dan 0 bulan</i>	RM 20,143.03
<b>An additional RM50 on top of the minimum payment</b> <i>Tambahan RM50 ke atas bayaran minimum</i> RM 5,971.13	8 year(s) and 0 month(s) <i>8 tahun dan 0 bulan</i>	RM 18,312.53 <i>Savings / Penjimatan = RM 1,830.50</i>

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 berdasarkan caj kewangan sebanyak 17.5% untuk seluruh tempoh pembayaran balik baki tertunggak. Tanpa sebarang transaksi baru. Tarikh matang pembayaran ialah 20 hari dari tarikh penyata dan 30 hari dalam sebulan. Bayaran dikreditkan pada tarikh matang pembayaran.*

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CHANG CHOON CHOW

NO 11 JALAN PUTERI 11/11

BANDAR PUTERI PUCHONG

47100 PUCHONG

<b>Statement Date</b> <i>Tarikh Penyata</i>	07 DEC 2024
<b>Payment Due Date</b> <i>Bayar Sebelum</i>	27 DEC 2024
<b>Combine Credit Limit (RM)</b> <i>Had Kredit Gabungan (RM)</i>	100,000.00

<b>Credit Card Number</b> <i>Nombor Kad Kredit</i>	<b>Credit Limit</b> <i>Had Kredit (RM)</i>	<b>Card Type</b> <i>Jenis Kad</i>	<b>Current Balance</b> <i>Jumlah Terkini (RM)</i>	<b>Overdue/Limit</b> <i>Tunggakan/Lebih-Had (RM) [A]</i>	<b>Minimum Payment</b> <i>Bayaran Minimum (RM) [B]</i>
4902 8200 1072 2033	100,000.00	SUTERA VISA PLATINUM	43,364.19	0.00	4,871.13
8902 8200 0686 4170	11,000.00	BALANCE TRANSFER	10,550.00	522.50	527.50

**Total Current Balance**  
*Jumlah Terkini*
**53,914.19**
**TOTAL Minimum Payment**  
*Jumlah Bayaran Minimum*  
**Total** *Jumlah [A] + [B]*
**5,921.13**


**HongLeong Bank**

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Terms and conditions apply. Pictures shown are for illustration purposes only.



### **WARNING 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](http://www.hlb.com.my) or bankinginfo website [www.bankinginfo.com.my](http://www.bankinginfo.com.my)

### **AMARAN JIKA HANYA MEMBAYAR BAYARAN MINIMUM BULANAN**

Dengan hanya membayar bayaran minimum bulanan setiap tempoh, jumlah faedah dan tempoh pembayaran untuk menyelesaikan baki penuh akan bertambah. 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](http://www.hlb.com.my) atau di laman web bankinginfo [www.bankinginfo.com.my](http://www.bankinginfo.com.my)

**JOE CHANG**
**YOUR TRANSACTION DETAILS / TRANSAKSI TERPERINCI ANDA**

Transaction Date <i>Tarikh Transaksi</i>	Posting Date <i>Tarikh Bil Diterima</i>	Transaction Description <i>Deskripsi Transaksi</i>	Foreign Amount <i>Amaun Wang Asing</i>	Local Amount <i>Amaun Tempatan (RM)</i>
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**SUTERA VISA PLATINUM - 4902 8200 1072 2033**

		<b>PREVIOUS BALANCE FROM LAST STATEMENT</b>		<b>48,847.18</b>
		<b>NEW TRANSACTION / CHARGES</b>		
08 NOV	08 NOV	QUICK CASH 06/60		353.74
08 NOV	08 NOV	QUICK CASH OTF 12/24		1,500.00
30 NOV	30 NOV	QUICK CASH 07/60		353.74
01 DEC	01 DEC	QUICK CASH 05/60		283.96
05 DEC	05 DEC	QUICK CASH 07/60		353.74
		<b>4902 8200 1072 1993</b> <i>(LEE CHEE HWA)</i>		
		<b>NEW TRANSACTION / CHARGES</b>		
09 NOV	10 NOV	PERN TAI ONG JAYA S/B PUCHONG MYS		40.00
16 NOV	16 NOV	CREDIT CARD SERVICE TAX		25.00
07 DEC	07 DEC	F.INTEREST 15.0000 % PPPPPPPPPPP		976.51
		<b>PAYMENT RECEIVED - THANK YOU</b>		
27 NOV	27 NOV	PAYMENT THANK YOU CR TRF 473 02045624332223046080013 Transfer Payment on behalf Yeo Chee Wang		9,369.68 CR
		<b>SUB TOTAL</b>		<b>43,364.19</b>

**BALANCE TRANSFER - 8902 8200 0686 4170**

		<b>PREVIOUS BALANCE FROM LAST STATEMENT</b>		<b>10,450.00</b>
		<b>NEW TRANSACTION / CHARGES</b>		
02 DEC	02 DEC	Late Charge Debit Adjustment		100.00
		<b>SPECIAL INTEREST RATES EXPIRES 07012025</b> <b>18% PA INTEREST RATE APPLIES DAILY ON</b> <b>THE OUTSTANDING BALANCE AFTER 07012025</b> <b>YOUR ACCOUNT IS OVERDUE. PLEASE REMIT</b> <b>PAYMENT IMMEDIATELY.</b>		
		<b>SUB TOTAL</b>		<b>10,550.00</b>

**TOTAL BALANCE**
**53,914.19**
**REWARD POINTS SUMMARY / RUMUSAN MATA GANJARAN**

Carried Forward <i>Dibawa Kehadapan</i>	Earned <i>Untung</i>	Redeemed <i>Penebusan</i>	Expired <i>Luput</i>	Adjustment <i>Penyelarasan</i>	Available <i>Sedia Ada</i>
637,631	40	0	0	0	637,671

**REWARD POINTS EXPIRING WITHIN NEXT 6 MONTHS / MATA GANJARAN LUPUT DALAM MASA 6 BULAN**

31 DEC 2024	31 JAN 2025	28 FEB 2025	31 MAR 2025	30 APR 2025	31 MAY 2025
0	0	0	771	212	202

**VISA & MASTERCARD PLATINUM CASH REBATE SUMMARY / RUMUSAN TUNAI REBAT UNTUK VISA & MASTERCARD PLATINUM**

Platinum Credit Card <i>Kad Kredit Platinum</i>	Brought Forward <i>Dihantar Kehadapan</i>	Earned This Month <i>Untung Bulan Ini</i>	Credited This Month <i>Dikredit Bulan Ini</i>	Carried Forward <i>Dibawa Kehadapan</i>	Total Cash Rebate Earned Year-To-Date <i>Jumlah Rebat Tunai Dikumpul Terkini</i>
VISA	0.00	0.00	0.00	0.00	0.00

**MESSAGES, NEW SERVICES & PROMOTION HIGHLIGHTS / PESANAN, SERVIS & PROMOSI TERBARU**
**OTP will be sent to HLB Connect App / OTP akan dihantar ke HLB Connect App**

Starting 10 December 2024, all your One-Time Password (OTP) will be sent to HLB Connect App instead of SMS for online purchase transactions with HLB Credit Card or Debit Card/-i. Berkuat kuasa 10 Disember 2024, semua One-Time Password (OTP) anda akan dihantar ke Aplikasi HLB Connect dan bukannya SMS untuk transaksi perbankan dalam talian dengan Kad Kredit HLB atau Kad Debit/-i HLB.

**Overseas transactions performed online will be charged with 1% fee / Versi BM**

Effective 7 September 2023, a 1% fee will be charged for online transactions on websites hosted by overseas merchants. Visit [www.hlb.com.my/mcc](http://www.hlb.com.my/mcc) for more information. Berkuatkuasa 7 September 2023, fi sebanyak 1% akan dikenakan untuk transaksi melalui laman sesawang yang dikendalikan oleh peniaga di luar negara. Layari [www.hlb.com.my/mccbm](http://www.hlb.com.my/mccbm) untuk maklumat lanjut.

**Credit Card Overpayment**

Important Notice: Credit Cardholders are not allowed to overpay their credit card(s). Full details are available at [www.hlb.com.my/ca](http://www.hlb.com.my/ca).

**Say YES to Online Fund Transfers**

Enjoy ZERO COST for online fund transfers, while RM0.50 processing fee is charged per cheque issued. Log in to HLB Connect > Pay & Transact > select 3rd Party HLB Account/DuitNow/IBG, or if you're new to HLB Connect, please register at <https://s.hongleongconnect.my/rib/app/fo/sec/reg>.

## IMPORTANT INFORMATION

(Untuk versi BM, sila layari [www.hlb.com.my/CC\\_BM](http://www.hlb.com.my/CC_BM))

### 1. Finance Charges

Finance Charges will be charged on all carried forward outstanding balances including interest and fees (excluding Late Payment Charges) at the Bank's prevailing rate, if full payment is not made on the Current Balance by the Payment Due Date in the prior month.

#### Cash Advance Transactions

-18% p.a. of the outstanding amount calculated on a daily basis from transaction date until full repayment date.

#### Retail Transactions

-At least twenty (20) days interest free period from the posting date of all retail transactions if full payment is made on the Current Balance by the Payment Due Date in the prior month.

-Retail interests will be charged on all new retail transactions from the posting date, if full payment is not made on the Current Balance by the Payment Due Date in the prior month, based on the following tiered rates:

Cardholder's Payment Behaviour	Retail Interest Rate (%) per annum
Cardholders who promptly settle their minimum payment due for 12 consecutive months	15%
Cardholders who promptly settle their minimum payment amount due for 10 months or more in a 12-month cycle	17%
Cardholders who do not fall within the above categories	18%

#### Balance Transfer

Interest on Balance Transfer is calculated on a daily basis and is charged on the outstanding balance of the Balance Transfer approved amount until full repayment.

The formula used for the computation of the finance charges is as follows:

$f = (B) \times (P/D) \times (R)$  Where: f - is the interest charge for a particular balance B computed over the period of P days  
B - is the balance that is imposed with finance charge  
P - is the respective interest bearing period in days on which balance is imposed with finance charges  
D - is the number of days used as the base for annual rate  
R - is the annual finance charge stated

### 2. Notice on Monthly Payment

Standard illustrative examples on how long it would take to pay-off outstanding balance. The computations are based on Finance Charge of 18%p.a. without new transactions, payment is credited on the Payment Due Date and there are thirty (30) days in a month.

Examples under different outstanding amount scenarios:

Outstanding Balance	RM3,000		RM5,000		RM10,000	
Repayment (Monthly)	Pay only minimum amount (RM150 in 1st month)	Pay RM250	Pay only minimum amount (RM250 in 1st month)	Pay RM350	Pay only minimum amount (RM500 in 1st month)	Pay RM600
Repayment Period	4 years 7 months	1 year 2 months	5 years 9 months	1 year 5 months	7 years 4 months	1 year 8 months
Total Interest Incurred	RM1,055	RM333	RM1,912	RM670	RM4,055	RM1,594
Total Amount to be settled	RM4,055	RM3,333	RM6,912	RM5,670	RM14,055	RM11,594

Payments received will be allocated to settle balances (i.e. items appearing in the statement) according to their interest rates, in descending order, where the items attracting the highest interest rate shall be paid first.

Payment received will be applied towards settlement in the order: tax, outstanding finance charges, outstanding principal balance and, fees and charges.

### 3. Fees and Charges\*

For the full list of fees and charges, please visit our website [www.hlb.com.my/cc1](http://www.hlb.com.my/cc1) or scan here:



\*Subject to Government Tax, if applicable.

### 4. Usage of Credit Card for unlawful activities

Your card is not to be used for any unlawful activities, including but not limited to illegal online betting or gambling. The Bank shall be entitled to terminate your credit card immediately without any liability to you if the card is found to be used for this purpose.

### 5. Statement Accuracy

Please examine your transaction details, reward points and advise us of any errors within fourteen (14) days upon receiving the statement.

### 6. Lost or Stolen Cards

Call 03-7626 8899 (available 24 hours, daily) immediately to lodge the report. If your card is lost/stolen while travelling abroad, please report to Visa and MasterCard Travel Service or the nearest affiliates for assistance.

### 7. Credit Card Customer Service

For your convenience, we have added Social Media into our list of contact channels. You may now reach us at:

• ☎ Phone Banking 03-7626 8899 • ✉ Mailing Address - Hong Leong Bank Card Service, Customer Service Department, P.O Box 12109, 50768 Kuala Lumpur Or Message Us at:

• Connect Hong Leong Connect • <https://www.facebook.com/HLBMalaysia/> • <https://twitter.com/MyHongLeong> • Search 'Hong Leong Bank Malaysia'

### 8. Bank Negara Malaysia Contact Details

For enquiries on matters related to the financial sector, please contact Bank Negara Malaysia LINK or TELELINK at: Block D, Bank Negara Malaysia, Jalan Dato'Onn, 50480 Kuala Lumpur. Tel: 1-300-88-5465 Fax: +603-2174 1515 E-mail: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)

### 9. Cardholder's responsibilities to:

- abide by the terms and conditions for the use of the Card;
- take reasonable steps to keep the Card and PIN secure at all times, including at the Cardholder's place of residence. These include not:
  - disclosing the Card details or PIN to any other person;
  - writing down the PIN on the Card, or on anything kept in close proximity with the Card;
  - using a PIN selected from the Cardholder's birth date, identity card, passport, driving licence or contact numbers; and
  - allowing any other person to use the Card and PIN.
- notify HLB as soon as reasonably practicable after having discovered that the Card is lost, stolen, an unauthorised transaction had occurred or the PIN may have been compromised;
- notify the Bank immediately upon receiving Notification via Hong Leong Bank Connect App notification, short message service (SMS) and/or e-mail if the transaction was unauthorised;
- notify HLB immediately of any change in the Cardholder's contact number;
- use the Card responsibly, including not using the Card for unlawful activity; and
- check the account statement and report any discrepancy without undue delay.