

Account Statement



000575-003163-003163/01-05
CHEOK JUN YOON
124 JLN 4 TMN DUYUNG
70200 SEREMBAN
N SEMBILAN MY

IMPORTANT MESSAGE

1. Effective 22nd Aug 2023, Push Notification feature for credit card statement readiness and transaction alert will be introduced via HSBC Malaysia Mobile Banking app. You will get pop-up notification in your mobile device when your credit card statement is ready or when certain transactions are performed on your credit card, including supplementary cards.

If you wish to enjoy this Push Notification, please make sure you are registered to mobile banking with latest version of HSBC Malaysia Mobile Banking app and enabled the push notification feature.

2. You can handle your banking needs from home or any other location by using HSBC Online Banking and Mobile Banking. Visit www.hsbc.com.my/ways-to-bank/online-banking to learn more

3. Resident/Non-Resident only allowed to buy or sell foreign currency against ringgit or foreign currency against another foreign currency with a licensed onshore bank or any person licensed under Money Services Act 2011. A resident individual with domestic ringgit borrowing/financing is allowed to invest in foreign currency asset up to a limit of RM1 million in aggregate per calendar year if the investment is sourced from conversion of ringgit including through use of ringgit-denominated credit card.

Statement Date	13 Oct 2025		Payment Due Date	02 November 2025	
Card Number	Card Type	Statement Balance (RM)	Minimum Monthly Payment (RM)	Overlimit (RM)	Payment Due (RM)
4364 8000 0138 0034	HSBC Live+ Credit Card	22,218.14	1,110.91	0.00	1,110.91

Bank Negara Malaysia Guidelines for Customers

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 bankinginfo.com.my.

AMARAN JIKA HANYA MEMBAYAR MINIMUM BAYARAN BULANAN

Jika anda hanya membuat bayaran minimum bulanan bagi setiap tempoh, anda akan dikenakan lebih faedah dan mengambil tempoh yang lebih lama untuk menjelaskan keseluruhan baki tertunggak anda. Sila rujuk muka surat belakang untuk maklumat lebih lanjut atau gunakan kalkulator kad kredit yang terdapat di bankinginfo.com.my.

Note:

Please check this statement immediately. If no discrepancy is reported to the Bank within 60days from the date of this statement, the transaction record will be considered correct. Please see the next page for important information.

Sila periksa penyata ini dengan segera. Jika tiada ketidaksamaan dilaporkan kepada Bank dalam tempoh 60 hari daripada tarikh penyata ini, rekod transaksi ini akan dianggap betul. Sila lihat halaman sebelah untuk maklumat penting.

Card Number	HSBC Live+ Credit Card 4364 8000 0138 0034	Statement Date	13 OCT 2025	Page	2
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HSBC Cash Back Summary			Minimum Payment & Overlimit Summary (RM)		
Cash Back from previous statement		0.00	Arrears of Payment	+	0.00
			Current Due	+	1,110.91
Cash Back earned	+	0.00	Minimum Monthly Payment	=	1,110.91
			Overlimit	+	0.00
Bonus Cash Back	+	0.00	Payment Due	=	1,110.91
			Payment Due Date	02 NOV 2025	
Cash Back adjustments	-	0.00	Current Month Purchases Finance Charges Rate	18.00%	
Cash Back credited	-	0.00	* Note: Please pay the Payment Due amount in full to avoid usage interruption.		
Total Cash Back Balance	=	0.00	* Nota: Sila membayar Jumlah Perlu Dibayar sepenuhnya supaya tiada gangguan penggunaan		

Post date	Transaction date	Transaction details	Amount (RM)
05 OCT	05 OCT	4364 8000 0138 0034 CHEOK JUN YOON	
		Your Credit Limit: RM25,000	
		Credit limit used last statement RM23,034.19	
		Your Previous Statement Balance	23,034.19
13 OCT	13 OCT	PAYMENT - THANK YOU	1,151.71 CR
		Your charge(s) for this month RM0.00	
		FINANCE CHARGES	335.66
		Total credit limit used RM22,218.14	
		Your statement balance	22,218.14
***Please forward your payment by 02 NOV 2025 . Thank You.			

Card Number	HSBC Live+ Credit Card 4364 8000 0138 0034	Statement Date	13 OCT 2025	Page	3
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000575-003165-003165/03-05

GLOSSARY			
Amount	Amaun	Minimum Monthly Payment	Amaun Minimum Bulanan
Annual Rate	Kadar Faedah Tahunan	Overlimit	Melebihi Had Kredit
Arrears of Payment	Tunggakan Bayaran	Page	Halaman
HSBC Cash Back Summary	Ringkasan Cash Back HSBC	Payment Due	Amaun Perlu Dibayar
Card Number	Nombor Kad	Payment Due Date	Tarikh Akhir Pembayaran
Card Type	Jenis Kad	Cash Back from previous statement	Cash Back daripada penyata bulan lepas
Credit Limit	Had Kredit	Cash Back earned	Cash Back diperolehi
Credit Limit Used	Had Kredit Telah Diguna	Bonus Cash Back	Cash Back bonus
Current Due	Amaun Semasa Perlu Dibayar	Cash Back adjustments	Cash Back penyesuaian
Current Month Purchases	Pembelian Kadar Caj Kewangan untuk bulan ini	Cash Back credited	Cash Back yang telah dikreditkan
Finance Charges Rate		Total Cash Back Balance	Jumlah Baki Cash Back
Minimum Payment & Overlimit Summary	Ringkasan Minimum Bulanan & Melebihi Had Kredit	Unbilled Principal Amount	Amaun Prinsipal belum dibil
Month Unbilled	Bulan Belum dibil	Account Statement	Penyata Akaun
Transaction Date	Tarikh Transaksi	Statement Balance	Jumlah Penyata
Transaction Details	Huraian Transaksi	Statement Date	Tarikh Penyata
Post Date	Tarikh Catatan	Principal Amount	Amaun Prinsipal
Summary of Instalment Plan	Ringkasan Pelan Ansuran	Monthly Instalment Amount	Amaun Ansuran Bulanan
Instalment Plan	Pelan Ansuran		

Account Statement



Grace Period

Cardholders who pay in full on or before the payment due date will enjoy an interest-free period of 20 days for all outstanding balances (except Balance Transfer and Cash Advance Balances).

Minimum Monthly Payment

The minimum monthly payment is 5% of the outstanding balance or RM50, whichever is higher. **Effective 2 Oct 2019, minimum monthly payment will be revised to 5% of current balance + 100% monthly instalment of Credit Card Instalment Plan (if any) + any unpaid minimum payment specified in the preceding month's card statement, OR RM50, whichever is higher.** The table below shows how long it would take to pay off an outstanding balance. The assumptions are based on: (1) interest rate of 18% p.a. for the entire repayment period; (2) there are no new retail transactions after the 1st month; (3) 30 days per month; and (4) payments are received on or before due date.

Outstanding balance (RM)	RM3,000		RM5,000		RM10,000	
Repayment	Pay only minimum amount (RM150 in 1st month)	Pay (RM250 every month)	Pay only minimum amount (RM250 in 1st month)	Pay (RM350 every month)	Pay only minimum amount (RM500 in 1st month)	Pay (RM600 every month)
Repayment period	4 years and 7 months	1 year and 2 months	5 years and 9 months	1 year and 5 months	7 years and 4 months	1 year and 8 months
Total interest incurred (RM)	RM1,055	RM333	RM1,912	RM670	RM4,055	RM1,594
Total amount to be settled (RM)	RM4,055	RM3,333	RM6,912	RM5,670	RM14,055	RM11,594

Finance Charges

The finance charge is charged at the applicable tiered rate (as in (a) of the table below) for all retail transactions from the posting date of the said retail transactions. For Cardholders who make minimum or partial payment in the prior month, finance charge will be imposed on the unpaid balances (except for late fee and applicable tax) and for all new retail transactions, from the date of posting. Finance charge is calculated on a daily rest basis and also imposed on cash advance and balance transfer amounts commencing from the day they are posted to the card account.

After determining the balances and the respective periods on which the finance charges may be imposed, the following formula for the computation of finance charges is applicable:

$$f = (B) \times (P/D) \times (R)$$

$$F = \text{Sum}(f)$$

Where F is the total finance charges imposed for the month and Sum(f) is the sum with finance charge over the applicable periods during the month.

f is the finance 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 respective period in days on which the balance "B" is imposed with finance charge.

D is 365 base days (366 for a leap year).

R is the nominal finance charge annual rate stated.

Fee & Charges

Finance Charges	
a) Purchases	Tier 1: Cardholders with prompt payments for 12 consecutive months will enjoy 15%p.a. Tier 2: Cardholders with prompt payments for 10 consecutive months or more in the last 12 months will enjoy 17%p.a. Tier 3: Cardholders who do not fall under above categories will enjoy 18%p.a.
b) Cash Advance	18% p.a. of the cash advance amount calculated on daily basis.
c) Balance Transfer Instalment	Up to 18% p.a. of the balance accrued from Balance Transfer Instalment amount, calculated on reducing balance basis.
d) Cash Instalment Plan	Up to 18% p.a. of the balances accrued from Cash Instalment Plan amount, calculated on reducing balance basis.
e) Auto Balance Conversion	Up to 18% p.a. of the balances accrued from Auto Balance Conversion Plan amount, calculated on reducing balance basis.
f) Balance Conversion Plan	Up to 18% p.a. of the balance accrued from Balance Conversion Plan amount, calculated on reducing balance basis.
g) Relief Balance Conversion	Up to 18% p.a. of the balance accrued from Relief Balance Conversion amount, calculated on reducing balance basis.
h) Card Instalment Plan	Up to 18% p.a. of the balance accrued from Card Instalment Plan amount, calculated on reducing balance basis.
Cash Advance Fee	5% of cash advance fee of the amount advanced or a minimum of RM15, whichever is higher. This is incurred for each cash advance transaction.
Late Payment Fees	Minimum of RM10 or 1% of the outstanding balance, whichever is higher, up to a maximum of RM100.

Conversion of Overseas Transaction	If the Cardholder uses the Credit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted at the exchange rate as determined by Visa Inc. or Mastercard® International, as the case may be, on the date of conversion in addition to a foreign currency conversion cost of 1.00% as well as any transaction fee charged by Visa Inc. or Mastercard International.
Replacement Card Fee	RM50 per card.
Service Tax	RM25 per annum for every principal and supplementary credit card.

Note: Fees and charges include tax where applicable. Please visit hsbc.com.my for all the fees & charges related to credit cards.

Payment Allocation Statement

Payments made by the Cardholder to the Bank in respect of the Card Account will be applied to the outstanding amount of the Card Transactions, the order of settlement starting from the amounts subject to the highest Rate to the amounts subject to the lowest Rate. For full payment allocation hierarchy, please refer to Cardholder Agreement which forms part of the Universal Terms & Conditions

Loss or Theft of Credit Card and Disclosure of PIN of Unauthorised Persons

You must always take reasonable precautions to prevent disclosure of PIN, loss or theft of your credit card. If your credit card is lost or stolen and/or there is unauthorised usage, you must notify us immediately and lodge a police report, followed by a dispute form together with a copy of the police report not later than seven (7) days from the occurrence of the event. Note: You will be liable for any and all charges from any transaction whether authorised or otherwise, including all cash withdrawals and advances until such time you have reported any loss, theft or unauthorised use of your credit card promptly to us.

Convenient Payment Methods

- By online payment via www.hsbc.com.my or www.hsbcamanah.com.my (you are required to register as a HSBC Personal Internet Banking user).
 - By Cash/Cheque through the Express Cash Deposit Machines or Cheque Deposit Machines or over the Bank's counter at any HSBC/HSBC Amanah branch nationwide. Note: Cheque payable to HSBC Credit Card, pls indicate, your name as per NRIC, Card number and Amount paid, on the reverse of the cheque.
 - By Standing Instruction to debit your HSBC/HSBC Amanah current/savings account-i.
 - By TeleBanking (Please call our Contact Centre for more information on this service).
 - Interbank GIRO payment through participating banks.
 - By ATM Funds transfer.
 - By Mobile Banking.
- Services above may subject to fees and charges. For details, please refer to Tariff & Charges at www.hsbc.com.my or www.hsbcamanah.com.my

Lost & Stolen Cards

For all lost and stolen cards, you can contact us at 1-300-88-1388 or you can temporarily block your account via Mobile/Internet Banking App.

Enquiries and Change of Contact Details

Credit card enquiries or request to change your contact details, you can contact us at 1-300-88-1388 or manage your account via Mobile/Internet Banking App.

For latest Credit Card Terms and Conditions, please refer to the Cardholder Agreement which forms part of the Universal Terms & Conditions at www.hsbc.com.my or www.hsbcamanah.com.my

For enquires on matters related to financial sector, please contact Bank Negara Malaysia's LINK at 1-300-88-5465:
BNMLINK Customer Service Centre (9a.m – 5p.m. Monday – Friday).
Ground Floor, Block D, Jalan Dato' Onn, 50480 Kuala Lumpur
or email: bnmltelelink@bnm.gov.my.

Agensi Kaunseling Dan Pengurusan Kredit has been established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. For enquiries, please call 603 2616 7766.

HSBC Bank Malaysia Berhad (198401015221 (127776-V))
Address: Head Office, Menara IQ, Lingkaran TRX, 55188 Tun Razak Exchange, Kuala Lumpur, Malaysia.

Tempoh Ihsan

Pemegang Kad yang membuat bayaran sepenuhnya atau bayar sebelum tamat tempoh akan menikmati tempoh bebas faedah 20 hari bagi semua baki tertunggak (kecuali Pindahan Baki dan Baki Pendahuluan Tunai).

Pembayaran Bulanan Minimum

Pembayaran bulanan minimum adalah 5% daripada baki belum jelas atau RM50, yang mana lebih tinggi.

Berkuat kuasa 2 Okt 2019, bayaran bulanan minimum akan dipinda kepada 5% baki semasa + 100% ansuran bulanan Pelan Ansuran Kad Kredit (jika ada) + sebarang bayaran minimum tertunggak yang dinyatakan di dalam penyata kad bulan terdahulu, ATAU RM50, yang mana lebih tinggi. Jadual di bawah menunjukkan masa yang diambil untuk menjelaskan baki belum jelas. Andaian berdasarkan: (1) yuran pengurusan sebanyak 18% setahun untuk seluruh masa pembayaran; (2) tiada transaksi runcit baru selepas bulan pertama; (3) 30 hari sebulan; (4) pelanggan membuat pembayaran minimum pada atau sebelum tarikh akhir pembayaran.

Baki Belum Jelas (RM)	RM3,000		RM5,000		RM10,000	
Bayaran Balik Bulanan	Membuat Bayaran Minimum (RM150 bulan pertama)	Bayaran (RM250 setiap bulan)	Membuat Bayaran Minimum (RM250 bulan pertama)	Bayaran (RM350 setiap bulan)	Membuat Bayaran Minimum (RM500 bulan pertama)	Bayaran (RM600 setiap bulan)
Tempoh Bayaran Balik (Bulan)	4 tahun dan 7 bulan	1 tahun dan 2 bulan	5 tahun dan 9 bulan	1 tahun dan 5 bulan	7 tahun dan 4 bulan	1 tahun dan 8 bulan
Jumlah Caj Kewangan Dikenakan (RM)	RM1,055	RM333	RM1,912	RM670	RM4,055	RM1,594
Jumlah Amoun yang perlu dijelaskan (RM)	RM4,055	RM3,333	RM6,912	RM5,670	RM14,055	RM11,594

Caj Kewangan

Caj kewangan dikenakan berdasarkan tahap (seperti tertera di (a) di jadual berikut) untuk semua transaksi runcit dari tarikh transaksi ditampilkan di akaun kad. Bagi Pemegang Kad yang membuat bayaran minimum atau sebahagian untuk bulan sebelumnya, caj kewangan akan dikenakan atas semua baki yang tidak dibayar, (kecuali yuran lewat dan cukai) yang berkenaan dan untuk semua transaksi runcit baharu, dari tarikh penghantaran.

Caj kewangan akan dikira berdasarkan baki harian dan juga dikenakan atas pendahuluan wang tunai dan jumlah pemindahan baki yang bermula pada hari ditampilkan di akaun kad.

Selepas menentukan baki dan tempoh yang mana caj kewangan akan dikenakan, formula untuk pengiraan caj kewangan akan dikenakan:

$$f = (B) \times (P/D) \times (R)$$

$$F = \text{Jumlah}(f)$$

Dimana F adalah jumlah caj kewangan yang dikenakan pada bulan tersebut dan Jumlah(f) adalah jumlah semua caj kewangan yang dikira atas baki yang berbeza yang boleh dikenakan dengan caj kewangan atas tempoh berkenaan sepanjang bulan itu.

f adalah caj kewangan untuk baki "B" yang dikira meliputi tempoh "P" hari.

B adalah baki yang dikenakan caj kewangan.

P adalah tempoh masing-masing yang berkaitan dimana baki "B" dikenakan caj kewangan.

D adalah 365 hari asas (366 bagi tahun lompat).

R adalah caj kewangan nominal kadar tahunan yang dinyatakan.

Yuran & Caj

Caj Kewangan

a) Pembelian	Tahap 1: Pemegang Kad yang membuat bayaran sebelum tarikh akhir pembayaran selama 12 bulan berturut-turut akan menikmati 15% setahun. Tahap 2: Pemegang Kad yang membuat bayaran sebelum tarikh akhir pembayaran selama 10 bulan berturut-turut atau lebih akan menikmati 17% setahun. Tahap 3: Pemegang Kad yang tidak termasuk dalam kategori di atas akan menikmati 18% setahun.
b) Pendahuluan Tunai	18% setahun daripada jumlah pendahuluan tunai dikira atas dasar harian.
c) Ansuran Pindahan Baki	Sehingga 18% setahun atas baki terakru daripada jumlah Pelan Ansuran Pindahan Baki, yang dikira atas dasar baki berkurangan.
d) Pelan Ansuran Tunai	Sehingga 18% setahun atas baki terakru daripada jumlah Pelan Ansuran Tunai, yang dikira atas dasar baki berkurangan.
e) Penukaran Baki Auto	Sehingga 18% setahun atas baki terakru daripada jumlah Penukaran Baki Auto, yang dikira atas dasar baki berkurangan.

f) Pelan Penukaran Baki	Sehingga 18% setahun atas baki terakru daripada jumlah Pelan Penukaran Baki, yang dikira atas dasar baki berkurangan.
g) Relief Balance Conversion	Sehingga 18% setahun atas baki terakru daripada jumlah Relief Balance Conversion, yang dikira atas dasar baki berkurangan.
h) Pelan Ansuran Kad	Sehingga 18% setahun atas baki terakru daripada jumlah Pelan Ansuran Kad, yang dikira atas dasar baki berkurangan.
Yuran Pendahuluan Tunai	5% atas amaun pendahuluan tunai atau minimum RM15, yang mana lebih tinggi. Yuran ini dikenakan atas setiap transaksi pendahuluan tunai.
Yuran Bayaran Lewat	Minimum RM10 atau 1% daripada baki belum jelas, yang mana lebih tinggi, sehingga RM100.
Urus Niaga Luar Negara	Jika Pemegang Kad menggunakan kad kredit untuk transaksi dalam mata wang selain daripada Ringgit Malaysia, jumlah tersebut akan ditukar berdasarkan kadar pertukaran yang ditentukan oleh Visa Inc. / Mastercard® International, termasuk kos pertukaran matawang asing sebanyak 1.00% serta yuran lain yang dikenakan oleh Visa Inc. / Mastercard International.
Yuran Penggantian Kad	RM50 setiap kad.
Cukai Perkhidmatan	RM25 setahun setiap kad (Utama dan Tambahan).

Nota: Yuran & caj mengandungi cukai jika berkenaan. Sila layari hsbc.com.my untuk semua yuran dan caj yang berkenaan kad kredit.

Penyata Peruntukan Pembayaran

Bayaran yang dibuat oleh Pemegang Kad kepada Bank bagi Akaun Kad akan digunakan untuk jumlah tertunggak bagi Transaksi Kad, aturan penyelesaian bermula dari jumlah amaun yang tertakluk pada kadar yang paling tinggi ke jumlah amaun yang tertakluk pada kadar yang paling rendah. Untuk tatasusunan peruntukan pembayaran lengkap, sila rujuk kepada Perjanjian Pemegang Kad yang membentuk sebahagian daripada Terma & Syarat Universal.

Kehilangan atau Kecurian Kad Kredit dan Pendedahan PIN kepada Pihak yang Tidak Diberikuasa

Anda mestilah sentiasa mengambil langkah berjaga-jaga yang munasabah untuk mencegah pendedahan PIN, kehilangan dan kecurian kad Kredit anda. Jika Kad Kredit anda hilang atau dicuri dan/atau penggunaan kad anda tanpa keizinan, anda mestilah memaklumkan kepada kami serta-merta, diikuti dengan memberi pengesahan bertulis atau bersama satu salinan laporan polis tidak lewat dari tujuh (7) hari dari tarikh berlakunya kejadian tersebut. PERHATIAN: Anda akan bertanggungjawab atas segala caj yang dikenakan terhadap sebarang transaksi sama ada dengan keizinan atau sebaliknya, termasuk transaksi pendahuluan tunai sehingga suatu masa anda telah melaporkan kehilangan, kecurian atau penggunaan kad tanpa izin seberapa segera kepada kami.

Kaedah Pembayaran yang Mudah

- Pembayaran online melalui www.hsbc.com.my atau www.hsbcamanah.com.my (anda perlu mendaftar sebagai pengguna HSBC Personal Internet Banking).
- Wang tunai/Cek melalui Mesin Deposit Tunai Express atau Mesin Deposit Cek atau melalui Kaunter cawangan Bank di mana-mana HSBC/HSBC Amanah di seluruh Negara. Nota: Cek hendaklah dibayar ke HSBC kredit kad, sila tuliskan nama penuh seperti di K.P, no kad dan jumlah bayaran di belakang cek.
- Dengan Arahan Tetap untuk mendebit akaun semasa/simpanan/i HSBC/HSBC Amanah.
- Dengan TelePerbankan (Sila hubungi Pusat Perhubungan kami untuk maklumat lanjut mengenai perkhidmatan ini).
- Pembayaran Interbank GIRO antara Bank yang mengambil bahagian.
- Dengan pemindahan dana ATM.
- Dengan Mudah Alih.

Yuran dan caj akan dikenakan untuk perkhidmatan di atas. Sila rujuk Tarif & Caj melalui www.hsbc.com.my atau www.hsbcamanah.com.my

Kehilangan atau kecurian Kat Kredit

Untuk pertanyaan mengenai kad kredit atau permintaan untuk menukar maklumat perhubungan anda, sila hubungi kami di 1-300-88-1388.

Pertanyaan dan Penukaran Maklumat Perhubungan

Untuk pertanyaan mengenai kad kredit atau permintaan untuk menukar maklumat perhubungan anda, sila hubungi kami di 1-300-88-1388.

Untuk terma-terma & syarat-syarat Kad Kredit terkini, sila rujuk Perjanjian Pemegang Kad yang membentuk sebahagian daripada Terma-terma & Syarat-syarat Universal melalui www.hsbc.com.my atau www.hsbcamanah.com.my

Untuk pertanyaan mengenai perkara-perkara yang berkaitan dengan sektor kewangan, sila hubungi Bank Negara Malaysia di 1-300-88-5465: BNMLINK Pusat Khidmat Pelanggan (9 pagi - 5 petang, Isnin - Jumaat). Ground Floor, Block D, Jalan Dato' Onn, 50480 Kuala Lumpur atau emel: bnmltelink@bnm.gov.my.

Agensi Kaunseling Dan Pengurusan Kredit telah ditubuhkan oleh Bank Negara Malaysia untuk menyediakan perkhidmatan pengurusan kewangan, kaunseling kredit, pendidikan kewangan dan penstrukturan semula pinjaman secara percuma kepada individu. Untuk pertanyaan, sila hubungi talian 603 2616 7766.

HSBC Bank Malaysia Berhad (198401015221 (127776-V))
Alamat: Head Office, Menara IQ, Lingkaran TRX, 55188 Tun Razak Exchange, Kuala Lumpur