

HLB TAP ON PHONE MERCHANT REBATE & REWARDS CAMPAIGN

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's [193401000023 (97141-X)] ("HLB") and Hong Leong Islamic Bank Berhad's [200501009144 (686191-W)] ("HLISB") (hereinafter collectively referred to as "the Bank") "HLB TAP ON PHONE MERCHANT REBATE & REWARDS CAMPAIGN ("Campaign") commences on 15 September 2022 and ends on 15 March 2023 ("Campaign Period"), both dates inclusive, unless specified or notified otherwise.

TERMS AND CONDITIONS

The following sets out the terms and conditions applicable to the Campaign ("T&Cs"):

ELIGIBILITY

The Campaign is open to all new and existing Tap-on-Phone merchants who are the Bank's Business Current Account/Current Account-i holders and who have successfully registered for a **Hong Leong Bank "All-In-One Android (A920)" merchant terminal** and **"Tap-on-Phone"** ("Eligible Merchants").

CAMPAIGN MECHANICS

Eligible Merchants will be entitled to receive the following:-

- (a) Ringgit Malaysia Fifty (RM50) Tap-on-Phone First Five (5) MyDebit Transaction Rebate ("**RM50 Rebate**") provided that the following Qualifying Criteria as set out in Table 1 below have been performed and fulfilled by the Eligible Merchants during the Campaign Period:-

Table 1

RM50 Tap-on-Phone First Five (5) MyDebit Transaction Rebate Mechanics

Campaign Period	Qualifying Criteria	Rebate
15 September 2022 to 15 March 2023	Perform first-time login (activation) on their Tap-on-Phone device upon receiving their User ID via e-mail and PIN via SMS and perform a minimum of five (5) Tap-on-Phone MyDebit Transaction Count with a minimum amount of Ringgit Malaysia Ten (RM10) per Tap-on-Phone MyDebit Transaction each to qualify for RM50 Rebate.	RM50

Note:

- *Applicable to new Eligible Merchants and existing Eligible Merchants (who have yet to activate their Tap-on-Phone device).*
- *Minimum amount of RM10 per Tap-on-Phone MyDebit Transaction is required.*
- *RM50 Rebate is capped at a total pool of Ringgit Malaysia Fifty Thousand (RM50,000) and a maximum of one thousand (1,000) Eligible Merchants will be selected on a first come, first served basis to win the RM50 Rebate.*

- (b) Ringgit Malaysia One Hundred (RM100) Tap-on-Phone MyDebit Transaction Rebate ("**RM100 Rebate**") and entry to participate to win Giant Hypermarket Cash Vouchers worth Ringgit Malaysia One Thousand (RM1,000) each ("**Prize**") provided that the following Qualifying Criteria as set out in Table 2 and Table 3 below have been performed and fulfilled by the Eligible Merchants during the Campaign Period:-

Table 2

RM100 Tap-on-Phone MyDebit Transaction Rebate Mechanics

Campaign Period	Qualifying Criteria	Rebate
15 September 2022 to 15 March 2023	Perform a minimum of ten (10) Tap-on-Phone MyDebit Transaction Count with a minimum amount of Ringgit Malaysia Ten (RM10) per Tap-on-Phone MyDebit Transaction each to qualify for RM100 Rebate and entry to participate to win Giant Hypermarket Cash Vouchers throughout the Campaign Period.	RM100

Note:

- *Minimum amount of RM10 per Tap-on-Phone MyDebit Transaction is required*
- *RM100 Rebate is not applicable for Credit Card Acceptance.*
- *RM100 Rebate is capped at a maximum of Ringgit Malaysia One Thousand Two Hundred (RM1,200) per Eligible Merchant during the Campaign Period.*
- *RM100 Rebate is capped at a total pool of Ringgit Malaysia One Hundred Thousand (RM100,000) and Eligible Merchants will be selected on a first come, first served basis to win the RM100 Rebate.*

Table 3

Giant Hypermarket Cash Vouchers worth RM1,000 each (“Prize”) (limited to 70 Winners) Mechanics

Campaign Period	Qualifying Criteria
15 September 2022 to 15 March 2023	Every 10 Tap-on-Phone MyDebit Transaction of RM10 each = earn one (1) qualifying entry to stand a chance to win the Prize

Note:

- *For every ten (10) Tap-on-Phone MyDebit Transaction performed, Eligible Merchant is entitled to earn and qualify for one (1) entry. For the avoidance of doubt, multiple entries are allowed for the purpose of this Campaign.*
- *A total of seventy (70) Eligible Merchants will be selected via the Bank’s randomizer programme and Eligible Merchants will be required to answer 2 simple questions to be selected as the winners for the Prize (“Winners”).*
- *For Eligible Merchants who have yet to perform activation of Tap-on-Phone device during the Campaign Period (existing unactivated merchants), the Tap-on-Phone MyDebit Transaction count for RM100 Rebate will start from the 6th Tap-On-Phone MyDebit Transactions onwards after the Eligible Merchants have successfully completed the first 5 Tap-On-Phone MyDebit Transactions count for RM50 Rebate*
- *For Eligible Merchants who have activated Tap-on-Phone device before the Campaign Period (existing activated merchants), the RM100 Rebate will start from the 1st Tap-On-Phone MyDebit Transaction count.*

FULFILMENT

1. The fulfilment of the RM50 Rebate and RM100 Rebate will be on one-time rebate basis, which will be credited into the Eligible Merchants’ HLB Current Account/HLISB Current Account-i at the Campaign Fulfilment Period as indicated in Table 4 below. The Eligible Merchants who do not receive the RM50 Rebate and/or the RM100 Rebate are deemed not entitled to the same.

Table 4

Campaign Period	Campaign Fulfilment Period
15 September 2022 to 15 March 2023	By 30 June 2023

2. Seventy (70) Eligible Merchants who have earned the qualifying entries during the Campaign Period will be randomly selected via the Bank's randomizer programme and will be contacted by HLB Merchant Helpdesk to answer two (2) simple questions over the phone. The Eligible Merchants that first answers the question correctly, will win the Prize. Eligible Merchants who fail to answer two (2) questions correctly, will not receive the Prize and the next Eligible Merchant will be selected randomly and will be called to answer two (2) questions. In the event of a tie (i.e., where there is more than one (1) Eligible Merchant who have answered correctly at the same time and would have been the Winner if not for the tie), the Eligible Merchant with the higher number of qualifying entry shall be the Winner.
3. The selected Eligible Merchants shall be deemed as final Winners. Decisions on the Winners by the Bank shall be final, conclusive and binding.
4. The Prize will be provided on an "As Is Where Is" basis. The Prize featured in all printed materials and/or the HLB's website at www.hlb.com.my ("**HLB's Website**") are for illustration purposes only. Any props, accessories or equipment featured with the Prize in any pictorial materials are for decorative purposes and shall not form part of the Prize. The Winners shall liaise directly with Giant Hypermarket Customer Service for the utilization of the Prize and shall at their own costs and expense, deal directly with Giant Hypermarket Customer Service for any complaint, dispute or claim in relation to the Prize without recourse to HLB.
5. The Bank will contact the Winners via telephone within ninety (90) days after the end of the Campaign Period to notify them of their entitlement to the Prize. In the event of the first attempt to reach the Winners fail for whatsoever reason, another two (2) attempts will be made. Where such further attempts are unsuccessful, the Bank reserves the right to select another Winner.
6. The Bank will issue a notification letter to the Winners within thirty (30) days after the end of the Campaign Fulfilment Period as stated in Table 4 above ("**Winners' Notification Date**") for the Prize collection. The Prizes can only be collected from the Bank's appointed branches within Malaysia.
7. It is the responsibility of the Winners to collect the Prize from their respective branches within two (2) months from the Winners' Notification Date failing which the Prize will be forfeited by the Bank without any further notice to the Winners and any appeal or request for the replacement of the Prize shall not be entertained by the Bank.
8. The Bank shall not be liable in any circumstances for any loss, damaged or stolen Prize and any request for replacement Prize shall not be entertained by the Bank. The Bank gives no representation or warranty with respect to the quality or suitability of the Prize and shall not be responsible to replace any lost, stolen or damaged Prize.
9. The Bank reserves the right to substitute prizes of equal value in the event that circumstances beyond its control make this unavoidable.
10. The obligation of the Bank to provide the RM50 and RM100 Rebate based on MyDebit Tap-on-Phone Transaction Count shall be subject to the following conditions precedent:
 - (i) upon the execution of the settlement by the Eligible Merchants via the Settlement Function;
 - (ii) subject to any other conditions provided in the Bank's Merchant Services Terms and Conditions, or such other conditions as the Bank may stipulate from time to time by giving prior notice to the Eligible Merchants; and
 - (iii) provided always the Bank has not received any notice requiring the Bank to withhold payment to the Eligible Merchants or the Bank has yet to exercise its discretion to withhold payment to the Eligible Merchants pursuant to Merchant Services Terms and Conditions made available online www.hlb.com.my/merchant-tnc.

11. For the avoidance of doubt, Settlement Function is defined as the procedures required of and carried out by the Eligible Merchants via Tap-on-Phone for the purposes of transmitting data of Card/E-Debit Transactions (as defined in the Merchant Services Terms and Conditions) to the Bank or the terminal vendor to enable the Bank to make settlement to the Eligible Merchants.

GENERAL

12. By participating in this Campaign, the Eligible Merchants agree:
- (a) to have read, understood and agreed to be bound by the T&Cs herein and any other relevant terms and conditions in respect of the Campaign that the Bank may impose from time to time, which are available at HLB's Website);
 - (b) that the Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Eligible Merchants;
 - (c) that all Tap-on-Phone MyDebit transactions performed on the Bank's mobile application: Tap-on-Phone, as recorded by the Bank, are final and conclusive;
 - (d) that the RM 50 Rebate, RM10 Rebate and the Prize are not transferable to a third party and non-exchangeable for cash, credit or in kind;
 - (e) to access the HLB's Websites at regular intervals to view the T&Cs of the product and keep up-to-date on any changes or variations to the T&Cs; and
 - (f) authorize the Bank to disclose their personal data, i.e., contact numbers to the Bank's third party service provider, M3 Technologies (Asia) Berhad (199901007872 (482772-D)) and/or Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) as the Bank deems fit for the purpose of the Campaign.
13. The Bank reserves the right to:
- (a) disqualify any Eligible Merchants from participating in this Campaign as the Bank may in its discretion deem fit;
 - (b) forfeit and/or claw back the RM50Rebate and/or RM100 Rebate and/or Prize given to the Eligible Merchants at any point of time in the event of breach of this T&Cs by the Eligible Merchants;
 - (c) to add, delete, or amend the T&Cs herein, wholly or in part, or to terminate this Campaign, by way of posting on the HLB's Websites, or in any other methods which the Bank deems practical, in order to give prior notice to the Eligible Merchants; and
 - (d) cancel, terminate or suspend this Campaign and the Eligible Merchants shall not be entitled to claim for any compensation against the Bank for any and all losses or damages suffered or incurred by the Eligible Merchants as a direct or indirect result of the act of cancellation, termination or suspension of the Campaign (if any).
14. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Merchants agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
15. In addition to the terms stipulated above, the Eligible Merchants agree that the general terms and conditions in the HLB's Merchant Agreement shall be read together with these T&Cs as an entire agreement. In the event of any discrepancies between these T&Cs with the general terms and conditions contained in the HLB's Merchant Agreement, the specific terms and conditions in these T&Cs shall prevail to the extent of such discrepancies.
16. In the event of any discrepancies between the T&Cs herein and any advertising, publicity and other materials relating to or in connection with the Campaign, the final T&Cs on the HLB's Website shall prevail.

If you have any enquiries regarding these T&Cs, please email us at hlonline@hlbb.hongleong.com.my.