

## HONG LEONG VISA CREDIT CARD “50% Cash Back 3 Campaign”

### CAMPAIGN PERIOD

1. The Hong Leong Bank’s (“HLB”) “50% Cash Back 3 Campaign” (“Campaign”) commences on 26<sup>th</sup> September 2016 at 00:00:00 hours (12:00a.m.) and ends on 26<sup>th</sup> February 2017 at 23:59:59 (11:59p.m.), inclusive of both dates (“Campaign Period”), unless notified otherwise.

### **TERMS & CONDITIONS**

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

### ELIGIBILITY

2. The Campaign is open to selected existing Principal HLB VISA Credit Cardholders (including former EON Bank Berhad) who receive an invitation to participate in this Campaign via Short Message Service (“SMS”), electronic direct mail (“EDM”) and/or promotional leaflets during the Campaign Period (“Selected Cardholders”).
3. The following persons are NOT eligible to participate in the Campaign:
  - (a) HLB Debit Cardholders and/or Prepaid Cardholders;
  - (b) HLB Mach Credit cardholders;
  - (c) HLB MasterCard Credit Cardholders;
  - (d) Supplementary HLB Credit Cardholders;
  - (e) Cardholders of HLB Credit Card(s) issued outside of Malaysia;
  - (f) Cardholders of HLB Corporate Credit Card(s), Virtual Card(s) and Mobile Money; and
  - (g) Cardholders whose Credit Card account(s) are believed to be operated fraudulently or which are invalid, delinquent, suspended, cancelled or in breach of any T&C herein/contained in the HLB Cardholder Agreement Terms and Conditions and/or the HLB Terms and Condition PLUS (both collectively referred to herein as “Cardholders’ Agreement”) during the Campaign Period and until the point of receiving the Cash Back.

### SMS Registration

4. To participate in the Campaign, the Selected Cardholders are required to perform one-time registration by replying a SMS to 66600 (“Designated Number”) anytime during the Campaign Period (“SMS Registration”) (“Eligible Cardholders”) in accordance with the instructions as follows:

**a) When replying SMS blast by 66600**

Type **V8** and send to **66600**  
(Example: **V8**)

**OR**

**b) When sending SMS to 66600**

Type **V2**<space>**12-digit IC number** and send to **66600**

(Example: **V2 801012101234**)

**Or**

Type **V3**<space>**12-digit IC number** and send to **66600**

(Example: **V3 801012101234**)

- 4.1 Selected Principal HLB VISA Credit Cardholders who have registered for the Hong Leong Card “50% Cash Back 2” Campaign will be automatically registered for this Campaign as at 26 September 2016 and will receive a SMS confirming their registration.
- 4.2 SMS sent out by the Eligible Cardholders to the Designated Number for registration purpose shall be deemed as consent to participate in this Campaign.
- 4.3 Eligible Cardholders shall be responsible to:
  - (a) Check and ensure that their respective telecommunication service providers (“Telcos”) are able to support the sending of SMS to the Designated Number during the Campaign Period; and
  - (b) Pay the standard SMS charges as levied by their respective Telcos for each SMS sent under this Campaign to the Designated Number. Currently, the Telcos which are capable of supporting the sending of SMS to the Designated Number are Celcom, Maxis, Digi and uMobile. HLB shall not be held liable or responsible if the Telcos of an Eligible Cardholder is unable to support the sending of SMS to the Designated Number.
- 4.4 Eligible Cardholders are responsible to ensure that the details in the SMS Registration sent to the Designated Number are accurate, complete and within the Campaign Period, failing which, the Eligible Cardholders’ SMS Registration will not be processed.
- 4.5 Eligible Cardholders will receive a SMS confirmation from the Designated Number for the SMS Registration successfully sent to the Designated Number (“SMS Confirmation”), subject to the SMS traffic at the respective Telco’s network. This SMS Confirmation is automatically generated to confirm the receipt of a transmitted SMS Registration and shall NOT be deemed as a confirmation that the Eligible Cardholders are successfully registered for the Campaign and is subject to matching the IC numbers and mobile numbers recorded in HLB’s system.
- 4.6 In the event the SMS sent is incomplete/invalid, the Eligible Cardholders will be notified via SMS at no cost on the part of Eligible Cardholders requesting them to re-register via SMS or re-send the SMS.
- 4.7 Proof of SMS Registration sent to the Designated Number by the Eligible Cardholders shall not be deemed as confirmation of receipt by HLB of the SMS Registration unless the Eligible Cardholders have received a SMS Confirmation as per Section 4.5 above and such SMS Confirmation will only be sent to the same mobile phone number used in the SMS Registration.
- 4.8 HLB shall not be liable and reserves the right to disqualify any invalid SMS Registration sent to the Designated Number due to any reason whatsoever including but not limited to duplicate SMS Registration, IC numbers not in HLB’s records, use of HLB Supplementary Cardholder IC number in the SMS Registration, incorrect SMS Registration format, unsuccessful or delayed transmission of SMS Registration at its sole and absolute discretion without assigning any reason thereof.

- 4.9 HLB is not responsible for nor does HLB have any control whatsoever on any SMS traffic congestion, network failure and/or interruptions and/or congestion on the part of the respective Telco or M3Tech (as described more particularly in Section 4.12 below) or for any other reason whatsoever during the process of sending the SMS Registration to the Designated Number or the sending of the SMS Confirmation from the Designated Number to the Eligible Cardholders which may result in the delay of the SMS Registration and SMS Confirmation being transmitted during the Campaign Period.
- 4.10 An Eligible Cardholder with multiple HLB Principal or Supplementary VISA Credit Cards shall be automatically tracked for the purpose of tabulating the Weekday Eligible Transactions and Weekend Dining Spend (as defined in Sections 5.1 and 5.6) during the Campaign Period.
- 4.11 For the avoidance of doubt, the participation in the Campaign will only commence from the date HLB receives the SMS Registration (“SMS Registration Date”). All transactions will be tracked from the SMS Registration Date.
- 4.12 The SMS service is provided and supported by M3 Technologies (Asia) Berhad (482772-D) (“M3Tech”), a SMS vendor officially appointed by HLB. For SMS service related issues, please contact M3Tech’s Hotline at 03-7957 6333 (9am – 6pm, Mon – Fri).

## 5. CAMPAIGN MECHANICS

- 5.1 Eligible Cardholders who perform a minimum Three (3) Weekday Eligible Transactions using any of the HLB VISA Credit Card(s) on Mondays 00:00:00 hours (12:00a.m) to Fridays 23:59:59 (11:59p.m.) during the Participating Week of the Campaign Period (“Criteria”) shall stand a chance to receive 50% Cash Back on Weekend Dining Spend (“Cash Back”) performed on Saturdays 00:00:00 hours (12:00a.m) to Sundays 23:59:59 (11:59p.m.) of the Participating Week as described below:

Participating Week(s)	Weekday Eligible Transactions Period	Weekend Dining Spend Period	Cash Back Allocation* for each Participating Week (RM)	
			Saturday	Sunday
1	26 to 30 Sept 2016	1 to 2 Oct 2016	7,000	7,000
2	3 to 7 Oct 2016	8 to 9 Oct 2016	7,000	7,000
3	10 to 14 Oct 2016	15 to 16 Oct 2016	7,000	7,000
4	17 to 21 Oct 2016	22 to 23 Oct 2016	7,000	7,000
5	24 to 28 Oct 2016	29 to 30 Oct 2016	7,000	7,000
6	31 Oct to 4 Nov 2016	5 to 6 Nov 2016	7,000	7,000
7	7 to 11 Nov 2016	12 to 13 Nov 2016	7,000	7,000
8	14 to 18 Nov 2016	19 to 20 Nov 2016	7,000	7,000
9	21 to 25 Nov 2016	26 to 27 Nov 2016	7,000	7,000
10	28 Nov to 2 Dec 2016	3 to 4 Dec 2016	7,000	7,000
11	5 to 9 Dec 2016	10 to 11 Dec 2016	7,000	7,000
12	12 to 16 Dec 2016	17 to 18 Dec 2016	7,000	7,000
13	19 to 23 Dec 2016	24 to 25 Dec 2016	7,000	7,000
14	26 to 30 Dec 2016	31 Dec 2016 to 1 Jan 2017	7,000	7,000
15	2 to 6 Jan 2017	7 to 8 Jan 2017	7,000	7,000
16	9 to 13 Jan 2017	14 to 15 Jan 2017	7,000	7,000
17	16 to 20 Jan 2017	21 to 22 Jan 2017	7,000	7,000

18	23 to 27 Jan 2017	28 to 29 Jan 2017	7,000	7,000
19	30 Jan to 3 Feb 2017	4 to 5 Feb 2017	7,000	7,000
20	6 to 10 Feb 2017	11 to 12 Feb 2017	7,000	7,000
21	13 to 17 Feb 2017	18 to 19 Feb 2017	7,000	7,000
22	20 to 24 Feb 2017	25 to 26 Feb 2017	7,000	7,000
<b>Total Cash Back Allocated for the Campaign (RM)</b>			<b>308,000</b>	

\* Cash Back Allocation with total amount of RM 308,000 is solely allocated for 50% Cash Back 3 Campaign

- 5.2 No minimum spend is required for the Weekday Eligible Transactions and Weekend Dining Spend.
- 5.3 For the avoidance of doubt, Weekday Eligible Transactions are:
- (a) Defined as local, overseas and/or online retail transactions charged to HLB VISA Credit Card within the respective Participating Week that is posted in Ringgit Malaysia (RM).
  - (b) Inclusive of Online/internet Retail transaction, auto-billing/recurring transaction and new 0% Interest Extended Payment Plan ("EPP") transactions transacted during the respective Participating Week which are posted into the Eligible Cardholder's HLB VISA Credit Card Account. For EPP, the full transaction amount shall be treated as a single Weekday Eligible Transaction for the respective Participating Week in which it was transacted.
  - (c) Exclusive of all Debit Card transaction(s), Insurance transactions, cash advance, Balance Transfer, Cash-on-Call (COC), Flexi-payment Plan (FPP), fund transfer, reversal, fees and/or charges imposed by HLB and posted into the Eligible Cardholder's VISA Credit Card Account.
- 5.4 Weekday Eligible Transactions and Weekend Dining Spend performed by the Supplementary HLB VISA Credit Cardholders under the same Eligible Cardholder's HLB VISA Credit Card Account shall be attributed into the Eligible Cardholder's Weekday Eligible Transactions and Weekend Dining Spend.
- 5.5 HLB does not have any obligation to inform the Eligible Cardholders should the Cash Back reach the Cash Back Allocation for any of the Participating Week during the Campaign Period.
- 5.6 The Cash Back will be awarded on all Weekend Dining Spend made at the participating outlets (within or outside of Malaysia) with the following corresponding Merchant Category Code ("MCC") and merchants outlets only:

<b>Spend Category</b>	<b>Eligible Merchant Category Codes (MCC) and Merchants</b>
<b>Dining</b>	<b>All Dining outlets (MCC 5811, 5812 and 5814)</b>

- 5.7 The assignment of MCC for each merchant is subject to classification by the respective merchants' acquiring banks ("Merchant Acquiring Bank") based on their discretion and it is the responsibility of the relevant Merchant Acquiring Bank to assign the correct MCC and MCC Description. HLB shall not be held responsible for inconsistent assignment of the MCC and/or MCC Description by the relevant Merchant Acquiring Bank and/or any incorrect assignment by the Merchant Acquiring Bank that may result in non-entitlement of the Cash Back. The Cardholder shall not be entitled to claim for any compensation against HLB for any incorrect and/or inconsistent assignment of the MCC and/or MCC Description by the relevant Merchant Acquiring Bank.

- 5.8 The maximum Cash Back given throughout the Campaign for every Saturday and Sunday as per Section 5.1 above is allocated RM 7,000 each day respectively on a first-come, first served basis, based on the Weekday Eligible Transactions and Weekend Dining Spend captured in HLB system's transaction records. The maximum Cash Back for each Eligible Cardholder is capped at RM 100 for each Participating Week.
- 5.9 The list of the Eligible Cardholders who are entitled for the Cash Back will be published at the HLB's Website at [www.hlb.com.my](http://www.hlb.com.my) ("HLB's Website") and the Cash Back will be credited into the Eligible Cardholders' Credit Card Account within eight (8) weeks after the conclusion of the Campaign.

## GENERAL

6. SMS sent by the Eligible Cardholders pursuant to Section 4 above shall be deemed as consent to:
- Enroll and participate in this Campaign; and
  - The disclosure of the Eligible Cardholders' name, contact number and IC Numbers to M3Tech for the SMS service of this Campaign.
7. By participating in this Campaign, the Eligible Cardholder(s):
- Agree to be bound by the T&Cs herein;
  - Consent to and authorize HLB to disclose their personal data (i.e. name, address, phone number, IC Number) to the service providers engaged by HLB such as M3Tech for the purpose of this Campaign;
  - Agree that all records of Weekday Eligible Transactions and Weekend Dining Spend within or outside of Malaysia captured by HLB system's transaction records within the Campaign Period and HLB's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Cardholders. No further appeal or correspondence will be entertained;
  - Agree that any reversal of Weekday Eligible Transactions and Weekend Dining Spend shall be excluded from this Campaign;
  - Consent for HLB to disclose or publish their names, IC numbers (in masked form) and/or photo(s) in HLB's Website;
  - Agree to access the HLB's Website at regular time intervals to view the T&Cs of the Campaign and to ensure that they keep-up-to-date with any changes or variations to the T&Cs herein.
8. HLB reserves the right to:
- Decline the eligibility of any Cardholder to participate in the Campaign for any reason whatsoever as HLB may in its absolute discretion deem fit. In particular, HLB shall have the absolute right to decline the eligibility of a Cardholder who has performed an Eligible Transaction within the meaning of these T&Cs, in a manner or pattern which HLB deems to be abnormal, irregular and/or is indicative of an attempt to obtain an unfair advantage over other Cardholders with normal/regular spending patterns, and HLB's decision in this matter shall be final and conclusive on all Cardholders;
  - Forfeit the Cash Back in the circumstance where there is reversal of Eligible Transactions or termination of HLB VISA Credit Card during the Campaign Period and/or at the point of awarding the Cash Back or non-compliance to the T&C herein;
  - Amend the total Cash Back and/or replace the Cash Back herein with an alternative gift of similar value at its absolute discretion, by way of posting on HLB's Website or in any other manner which HLB deems practical, in order to give prior notice to the Eligible Cardholders; and
  - Add, delete or amend the T&C herein, either wholly or in part, or to suspend or terminate this Campaign at any time at its absolute discretion, by way of posting on the HLB's Website, or in any other manner which HLB deems practical, in order to give prior notice to Cardholders on such addition, deletion or amendment of the T&C or suspension or termination of this Campaign.

9. HLB shall not be liable and responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated, merchant establishments, postal or any party in which may result in the Eligible Cardholders being omitted from this Campaign.
10. Eligible Cardholders' HLB Visa Credit Card Account(s) must be valid/active, in good standing and must not be in breach of any of the T&Cs of this Campaign and/or Cardholders' Agreement at all times and at the point of awarding the Cash Back.
11. The Cash Back is not transferable to any third (3<sup>rd</sup>) party and non-exchangeable for up-front cash, credit, cheque and/or benefit-in-kind.
12. In addition to the T&C stipulated above, the Eligible Cardholders agree that the General Terms and Conditions in the HLB Cardholders' Agreement shall be read together with the T&Cs herein as an entire agreement. In the event of any discrepancy between these T&Cs as compared to the General Terms and Conditions contained in the Cardholders' Agreement, the specific terms above shall prevail to the extent of such discrepancy.
13. In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final T&Cs on HLB's Website shall prevail.
14. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardholders agree to submit to the non-exclusive jurisdiction of the Courts of Malaysia.