

“Ang Pow Points Campaign”

CAMPAIGN PERIOD

1. The Hong Leong Bank’s (“HLB”) “Ang Pow Points Campaign” (“Campaign”) commences on 12 January 2017 at 00:00:00 hours (12:00a.m.) and ends on 12 February 2017 at 23:59:59 (11:59p.m.) (both dates inclusive), unless notified otherwise (“Campaign Period”).

TERMS & CONDITIONS

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

ELIGIBILITY

2. The Campaign is open only to selected existing HLB Principal Generic Gold and Platinum Credit Cardholders who receive an invitation to participate in this Campaign via Short Message Service (“SMS”) and/or electronic direct mail (“EDM”) during the Campaign Period (“Selected Cardholders”) and who have not registered their participation in any other Credit Card campaigns and/or promotions conducted by HLB prior to and throughout the Campaign Period .

SMS REGISTRATION

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

a) When replying SMS blast by 66600 (i.e. for HLB Principal Gold and Platinum Credit Cardholders who received the SMS)

Type **AP8** and send to **66600**

OR

b) When sending SMS to 66600 (i.e. for HLB Principal Gold and Platinum Credit Cardholders who do not receive SMS but received EDM from HLB and wish to participate in this Campaign)

Type **AP2**<space>**12-digit IC number** and send to **66600**
(Example: **AP2 801012101234**)

or

Type **AP3**<space>**12-digit IC number** and send to **66600**
(Example: **AP3 801012101234**)

4. 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 Telco of an Eligible Cardholder is unable to support the sending of SMS to the Designated Number.

5. 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 and HLB shall not be responsible/liable in the event that the Eligible Cardholders are unable to participate the Campaign due to the aforesaid errors.
6. 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 for the avoidance of doubt, the SMS Confirmation is also subject to the matching of the Eligible Cardholders' IC numbers and mobile numbers as provided in the SMS Registration with the IC numbers and mobile numbers as recorded in HLB's system.
7. 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.
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.

MECHANICS

9. The Eligible Cardholders will receive the following Reward Points for transactions performed in the following Spend Categories during the Campaign Period ("**Eligible Transactions**"):
 - (a) 5x Reward Points for the Online Spend (as defined in Section 11 & 12 below).
 - (b) 3x Reward Points for Retail Spend (as defined in Section 13 below).
10. For the avoidance of doubt, the Eligible Transactions are:
 - (a) Defined as transactions charged that qualify for reward points in the Spend Categories as defined in Section 9 above within the Campaign Period that is posted in Ringgit Malaysia (RM).
 - (b) New 0% Interest Extended Payment Plan ("EPP") transactions transacted during the Campaign Period which are posted into the Eligible Cardholder's Credit Card Account within the Campaign Period. For EPP, the full transaction amount shall be treated as a single Eligible Transaction for the Campaign Period in which it was transacted.
 - (c) Exclusive of all Debit Card transaction(s), Insurance & utilities, Auto-billing, Cash Advance, Balance Transfer, Cash-on-Call (COC), Flexi-payment Plan (FPP), fund transfer, Government and JomPay related transactions, reversal, fees and/or charges imposed by HLB and posted into the Eligible Cardholder's Credit Card Account.

5x Reward Points for Online Spend

11. The Eligible Cardholders who perform online transactions during the Campaign Period shall be eligible to receive 5 times Reward Points.
12. For the avoidance of doubt, the Online Spend shall refer to any online/internet retail purchase transactions which are charged to the HLB Principal and/or Supplementary Gold and/or Platinum Credit Card.

3x Reward Points for Retail Spend

13. The Eligible Cardholders who perform retail transactions during the Campaign Period by using HLB Principal and/or Supplementary Gold and/or Platinum Credit Card shall be eligible to receive 3 times Reward Points.
14. The total Eligible Transactions performed in the prescribed Spend Categories by both the Principal and Supplementary/(ies) Cardholders shall be attributed for the computation of the Reward Points for this Campaign.
15. For the avoidance of doubt, Eligible Transactions can only qualify for one (1) Spend Category (as defined in Section 9 above).
16. The illustration of the computation of the Reward Points for the Eligible Cardholder's is as follows:

Transaction Dates	Transactions	Spend Category	Posted Transaction amount (RM)	Reward Points (times)	Total Reward Points Earned (Points)
<i>Principal Card</i>					
12 Jan 2017	Online flight booking at MalaysiaAirlines.com	Online	2,000	5	10,000
13 Jan 2017	Grocery shopping at Giant, USJ	Retail	300	3	900
13 Jan 2017	Online hotel booking at Agoda.com	Online	1,000	5	5,000
15 Jan 2017	Online shopping at Lazada.com	Online	500	5	2,500
17 Jan 2017	Dining at Fridays, Pavilion	Retail	2,000	3	6,000
18 Jan 2017	Online movie booking at GSC.com	Online	80	5	400
Total (Principal Card)					24,800
<i>Supplementary Card</i>					
12 Jan 2017	Dining at Nando's, Pavilion	Retail	100	3	300
13 Jan 2017	Online shopping at 11street.com	Online	500	5	2,500
15 Jan 2017	Dining at Chilli's, KLCC	Retail	150	3	450
Total (Supplementary Card)					3,250
Grand Total (Principal Card + Supplementary Card)					28,050

17. The Rewards Points will be credited into the Principal Eligible Cardholder's Credit Card Account(s) within eight (8) weeks after the conclusion of the Campaign.

GENERAL

18. Eligible Cardholders who have registered their participation in other HLB credit card marketing campaigns and/or promotions shall not be eligible to participate in this Campaign. For the avoidance of doubt, an Eligible Cardholder's registration for this Campaign shall automatically disqualify and exclude the Eligible Cardholder from participating in any other HLB credit card campaign and/or promotion which may have commenced prior to and throughout the duration of the Campaign Period. HLB does not have any obligation to inform the Eligible Cardholders of their ineligibility to participate in this Campaign or that the Eligible Cardholder has been automatically disqualified and excluded in the event the Eligible Cardholder has registered for participation in other HLB credit card marketing campaigns and/or promotions prior to and throughout the Campaign Period.
19. The Rewards Points earned by the Eligible Cardholders during this Campaign cannot be exchanged for cash or credit.
20. Any request from any Eligible Cardholder to credit the Rewards Points to any other HLB Credit Card account will not be entertained by HLB.
21. All Rewards Points issuance and redemption of points are subject to Hong Leong Club Rewards Catalogue 2015 – 2018 and the terms and conditions of the same are available at www.hlb.com.my/rewards
22. The Eligible Cardholders' 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 Rewards Points.
23. SMS sent by the Eligible Cardholders pursuant to Section 3 above shall be deemed as consent to:
 - (a) Enroll and participate in this Campaign; and
 - (b) The disclosure of the Eligible Cardholders' name, contact number and IC Numbers to service provider for the SMS service of this Campaign.
24. By participating in this Campaign, the Eligible Cardholders:
 - (a) Agree to be bound by the T&Cs herein;
 - (b) 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 for the purpose of this Campaign;
 - (c) Agree that all records of Eligible Transactions captured by HLB's Credit Card System within the Campaign Period shall be accurate and final;
 - (d) Agree that 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;
 - (e) Agree that any reversal of Eligible Transactions shall be excluded;
 - (f) Agree to access the HLB's website at www.hlb.com.my ("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.
25. HLB reserves the right to:
 - (a) Decline the eligibility of any Eligible Cardholders 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 an Eligible 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 Eligible Cardholders with normal/regular spending patterns, and HLB's decision in this matter shall be final and conclusive on all Eligible Cardholders;

- (b) Forfeit the Rewards Points in the circumstance where there is reversal of Eligible Transactions or termination of HLB Reward points cards during the Campaign Period and/or at the point of awarding the Rewards Points and/or non-compliance to the T&C herein;
 - (c) Replace the Rewards Points herein with an alternative gift/prize with 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;
 - (d) Add, delete or amend the T&C herein, wholly or in part, or to terminate this Campaign at its absolute discretion, by way of posting on the HLB's Website, or in any other methods which HLB deems practical, in order to give a twenty one (21) calendar days prior notice to Cardholders on such addition, deletion or amendment of the T&C or termination of this Campaign.
26. HLB shall not be liable and responsible for any failure or delay in transmission of sales transactions by merchant establishments, postal or any party in which may result in the Eligible Cardholders being omitted from this Campaign.
27. 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.
28. 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. Any discrepancies between these T&Cs as compared to the General Terms and Conditions contained in the Cardholders' Agreement, the specific terms above shall prevail.
29. 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 the HLB's Website shall prevail.
30. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*.