

HONG LEONG CREDIT & DEBIT CARD/-i “DIGITAL DAY 7% CASH BACK”

PROMOTION PERIOD

The Hong Leong Bank Berhad's (97141-X) (“HLB”)s and/or Hong Leong Islamic Bank Berhad (686191-W) (“HLISB”)s “**Digital Day 7% Cash Back**” (“Promotion”) commences on 7th July 2018 at 00:00:00 hours (12:00a.m.) and ends on 13th July 2018 at 23:59:59 (11:59p.m.), inclusive of both dates (“Promotion Period”), unless notified otherwise.

HLB and HLISB are collectively known as “the Bank”.

Hong Leong Credit/Debit Card and Hong Leong Islamic Debit Card-i are collectively known as “Hong Leong Cards”.

TERMS & CONDITIONS

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

ELIGIBILITY

1. The Promotion is open to all new and existing Individual Principal Credit Cardholders and Primary Debit Cardholders of the Bank including all existing Hong Leong Mach Credit/Debit Card issued by HLB and HLISB who have subscribed for Hong Leong Connect and perform online retail transactions during the Promotion Period, collectively referred herein as “Eligible Cardholders” (“Eligible Cardholders”).
2. Eligible Cardholders shall exclude the following persons:
 - (a) Cardholders who possess Hong Leong Card(s) which are NOT issued in Malaysia;
 - (b) Cardholders whose Hong Leong Cards account(s) are NOT in good standing, inactive, tagged to a closed or inactive Current Account or Savings Account (“CASA”) or who are in breach of any terms and conditions of the Bank governing the Credit and/or Debit Card/-i account(s) and/or CASA/-i at any time during the Promotion Period;
 - (c) Cardholders whose Hong Leong Cards account(s) are believed to be operated fraudulently, unlawfully and/or whose Hong Leong Card(s) are invalid or cancelled within the Bank’s definition at any time during the Promotion Period until the end of fulfilment; and/or
 - (d) Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Promotion Period.

MECHANICS

3. Eligible Cardholders who perform any online retail transactions (as defined in Clause 4 below) with no minimum spend is required using any Hong Leong Card during the Promotion Period (“Cash Back Promotion Criteria”) shall be eligible to receive 7% cash back (“Cash Back”) on each Hong Leong Card on a first-come, first-served basis. For avoidance of doubt, each Hong Leong Card shall be entitled for the Cash Back by fulfilling the Cash Back Promotion Criteria respectively. Each online retail transactions performed by both the Principal and Supplementary Credit Cardholders shall only be attributed for the computation of Cash Back collectively for Principal Credit Cardholder.
4. Online retail transaction refers to online/internet retail purchases transacted in Ringgit Malaysia (RM) and other foreign currencies. Retail transaction made in currencies other than RM will be converted to and computed in RM based on the conversion rate determined by the Bank at the time of transaction, excluding the following transactions:
 - a) Insurance & utilities; and/or
 - b) Auto-billing
5. The Bank will track the Eligible Cardholders’ Cash Back entitlement automatically at the end of the Promotion Period based on the fulfilment of the Cash Back Promotion Criteria and only successful online Retail Transaction which is recorded and posted in the Bank’s system will be considered eligible for the Cash Back (“Cash Back Winners”). No registration of participation is required.

6. The Bank shall not be liable and responsible for any failure or delay in transmission and/or reflection in the Bank's system which may result in the Eligible Cardholders being omitted from receiving or not entitled to the Cash Back, for any reason whatsoever.
7. Total Cash Back payout is **Ringgit Malaysia Seven Hundred and Fifty Thousand (RM750,000)** throughout the Promotion Period. Out of which, the Cash Back pool is **Ringgit Malaysia Four Hundred Thousand (RM400,000)**, **Ringgit Malaysia Three Hundred Thousand (RM300,000)** and **Ringgit Malaysia Fifty Thousand (RM50,000)** for Hong Leong Credit Card, Hong Leong Debit Card and Hong Leong Islamic Debit Card-i respectively.
8. Eligible Cardholders' Hong Leong Card must remain valid and active at the point of data extraction for the purpose of the Cash Back crediting, failing which, the Eligible Cardholder shall be disqualified from receiving the Cash Back and the Cash Back shall be forfeited.
9. The Cash Back will be credited into the Cash Back Winners' Credit Card Account or Retail Purchase Account of Debit Card/-i within eight (8) weeks after the end of the Promotion Period. Nevertheless, the Bank will not be responsible for any delay in crediting the Cash Back.
10. Announcement of the Cash Back Winners will be made on the Bank's website at www.hlb.com.my (HLB's Website") and www.hlisb.com.my ("HLISB's Website") and/or via Short Messaging Service ("SMS") within eight (8) weeks after the Promotion Period ("Notification").
11. Eligible Cardholders who do not receive the Notification from the Bank by the 8th week after the end of the Promotion Period are deemed NOT entitled for the Cash Back.
12. The Cash Back Winners shall be responsible to notify the Bank in writing for non-receipt of the Cash Back no later than one (1) month from the date of receipt of the notification stated in Clause 10 herein, failing which, they shall be deemed to have received and accepted the Cash Back from the Bank. The Bank shall not entertain any claim of non-receipt of Cash Back by the Cash Back Winners after the expiry of aforesaid one (1) month timeframe.
13. The SMS and Electronic Direct Mail ("EDM") service for this Promotion is provided and supported by M3 Technologies (Asia) Berhad (482772-D) ("M3Tech") and DCatalyst Sendirian Berhad (819292-U) ("DCatalyst") respectively; SMS and EDM vendors officially appointed by the Bank.

GENERAL

14. By participating in this Promotion, the Eligible Cardholders hereby understand and agree:
 - a) the T&Cs herein, Credit Card Terms and Conditions, General Terms and Conditions of Accounts, Debit Card/-i Terms and Conditions, or any relevant terms and conditions that the Bank may specify from time to time are read as an entire agreement and if there is any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy;
 - b) that 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 Promotion, the final T&Cs on the Bank's Website shall prevail;
 - c) that Cash Back is not transferable to any third (3rd) party and non-exchangeable for cheque and/or benefit-in-kind;
 - d) to give their consent to and authorize the Bank to disclose their names, mobile phone numbers and email addresses to the appointed vendors for the purposes of the Promotion;
 - e) to give their consent for the Bank to disclose or publish their names, National Registration Identity Card ("NRIC") numbers (in masked form) and/or photo(s) in the Bank's website;
 - f) that the Bank's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Eligible Cardholders. No further appeal or correspondence will be entertained;
 - g) to access the the Bank's Website at regular time intervals to view the T&Cs herein, Credit Card Terms and Conditions, General Terms and Conditions of Accounts, Debit Card/-i Terms and Conditions and Cardholders Agreement to ensure that they keep-up-to-date with any changes or variations to the T&Cs; and
 - h) that they are liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to participating in the Promotion and/or collection of the Cash Back.

15. The Bank reserves the right to:

- a) to disqualify any Eligible Cardholders for any reason whatsoever as the Bank may in its sole and absolute discretion deem fit to participate in the Promotion and/or be entitled to the Cash Back;
- b) substitute Cash Back with other products of similar value by way of posting on the Bank's Website or in any other manner which the Bank deemed practical, in order to give prior notice to the Eligible Cardholders;
- c) add, delete or amend the T&Cs, either wholly or in part, or to suspend or terminate this Promotion at any time at its absolute discretion, by way of posting on the Bank's Website, or in any other manner which The Bank deems practical, in order to give prior notice to Eligible Cardholders on such addition, deletion or amendment of the T&Cs or suspension or termination of this Promotion; and/or
- d) forfeit the Cash Back in the event of non-compliance to the T&Cs herein.

16. The T&Cs of the Promotion 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.

17. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Hong Leong Current Account/-i or Savings Account/-i tagged to the Hong Leong Debit Card/-i is eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM").