

HONG LEONG CREDIT CARD "CREDIT CARD LIMIT ADJUSTMENT PROGRAM"

Program Period

1. The Hong Leong Bank's ("HLB") "Credit Card Limit Adjustment Program" ("Program") commences on 29 January 2019 and ends on 21 February 2019, both dates inclusive ("Program Period"), unless notified otherwise.

TERMS & CONDITIONS

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

Eligibility

2. The Program is open to selected existing individual Principal HLB Credit Cardholders who receive an invitation to participate in this Program via Short Message Service ("SMS") during the Program Period ("Selected Cardholders").
3. For avoidance of doubt, cardholders that do not receive the SMS are deemed NOT to be eligible for the Program and HLB shall not be responsible in the event of non receipt of the SMS by the cardholders, for any reasons whatsoever.
4. The SMS service provider appointed by HLB for this Program is M3 Technologies (Asia) Berhad ("M3 Tech").

Program Mechanics

5. The credit limit of all credit cards held by the Selected Cardholders will be adjusted to be the same as the Selected Cardholders' Combine Credit Limit by 1 March 2019, whereby "Combine Credit Limit" shall mean the total credit limit common to and shared by all the credit cards issued to each Selected Cardholder to cover the use of all the credit cards such Selected Cardholder holds, regardless of the existing applicable credit limit for each card.
6. Where the Selected Cardholder has been issued with both a MasterCard and a Visa Card and/or where supplementary card(s) have been issued, such Combine Credit Limit shall constitute the credit limit common to and shared by all the aforementioned cards in that aggregate purchases or transactions under all the said cards shall not at any time exceed the Combine Credit Limit.
7. Card limits of supplementary cards that share 100% of Selected Cardholders' limit will also be adjusted to be the same as the Selected Cardholders' Combine Credit Limit. For supplementary cards with assigned lower limits, the card limits will remain unchanged.
8. The card limits (for both principal and supplementary cards (where applicable)) will be adjusted provided that the credit card accounts of the Selected Cardholders are in good standing i.e. not in default, over-limit, fraudulent, stolen/lost or terminated/cancelled at the point of adjustment.
9. Selected Cardholders may opt-out from this Program by responding to the SMS latest by 21 February 2019, otherwise the Selected Cardholders' card limits will be automatically adjusted.
10. Selected Cardholders shall be responsible for the SMS charges incurred as levied by their respective telecommunication service providers for each SMS sent under this Program.

General

11. By participating in this Program, the Selected Cardholders agree:
 - a) to have read, understood and agreed to be bound by the T&Cs of the Program;
 - b) that HLB's decision on all matters relating to the Program shall be final, conclusive and binding on all Selected Cardholder and no further correspondence and/or appeal to dispute HLB's decision shall be entertained;

- c) to access the HLB's Website at www.hlb.com.my ("HLB's Website") at regular time intervals to view the T&Cs and ensure kept up-to-date on any change or variation to the T&Cs; and
 - d) authorise HLB to disclose their personal data i.e. contact numbers to M3 Tech as HLB deems fit for the purpose of this Program.
12. HLB reserves the right to:
- a) disqualify any Selected Cardholders for any reason whatsoever as HLB may in its absolute discretion deem fit from participating in the Program; and
 - b) add, delete, suspend or vary the T&Cs contained herein, either wholly or in part or to suspend or terminate this Program at HLB's sole discretion by way of posting on HLB's Website, or in any manner deem practical, in order to give prior notice to the Selected Cardholders on such addition, deletion or amendment of the said T&Cs or suspension or termination of this Program.
13. These T&Cs shall be read together as an entire agreement with the Cardholder Agreement, which regulates the provision of credit card facility by HLB to the Selected Cardholders. In the event of inconsistencies of any of the T&Cs herein and the Cardholder Agreement, the T&Cs herein shall prevail to the extent of such inconsistencies.
14. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Selected Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.
15. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.