

By Invitation Only

70 Units Of iPhone 6
& Earn Up To RM1,400 Cashback



Credit Card

Congratulations! You've been selected.

Just spend a minimum of RM50 with your Hong Leong Credit Card to win an iPhone 6 and RM1,400 Cashback.

Campaign period: 24 November 2014 - 1 March 2015

Total Eligible Transactions (minimum RM50 in a single receipt) Per Participating Week.	Weekly Cashback Entitlement	Maximum Weekly Cashback Per Eligible Cardholder	Maximum Weekly Cashback Allocation
Up To 4 Transactions	2%	RM100	RM40,000
Up To 8 Transactions	8%		

For full terms and conditions, visit www.hlb.com.my/Win. This campaign is open to selected Hong Leong Bank Credit Cardholders only. To participate, the Selected Cardholder just needs to spend a minimum of RM50 with Hong Leong Bank Credit Card during the campaign period to earn automatic entry. 70 units of iPhone 6 will be given out throughout the campaign period at 5 units per week to Cardholders with the highest number of eligible spend transactions. The maximum Cashback to be given out throughout the campaign period is RM560,000 and is capped at RM40,000 per week. Maximum Cashback per eligible Cardholder is RM100 per week, on a first-come-first-serve basis. Eligible Cardholder can win up to RM1400 during campaign period. Pictures shown are for illustration purposes only and may not depict the actual color, specification and/or model and does not include any optional accessories/installation.

HONG LEONG BANK CREDIT CARD
“Earn Up to RM1,400 Cashback & Win iPhone 6 CAMPAIGN”
TERMS & CONDITIONS

CAMPAIGN PERIOD

1. The Hong Leong Bank’s (“HLB”) “Earn up to RM1,400 Cashback and Win iPhone 6” (“Campaign”) commences on 24 November 2014 and ends on 1 March 2015, both dates inclusive (“Campaign Period”), unless notified otherwise.

ELIGIBILITY

2. The Campaign is only open to **selected** existing principal HLB Credit Cardholders (including Mach and former EON Bank Credit Card) who receive an invitation to participate in this Campaign from HLB during the Promotion Period (“Selected Cardholders”).
3. The following Selected Cardholders are NOT eligible to participate in the Campaign:
 - (a) Employees of HLB whether on permanent or on contractual basis, employees of any of the HLB’s representatives or agents (including external auditors, vendors, suppliers, advertising and Campaign agents) and their respective immediate family members (e.g. spouse, children, parent, brother or sister);
 - (b) Selected Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB or have been declared bankrupt (pursuant to a petition by either banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period; and
 - (c) Selected Cardholders who have committed, or determined by HLB to be potentially committing any of the wrongful acts stipulated herein; shall be immediately disqualified from participating in the Campaign.

CAMPAIGN MECHANICS

(i) Earn Up to RM1,400 Cashback

4. The Selected Cardholder stand a chance to win the following Weekly Cashback for every minimum Eligible Spend of RM50 in a single receipt using any Hong Leong Bank Credit Card based on the total cumulative Eligible Spend and the number of transactions (“Transaction Count”) performed by the Eligible Cardholders for the relevant Participating Week (“Eligible Cardholders”):

Transaction Count for each Participating Week (minimum RM50 for each Eligible Spend)	Weekly Cashback Entitlement for each Eligible Cardholder	Weekly maximum Cashback capping for each Eligible Cardholder	Weekly Maximum Cashback allocation for each Participating Week
Up to 4 transactions	2%	RM100	RM40,000
Up to 8 transactions	8%		

5. Based on the tabulation above, Eligible Cardholders who during the Participating Week have performed one (1) to four (4) Transaction Counts will be entitled for 2% Cashback and the Eligible Cardholders who have performed five (5) and up to a maximum of eight (8) Transaction Counts will be entitled for 8% Cashback.
6. For avoidance of doubt, no further Cashback will be rewarded for Transaction Count exceeding eight (8) times for the relevant Participating Week despite the RM100 Weekly Maximum Cashback capping for each Eligible Cardholder is not fully utilized. This means that the Eligible Cardholders are only eligible for Cashback based on the first eight (8) Eligible Spend Transaction Count or the RM100 Weekly Maximum Cashback, whichever comes is earlier.
7. The illustration on the Cashback entitlement and computation are as follows:-

Participating Week	Transaction Count posted in the HLB system	Eligible Spend posted in HLB system	Weekly Cashback Entitlement	Illustration of Eligible Spend by Selected Cardholders
Week #1	1 2 3 4 5 6 7 8	RM50 RM50 RM50 RM50 RM50 RM50 RM50 RM50	8%	The total cumulative Eligible Spend for Week #1 is RM400 and the total Transaction Count is 8. Weekly Cashback Entitlement = 8% x RM400= RM32
Week #2	1 2 3	RM199 RM50 RM399	2%	The total cumulative Eligible Spend for Week #2 is RM648 and total Transaction Count is 3. Weekly Cashback Entitlement = 2% x RM648 = RM12.95
Week # 3	1 2 3 4 5 6 7 8	RM50 RM65 RM70 RM50 RM80 RM200 RM155 RM690	8%	Total cumulative Eligible Spend for Week #3 is RM1360 and total Transaction Count is 8. Weekly Cashback Entitlement =8% x RM1360= RM108.80 Cashback Entitlement: RM100 (maximum capping for each Eligible Cardholder for each Participating Week)
Week # 4	1 2 3 4 5 6 7 8 9 10	RM50 RM50 RM50 RM50 RM50 RM50 RM50 RM50 RM50 RM50	8%	Total cumulative Eligible Spend for Week #4 is RM500 and total Transaction Count is 10 but only first eight Eligible Spend transactions will be included. Weekly Cashback Entitlement = 8% x RM400 = RM32 Cashback Entitlement: RM32

8. Under this Campaign, Eligible Spend means any Retail Spend (including internet purchases and overseas spend) charged to any of the Eligible Cardholder's Hong Leong Credit Card including supplementary credit card(s) within the Campaign Period.
9. For the avoidance of doubt, the Eligible Spend shall mean purchase transaction for goods and services incurred and shall NOT include any of the following transactions:
 - a. Cash withdrawal from Automated Teller Machine ("ATM");
 - b. Gaming transactions;
 - c. Standing instructions such as auto-billing;
 - d. Finance charges and fees such as credit card annual fee and government tax.
10. The cumulative Eligible Spend by the Principal and Supplementary cardholders during each Participating Weeks will be taken into account for the computation of the Eligible Spend for the Participating Week.
11. Tracking of the Eligible Spend will be based on transaction dates and transacted Malaysian Time successfully posted in the HLB system throughout the Campaign Period.
12. Each Eligible Cardholder is only entitled for one (1) time Cashback for each Participating Week and up to a maximum of RM100 for each Participating Week. Each Eligible Cardholder is entitled to earn Cashback up to RM1400 (RM100 x 14 weeks) throughout the Campaign Period, subject to the Weekly Maximum Cashback and Maximum Weekly capping for each Eligible Cardholder on a first-come-first served basis.
13. The Official Eligible Cardholders' Listing will be published on the HLB's website at www.hlb.com.my ("HLB's Website").
14. The Eligible Cardholders will be notified on the entitlement of Cashback within eight (8) weeks after the conclusion of the Campaign Period by way of short messaging services ("SMS") by M3 Technologies (Asia) Berhad ("M3Tech"), a SMS vendor officially appointed by HLB for SMS service.
15. The Cashback will be credited to the Principal HLB Credit Card Account used for the Eligible Spend or based on the Eligible Cardholder's highest principal card type, as the case may be, within eight (8) weeks after the conclusion of the Campaign Period.
16. It is the Eligible Cardholders' responsibility to notify HLB in writing no later than two (2) weeks from the publication of the Official Eligible Cardholders' Listing in the event the Eligible Cardholders do not receive the Cashback, failing which, HLB will not be liable in any manner whatsoever for non-receipt of the Cashback by the Eligible Cardholders.
17. The Cashback is non-transferable to any third party or non-exchangeable for cash or other kind. Any request to credit the Cashback into any other HLB Credit Card (for Eligible Cardholders with more than one (1) HLB Credit Cards) will not be entertained.

(ii) Chance to Win iPhone 6

18. In addition to the Cashback entitlement, the Eligible Cardholders also stand a chance to win one unit of iPhone 6 (16GB) ("Gifts") throughout the Campaign Period. A total of seventy (70) Gifts will be given away throughout the Campaign Period i.e. five (5) Gifts to be won on each Participating Week.
19. Each Eligible Cardholder is only entitled to win one (1) Gift throughout the Campaign Period.
20. During each Participating Week, five (5) Gifts will be given out to the five (5) Eligible Cardholders with the highest Eligible Spend Transactions for the Participating Week ("Winners").
21. In the event there are more than five (5) Eligible Cardholders with the highest Eligible Spend Transactions for the Participating Week, then the Gifts will awarded based on the highest cumulative Eligible Spend for the respective Participating Week.

22. If there are more than one (1) Eligible Cardholder with the same highest Eligible Spend Transaction Count and the same cumulative Eligible Spend, then the final tie-breaker would be the Eligible Cardholders with the highest Eligible Spend based on transaction date and time for the Participating Week.
23. Winners of the Gifts will be notified by M3Tech by way of SMS within eight (8) weeks after the conclusion Campaign Period.
24. Fulfillment and delivery of the Gifts are provided by HLB's authorized fulfillment service provider, PCM Perfect Marketing Sdn.Bhd.("PCM") within eight (8) weeks after the conclusion of the Campaign Period.
25. The Gifts are neither returnable nor exchangeable for cash and/or other kinds.
26. The illustrations of the Gifts shown in any advertising, promotional, publicity and other materials relating to or in connection with the Campaign is for illustration purposes only and may not depict the actual colour or model of the Gifts.
27. Any props, accessories or equipment featured with the Gifts in any pictorial materials are for decorative purposes and shall not form part of the Gifts.
28. HLB makes no representation or warranty with respect to quality of the Gifts and shall not be responsible to replace any lost, stolen or defective Gifts (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). Winners are to deal directly with the Merchant and/or manufacturer for such warranty information or claim without recourse to the Bank.

GENERAL TERMS AND CONDITIONS

29. By participating in this Campaign, the Selected Cardholders:
 - (a) agree to be bound by the terms and conditions herein;
 - (b) agree that all records of transactions within and outside Malaysia captured by HLB's Credit Card System within the Campaign Period shall be accurate and final;
 - (c) agree that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all Cardholders and no further appeal or correspondence will be entertained;
 - (d) agree that any reversal of Eligible Spend shall be excluded;
 - (e) consent for HLB to disclose or publish their names and/or IC numbers (in masked form) in HLB's Website to announce the list of Official Eligible Cardholders' Listing and/or Winners for this Campaign;
 - (f) authorizes HLB to disclose their particulars to M3Tech and PCM Marketing for the purpose of providing SMS service and fulfilment of the Gifts under this Campaign; and
 - (g) agree to access the HLB's Website at regular time intervals to view the terms and conditions and to ensure that they keep-up-to-date with any changes or variations to the terms and conditions.
30. HLB reserves the right to:
 - (a) disqualify any Cardholder who has committed or is suspected of committing any misconduct, fraudulent or wrongful acts at its sole and absolute discretion from participating in this Campaign;
 - (b) forfeit the Cashback and/or the Gifts in the circumstance where there is reversal of Eligible Spend, termination of HLB Credit Card for any reason whatsoever during the Campaign Period or non-compliance to the terms and conditions herein;
 - (c) amend the total Cashback and/or the Gifts and/or replace the any or all of them with an alternative gift of similar value 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 Eligible Cardholders; and
 - (d) add, delete or amend the terms and conditions herein, wholly or in part, or to terminate this Campaign at its absolute discretion, by way of posting on the HLB Website, or in any other methods which HLB deems practical, in order to give prior notice to the Cardholders on such addition, deletion or amendment of the terms and conditions or termination of this Campaign.

31. HLB shall not be liable and responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated, MasterCard, merchant establishments, postal or any party in which may result in the Eligible Cardholders being omitted from this Campaign and/or from being entitled for the Cashback and/or the Gifts;
32. The Eligible Cardholder's Credit Card account(s) must be valid/ active, in good standing and must not be in breach of any of the terms and conditions of this Campaign and/or Cardholder Agreement at all times for purposes of crediting the Cashback and/or the Gifts fulfilment otherwise the Cashback and/or the Gifts entitlement will be forfeited,
33. The terms and conditions herein shall be governed by and construed in accordance with the laws of Malaysia and the Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.
34. In addition to the terms stipulated above, the Eligible Cardholders agree that the general terms and conditions in the Cardholder Agreement shall be read together with these terms and conditions as an entire agreement. Any discrepancies between the terms and conditions herein as compared to the general terms and conditions contained in the Cardholder Agreement, the specific terms herein shall prevail to the extent of such discrepancy.
35. In the event of discrepancy between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the final terms and conditions on the HLB's Website shall prevail.