

## HONG LEONG PAY&SAVE/-i CASHBACK CAMPAIGN 2020

The Hong Leong Bank Berhad's 193401000023 (97141-X) ("HLB") and / or Hong Leong Islamic Bank Berhad 200501009144 (686191-W) ("HLISB") [hereinafter collectively referred to as "the Bank"] "Hong Leong Pay&Save/-i Cashback Campaign 2020" ("Campaign") commences on **1 January 2020** and ends on **30 April 2020**, both dates inclusive ("Campaign Period"), unless notified otherwise.

### TERMS & CONDITIONS ("T&Cs")

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

#### ELIGIBILITY

1. The Campaign is open to the Bank's New Customers (as defined below) who are (i) individual, and (ii) Malaysian or non-Malaysian customers ("Customers"). This Campaign is NOT applicable to non-individual customers including sole proprietorships, partnerships, professional practices, companies and corporate bodies.

For the avoidance of doubt:

"New Customers" refers to individual customers who do not have any Participating Account / Participating Accounts-i with the Bank prior to the Campaign Period and open a Participating Account / Participating Accounts-i and become the Primary Debit Cardholders during the Campaign Period.

2. Customers with the following accounts ("**Participating Accounts / Participating Accounts-i**") where the Customer is a primary account holder, are eligible to participate in the Campaign:
  - a) Hong Leong Pay&Save Account / Pay&Save Account-i
  - b) Hong Leong Payroll Pay&Save Account / Payroll Pay&Save Account-i
3. The following Customers are NOT eligible to participate in the Campaign:
  - a) Customers possess the Bank's Debit Card / Debit Card-i which are NOT issued in Malaysia;
  - b) Customers possess the Bank's Junior Debit Card / Debit Card-i(s);
  - c) Customers whose Bank's Debit Card / Debit Card-i and Participating Account / Participating Account-i are not in good standing, inactive, tagged to a closed or inactive Current Account or Savings Account / Current Account-i or Saving Account-i ("**CASA / CASA-i**") or who are in breach of any terms and conditions of the Bank governing the Debit Card / Debit Card-i account(s) and / or CASA / CASA-i at any time during the Campaign Period;
  - d) Customers 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 (pursuant to a petition by either the Bank or other financial institutions or by any third (3<sup>rd</sup>) party) or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period;
  - e) Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein;
  - f) Customers who open Participating Account / Participating Account-i during Campaign Period but do not tag their Debit Card / Debit Card-i with Participating Account / Participating Account-i as their Retail Purchase Account ("**RPA**").

## CAMPAIGN MECHANICS

4. In order to receive Cashback in this Campaign, Customers MUST meet the Campaign Criteria as appended below (“**Eligible Customers**”):
  - a) New Customers with a Debit Card / Debit Card-i linked to the Participating Account / Participating Account-i during the Campaign Period
  - b) New Customer must perform at least one (1) Retail Purchase (defined at Clause 10) with a minimum of Ringgit Malaysia Twenty (RM20) on each Retail Purchase to receive Cashback
  - c) Cashback is only eligible for Retail Purchase transactions performed within thirty (30) days upon account opening of the Participating Accounts / Participating Accounts-i
5. The Cashback is capped at Ringgit Malaysia Five (RM5) per swipe and up to Ringgit Malaysia One Hundred (RM100) Cashback per Eligible Customer throughout the Campaign (“**Reward**”).
6. For the avoidance of doubt, the total maximum Cashback pool allocated by the Bank for this Campaign is capped at Ringgit Malaysia Three Hundred and Twenty Thousand (RM320,000) throughout the Campaign Period (“**Capped Pool**”), and the Capped Pool for each Campaign Month mentioned in Clause 7 below, on a first-come, first-served basis. Notwithstanding anything herein, no further Cashback will be rewarded once the Capped Pool for each Campaign Month is reached.
7. The Campaign is calculated by each respective month within the Campaign Period based on the Campaign Months stated below:

Campaign Month	Duration	Capped Pool	
		Conventional	Islamic
Month 1	1 January 2020 – 31 Jan 2020	RM40,000	RM40,000
Month 2	1 February 2020 – 29 Feb 2020	RM40,000	RM40,000
Month 3	1 March 2020 – 31 March 2020	RM40,000	RM40,000
Month 4	1 April 2020 – 30 April 2020	RM40,000	RM40,000

8. For the avoidance of doubt, cashback on the debit card linked to the Hong Leong Pay&Save account will be allocated from the Conventional Capped Pool and cashback on the debit card-i linked to the Hong Leong Pay&Save-i will be allocated from Islamic Capped Pool.
9. In the event of a tie, (i.e. the Reward has reached the maximum Capped Pool and the Campaign Criteria has been fulfilled by more than one (1) Eligible Customers at the same date and same time) the Eligible Customer with the highest spend throughout that Campaign Month will be allocated for the Reward.
10. The Retail Purchases (“**Retail Purchases**”) refers to retail purchases transacted via point-of-sale purchase (card present transaction) at any retail outlets operate within or outside Malaysia which effected in Ringgit Malaysia (RM) or foreign currencies but EXCLUDE the following:
  - a) Auto-billing, recurring payment, utilities, government services;
  - b) Online Purchases, e-wallet reloads;
  - c) Refunded, disputed, unsuccessful, reserved, unauthorized, fraudulent or unlawful transactions;
  - d) Payment of the Bank Debit Card / Debit Card-i Issuance Fee / Annual Fee / Renewal Fee;
  - e) Any other form of services or miscellaneous fees (including penalty charges) imposed by the Bank; or
  - f) Any split payment; refers to the act of splitting (dividing) a single and full amount of payment in two or more simultaneous transactions made by different payment methods.

11. For the avoidance of doubt, only the Retail Purchases transactions as specified in Clause 10 successfully posted and reflected in the Bank's system and record with the relevant transaction amount successfully debited from the Eligible Customer's CASA / CASA-i will be entitled for the Reward.
12. The Bank shall not be liable and responsible for any failure or delay in transmission and / or reflection in the Eligible Customer's CASA / CASA-i on the relevant Retail Purchases which may result in the Eligible Customers being omitted from receiving the Reward for the Campaign.
13. No campaign entry form or registration of participation is required to participate in the Campaign. The Bank will track the Eligible Customers automatically at the end of the Campaign Period. However, the Eligible Customers will NOT be notified whether they have successfully been qualified for the Reward. Eligible Customers that do not receive the Reward after 90 days from the end of the Campaign Period are deemed not qualified for the Reward and any appeal / request for the reimbursement of the Reward shall not be entertained by the Bank.
14. For Eligible Customers with multiple Participating Accounts / Participating Accounts-i, each Participating Account / Participating Account-i is considered as an independent entry, however each Eligible Customer will only be able to receive the Reward once.
15. The Participating Accounts / Participating Accounts-i must at all times remain open, active and valid with a minimum account balance of Ringgit Malaysia Two Hundred (RM200) for the purpose of the Campaign Criteria fulfilment. In the event the Participating Accounts / Participating Accounts-i are closed due to any reason whatsoever at any time before fulfilment, the Eligible Customers shall be disqualified from participating in the Campaign.
16. To the fullest extent permitted by law, the Bank is excluded of any responsibilities and all liabilities arising from any postponement, cancellation, delay or changes to the Reward details or any other unforeseen circumstances beyond the Bank's reasonable control and for any act or default of any third party suppliers or vendors.

#### **GENERAL**

17. By participating in the Campaign, the Customers:
  - a) Have read, understood and agreed to be bound by the T&Cs of the Campaign;
  - b) Agree that the T&Cs herein and Hong Leong General Terms and Conditions of Accounts / Accounts-i in respect of the Participating Accounts / Participating Accounts-i, or any relevant terms and conditions that the Bank may impose from time to time, are read as an entire agreement. In the event of any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy;
  - c) Agree that the Rewards are non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind;
  - d) Agree that the Bank's decision on all matters relating to the Campaign (including but not limited to the determination of Rewards shall be final, conclusive and binding on all Customers and no further correspondence and / or appeal to dispute the Bank's decision shall be entertained; and
  - e) Agree to access HLB's Website at [www.hlb.com.my](http://www.hlb.com.my) or HLISB's Website at [www.hlisb.com.my](http://www.hlisb.com.my) at regular time intervals to view the T&Cs of the Campaign and to ensure to be kept up-to-date on any change or variation to the T&Cs.

18. The Bank reserves the right:
  - a) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, including but not limited to substituting the Rewards with other offer or product of similar value at its absolute discretion, by way of posting on HLB's Website and / or HLISB's Website or in any other manner which the Bank deems practical;
  - b) To disqualify any Customer as the Bank may in its absolute discretion deem fit to participate in the Campaign and / or be entitled to the Rewards; and
  - c) Forfeit the Rewards in the event of non-compliance by the Customer of the T&Cs herein and Hong Leong General Terms and Conditions of Accounts / Accounts-i in respect of the Participating Accounts / Participating Accounts-i.
19. The Customers 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 Campaign.
20. 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 terms and conditions on the HLB website and / or HLISB Website shall prevail.
21. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the jurisdiction of the Courts of Malaysia.
22. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*.

**The Participating Accounts-i are deposit accounts based on the Shariah principle of Tawarruq.**

**Deposit / Deposit-i Products are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.**