

HONG LEONG BANK BERHAD HONG LEONG DEBIT CARD TARGETED SPENDERS CAMPAIGN

PROMOTION PERIOD

- The Hong Leong Bank Berhad's ("HLB") "**Targeted Spenders Campaign**" ("Promotion") commences from **29 May 2017** and ends on **2 July 2017**, both dates inclusive ("Promotion Period"), unless notified otherwise.

TERMS AND CONDITIONS

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

ELIGIBILITY

- This Promotion is open to selected Hong Leong Debit Cardholders and who have received a Short Messaging Service ("SMS") from HLB ("Eligible Cardholders").
- The following cardholders are **NOT** eligible for the Promotion:
 - cardholders that did not receive the SMS;
 - Hong Leong Islamic Debit Card-i;
 - Hong Leong Mach Debit Card;
 - Who possess HLB's Debit Card(s) NOT issued in Malaysia;
 - Whose Debit Card account(s) are NOT in good standing, inactive, tagged to a closed or inactive Current or Savings Account or in breach of any terms and conditions of HLB at any time during the Promotion Period;
 - Whose Debit Card account(s) are believed to be operated fraudulently, unlawfully and/or that their Debit Card(s) are invalid or cancelled within HLB's definition at any time during the Promotion Period;
 - 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 banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period; and
 - Who are HLB's Private Banking customers.

PROMOTION MECHANICS

4. Non-Spenders Category

- The Non-Spenders category comprises of 4 weekly groups as below :
 - Week 1 : 29 May 2017 – 4 June 2017
 - Week 2 : 5 June 2017 – 11 June 2017
 - Week 3 : 12 June 2017 – 18 June 2017
 - Week 4 : 19 June 2017 – 25 June 2017
- Each week, Eligible Cardholders will be eligible for RM1 Cash Back for every successful local Point-of-Sales ("POS") Retail Transactions (as defined in **Clause 6** herein) with a minimum spend of RM10 per transaction using their Hong Leong Debit Card and the Local POS Retail Transactions have to be performed on the specified date stated in the SMS only.
- Each Eligible Cardholder will be eligible up to a maximum of RM5 Cash Back throughout the Promotion Period.

Example of Cash Back entitlement tabulation is illustrated below:-

Date	Successful Transaction Amount	Cash Back
30-May-17	RM15	RM1
30-May-17	RM60	RM1
30-May-17	RM35	RM1

30-May-17	RM8	-*
30-May-17	RM120	RM1
30-May-17	RM48	RM1
30-May-17	RM65	-**
30-May-17	RM47	-

Note:

* Eligible Cardholder does not earn Cash Back for transaction below RM10.

** Each Eligible Cardholder shall earn up to a maximum of RM5 Cash Back only.

d. The total Cash Back fund for the Non-Spender Category is RM400,000 and will be given based on a first-come, first-served basis.

Below is the breakdown of the Cash Back fund by week:-

Week	Period	Total Cash Back
1	29 May 2017 – 4 June 2017	RM100,000
2	5 June 2017 – 11 June 2017	RM100,000
3	12 June 2017 – 18 June 2017	RM100,000
4	19 June 2017 – 25 June 2017	RM100,000

5. Low Spender Category

a. The Low Spender Category comprises of one (1) group for the period 26 June 2017 – 2 July 2017.

b. During the week, Eligible Cardholders will be eligible for RM5 Cash Back once they have performed three (3) successful local POS Retail Transactions (as defined in **Clause 6** herein) with a minimum spending of RM20 per transaction using their Hong Leong Debit Card and the POS Retail Transactions have to be performed on the specified date stated in the SMS only.

c. Example of Cash Back entitlement tabulation is illustrated below:-

Date	Transaction Amount	Cash Back
28-Jun-17	RM30	-
28-Jun-17	RM50	-
28-Jun-17	RM84	RM5*
28-Jun-17	RM96	-
28-Jun-17	RM76	-
28-Jun-17	RM14	-

Note: *Cash Back is given upon Eligible Cardholder fulfilling three (3) successful local POS transactions with a minimum spending of RM20 per transaction on the specified date. No further Cash Back will be given to any subsequent successful local POS transactions.

d. The total Cash Back fund for the Low Spender Category is RM100,000 and will be given to the first 20,000 Eligible Cardholders who fulfilled **Clause 5b)**

6. For the purpose of this Promotion, Local POS Retail Transactions refer to retail purchases transacted via Point-of-Sale at any retail outlets operate within Malaysia which effected in **Ringgit Malaysia (RM)** only (“Eligible Transactions”) but **EXCLUDE** the following:

- (a) Online purchases;
- (b) Auto-billing;
- (c) Mail Order Telephone Order (MOTO)
- (d) Touch ‘n Go reloads;
- (e) Refunded, disputed, unsuccessful, reserved, unauthorized, fraudulent or unlawful transactions;
- (f) Payment of Hong Leong Debit Card issuance fee / annual fee / renewal fee; or
- (g) Any other form of services or miscellaneous fees (including penalty charges) imposed by HLB.

7. Only successful Eligible Transactions as specified in **Clause 6** above which are successfully recorded and posted to the Eligible Cardholders' Current or Savings Account ("CASA") will be eligible for the Cash Back.
8. Each Eligible Cardholder is only eligible for ONE (1) time Cash Back throughout the Promotion.
9. In the event there is a tie (example where Eligible Cardholder's transactions time is the same) the Eligible Cardholder with the highest transaction value will be eligible for the Cash Back.
10. Eligible Cardholders' Hong Leong Debit Cards and their accompanying CASA must remain valid and active until the Cash Back is credited into the CASA, failing which, the Cash Back shall be forfeited.
11. The Cash Back will be credited into Eligible Cardholders' CASA within eight (8) weeks after the end of the Promotion Period ("Successful Cardholders").
12. SMS will be sent to the Successful Cardholders once the Cash Back is credited into their CASA ("Notification"). For the avoidance of doubt, it is the obligation of the Eligible Cardholders to provide their latest and accurate contact information (i.e. mobile and/or telephone number) to HLB and HLB shall not be responsible in the event the Successful Cardholders cannot be contacted for any reason whatsoever.
13. If the Eligible Cardholder does not receive a notification via SMS from HLB by the 8th week after the end of the Promotion Period, the Eligible Cardholder is deemed **NOT** a Successful Cardholder in the Promotion.
14. The Successful Cardholders shall be responsible to notify HLB in writing for any non-receipt of the Cash Back no later than one month (1) from the date of the Notification.
15. HLB will not be responsible and shall not entertain any unclaimed Cash Back after the specified duration in **Clause 14** above.

GENERAL

16. The SMS service for this Promotion is provided and supported by M3 Technologies (Asia) Berhad ("M3Tech"), a SMS vendor officially appointed by HLB.
17. By participating in the Promotion , the Eligible Cardholders:
 - a. Have read, understood and agree to be bound by the T&Cs herein, the General Terms and Conditions of Accounts for Deposits and Debit Card Terms and Conditions;
 - b. Agree that any reversal Local POS Retail Transactions shall be excluded;
 - c. Agree to access the HLB's Website at regular time intervals to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs;
 - d. Agree that HLB shall not be liable and responsible for any failure or delay in transmission and/or reflection in the Eligible Cardholders' CASA on the relevant Local POS Retail Transactions which may result in the Eligible Cardholders being omitted from receiving the Cash Back during the Promotion Period;
 - e. Agree that the Cash Back is non-transferable to any **third (3rd)** party and non-exchangeable for up-front cash, credit, cheque or in kind.
 - f. Agree that HLB's decision on all matters relating to the Promotion, the Cash Back shall be final, conclusive and binding against them and no further correspondence and/or appeal to dispute HLB's decision shall be entertained;
 - g. Consent to and authorize HLB to disclose their personal data i.e. mobile number to M3Tech for the purpose of this Promotion;
 - h. Agree to the publishing or display of their names, National Registration Identity Card Number (NRIC) (in masked form), HLB Debit Card Number (in masked form) in HLB Website, HLB Official Facebook Page and/or HLB Official YouTube Channel for the purpose of this Promotion.

18. HLB reserves its right to disqualify any of the Eligible Cardholders for any reason whatsoever as HLB may in its absolute discretion deem fit to participate in the Cash Back and/or be entitled to the Cash Back.
19. The T&Cs herein, General Terms and Conditions of Accounts for Deposits and Debit Card Terms and Conditions and/or any relevant terms and conditions that HLB may specify from time to time shall be read as an entire agreement and if there is any discrepancy between the T&Cs herein and the General Terms and Conditions of Accounts for Deposits and Debit Cards Terms and Conditions, the specific T&Cs herein shall prevail to the extent of such discrepancy.
20. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and Eligible Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.

Current and savings accounts tagged to the debit card are eligible for protection by PIDM.