

## LET'S GO HOLIYAY CAMPAIGN TERMS AND CONDITIONS

### CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLISB**") (collectively referred to as "**the Bank**") "**Let's Go HoliYaY Campaign**" ("**Campaign**") commences on **15 September 2020** at 01:00:00 hours (01:00 a.m.) and ends on **14 January 2021** at 23:59:59 hours (11:59 p.m.), ("**Campaign Period**"), unless notified otherwise.

### TERMS & CONDITIONS

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

### CAMPAIGN ELIGIBILITY

1. The Campaign is divided into three (3) sub-campaigns:
  - (i) **World Class Malaysian Holiyay ("Campaign A")** which commences from **15 September 2020 until 14 January 2021 ("Campaign A Period")**;
  - (ii) **Spend & Earn Holiyay Cash Campaign ("Campaign B")** which commences from **15 September 2020 until 4 January 2021 ("Campaign B Period")**; and
  - (iii) **BIG Points Bonanza Campaign ("Campaign C")** which commences from **15 September 2020 until 28 December 2020 ("Campaign C Period")**.

Cardholders (as defined below) are eligible to participate in Campaign A, Campaign B and Campaign C subject to the T&Cs herein.

2. The Campaign is open to all new and existing cardholders of:
  - (i) HLB Credit Cards;
  - (ii) HLB Debit Cards; and
  - (iii) Hong Leong Debit Cards-i ("**collectively referred to as "Cards"**").

The cardholders who have the Cards shall be referred to as "**Cardholders**". New Cardholders refer to those who do not hold any of the Cards prior to the Campaign Period. New cardholders who cancelled their HLB Credit Card(s) and have reapplied for a new HLB Credit Card (including any of the Cards) as a principal cardholder within twelve (12) months from the date of such cancellation shall not be considered as new cardholders.

3. The Cardholders shall **exclude** the following persons:
  - (a) The Cardholders whose Cards are NOT issued in Malaysia;
  - (b) The Cardholders whose Cards' accounts are NOT in good standing, inactive, tagged to a closed Current Account/Current Account-i or Savings Account/Savings-i Account ("**Accounts**") or who are in breach of any terms and conditions of the Cards and/or Accounts at any time during the Campaign Period;
  - (c) The Cardholders whose Cards are invalid or cancelled at any time during the Campaign Period; and/or
  - (d) The 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 Campaign Period.
4. All employees of the Bank, its partners, its representatives or its agents (including vendors, suppliers, advertising and promotion agencies) will NOT be eligible to Campaign A.

### CAMPAIGN A MECHANICS

5. All Cardholders shall stand a chance to win the **Prizes** as set out in Table 1 below upon meeting the Qualifying Transaction as set out in Table 2 below within the Campaign A Period, subject to the fulfilment of the terms and conditions herein (“**Eligible Cardholders-A**”).

**Table 1**

Prize Category	Prize	No. of Winners
Grand Prize	World Class Malaysian HoliYaY (3 Days, 2 Nights Hotel Stays for 2 pax)	12 (3 winners per month)
Consolation Prize	Luggage Bag (36CMx22CMx56CM)	400 (100 winners per month)

**Table 2**

Qualifying Transaction-A	Qualifying Entries Earned
Every RM10 Retail Spend (as defined under Clause 9 below)	1
Each Newly Activated Credit Card*	10

\*Credit Card must be approved and activated between 15 September 2020 – 14 January 2021.

6. Cardholders will automatically be enrolled and no registration is required to participate in Campaign A.
7. The Campaign A Period is divided into four (4) Campaign Months as set out in Table 3 below. The name of hotels for the Grand Prizes will be revealed to the Cardholders every month via the Bank’s website at [www.hlb.com.my/holiyay](http://www.hlb.com.my/holiyay).

**Table 3**

Campaign Month	Campaign Month Dates	Grand Prize Hotel Location*
1	15 September 2020 – 14 October 2020	Perak, Penang, Pahang
2	15 October 2020 – 14 November 2020	Melaka, Terengganu, Langkawi
3	15 November 2020 – 14 December 2020	Kuala Lumpur, Johor, Pangkor
4	15 December 2020 – 14 January 2021	Sarawak, Pahang, Kedah

\*Grand Prize Hotel Location is subject to changes and the Bank reserves the right to change these terms and conditions with prior notice via the Bank’s website at [www.hlb.com.my/holiyay](http://www.hlb.com.my/holiyay).

8. The Qualifying Transaction-A made by supplementary credit cardholder(s) under the same principal credit cardholder’s account(s) will also be included in the computation of the Eligible Cardholder-A’s eligibility for the entries.
9. For the avoidance of doubt, Retail Spend shall **EXCLUDE** the following:
- Any retail spend by recurring payment or auto-billing;
  - Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
  - Any form of services or miscellaneous fees, including finance charges and fees such as credit and debit card annual fee, credit card late payment charges and sales and service tax, imposed by the Bank.

### **CAMPAIGN B MECHANICS**

10. To participate, Cardholders must perform one (1) spend of any amount on travel, airlines or hotels under the merchant category codes as set out in Table 4 below using the Cards from 15 September 2020 to 28 December 2020 (“**Qualifying Transaction-B**”).

Table 4

Spend Category	Merchant Category Code (MCC)
Travel	4511, 4582, 4722, 5962
Airlines	3000 – 3299
Hotels	3501 – 3999, 7011

11. Only the first Qualifying Transaction-B performed during the period as stated under Clause 10 above will qualify the Cardholders' participation in Campaign B ("**First Qualifying Transaction**"). In the event the First Qualifying Transaction is reversed, Cardholders will be disqualified from Campaign B and any subsequent Qualifying Transaction-B performed on the same Card or other Cards of the same Cardholders will not qualify the Cardholders for Campaign B.
12. For the avoidance of doubt, the Cardholders shall only use the same Cards (which qualified them for the First Qualifying Transaction) for all subsequent transactions in order to qualify for Cashback.
13. Upon meeting the First Qualifying Transaction, the Cardholders shall be entitled to receive Cashback as set out in Table 5 below with a minimum of Ringgit Malaysia Thirty (RM30) spend in a single receipt per week using the same Cards during the Cashback Weeks as set out in Table 7 below, subject to the fulfilment of the terms and conditions herein ("**Eligible Cardholders-B**").

Table 5

Tier	Condition	Cashback Amount (per week)
1	Meeting Qualifying Spend (as defined under Clause 19 below) of a minimum of RM30 for 1 to 4 consecutive weeks	RM5
2	Meeting Qualifying Spend (as defined under Clause 19 below) of a minimum of RM30 for 5 or more consecutive weeks	RM10

14. Eligible Cardholders-B will receive a higher Cashback amount if they have performed the Qualifying Spend for 5 or more consecutive weeks as set out in Table 5 above. Cashback amount will fall back to Tier 1 when Eligible Cardholders-B fail to meet the Qualifying Spend continuously to qualify for Tier 2 requirement as illustrated in Table 6 below.
15. For example, if an Eligible Cardholder-B meets the Qualifying Spend every week except in Week 4, during the Campaign B Period, then he/she will receive a total of Ringgit Malaysia One Hundred Five (RM105) Cashback as illustrated in Table 6 below.

Table 6

Week	Qualifying Spend (per week)	Cashback Amount (per week)	Cashback Amount	Cumulative Cashback Amount
1st – 3rd consecutive week (Tier 1)	RM30	RM5	RM15	RM15
4th consecutive week (Tier 1)	RM0	RM0	RM0	RM15
5th – 8th consecutive week (back to Tier 1)	RM30	RM5	RM20	RM35
9th – 15th consecutive week (Tier 2)	RM30	RM10	RM70	RM105
<b>Total Cashback (RM)</b>			<b>105</b>	

16. There are fifteen (15) Cashback Weeks within the Campaign B Period as set out in Table 7 below where the Cashback will start accumulating on the next coming Cashback Week after the Cardholders meet the First Qualifying Transaction.

Table 7

Cashback Week	Dates
1	22 September 2020 – 28 September 2020
2	29 September 2020 – 5 October 2020
3	6 October 2020 – 12 October 2020
4	13 October 2020 – 19 October 2020
5	20 October 2020 – 26 October 2020
6	27 October 2020 – 2 November 2020
7	3 November 2020 – 9 November 2020
8	10 November 2020 – 16 November 2020
9	17 November 2020 – 23 November 2020
10	24 November 2020 – 30 November 2020
11	1 December 2020 – 7 December 2020
12	8 December 2020 – 14 December 2020
13	15 December 2020 – 21 December 2020
14	22 December 2020 – 28 December 2020
15	29 December 2020 – 4 January 2021

17. For example, the Cardholder meets the First Qualifying Transaction on 15 September 2020, he/she will be eligible for Cashback starting on Cashback Week 1. If the Cardholder meets the First Qualifying Transaction on 10 October 2020, he/she will be eligible for Cashback starting on Cashback Week 4. If the Cardholder meets the First Qualifying Transaction on 29 December 2020, he/she will not be eligible for any Cashback.
18. Each Eligible Cardholder-B is entitled to receive a maximum Cashback of Ringgit Malaysia One Hundred Thirty (RM130) only throughout the Campaign B Period on a first-come, first-served basis.
19. Qualifying Spend shall include spend transacted locally and internationally. The Qualifying Spend made in currencies other than Ringgit Malaysia (“RM”) will be converted to and computed in RM based on the conversion rate determined by the Bank at the time of transaction.
20. For the avoidance of doubt, Qualifying Spend shall **EXCLUDE** refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions.
21. The Qualifying Spend made by supplementary credit cardholder(s) under the same principal credit cardholder’s account will also be included in the computation of the Eligible Cardholder-B’s total Qualifying Spend.
22. The assignment of the Merchant Code Category description (“MCC”) for the merchant is performed by the respective merchant’s acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct MCC. Spend will not be qualified in the event of incorrect assignment of MCC by the acquiring bank.

### **CAMPAIGN C MECHANICS**

23. To participate, HLB Credit Cardholders with AirAsia Gold or Platinum Cards must earn a minimum of fifty (50) BIG Points within the week as set out in Table 8 below from 15 September 2020 to 28 December 2020 (“**Qualifying Retail Spend**”) to be entitled for fifty (50) additional BIG Points for the respective week (“**Additional Bonus BIG Points**”) under Campaign C (“**Eligible Cardholders-C**”).

Table 8

Week	Dates
1	15 September 2020 – 21 September 2020
2	22 September 2020 – 28 September 2020
3	29 September 2020 – 5 October 2020
4	6 October 2020 – 12 October 2020
5	13 October 2020 – 19 October 2020
6	20 October 2020 – 26 October 2020
7	27 October 2020 – 2 November 2020
8	3 November 2020 – 9 November 2020
9	10 November 2020 – 16 November 2020
10	17 November 2020 – 23 November 2020
11	24 November 2020 – 30 November 2020
12	1 December 2020 – 7 December 2020
13	8 December 2020 – 14 December 2020
14	15 December 2020 – 21 December 2020
15	22 December 2020 – 28 December 2020

24. Each Eligible Cardholder-C is entitled to receive up to a maximum of fifty (50) additional Bonus BIG Points per week.
25. Eligible Cardholders-C will automatically be enrolled and no registration is required to participate in Campaign C.
26. For example, if an Eligible Cardholder-C performs Qualifying Retail Spend during the Campaign Period as prescribed above, then he/she will receive Additional Bonus BIG Points as illustrated in Table 9 below.

Table 9

Qualifying Retail Spend	Qualifying Retail Spend Amount		BONUS BIG Points
	AirAsia Gold Credit Card	AirAsia Platinum Credit Card	
AirAsia	RM50	RM50	<b>50</b>
Overseas Spend	RM100	RM100	<b>50</b>
Local Spend	RM250	RM150	<b>50</b>

### **CAMPAIGN FULFILMENT**

27. Campaign A Winners selection for the Prizes:
- By the end of each Campaign Month of Campaign A Period, the Bank’s automated system will generate a list of three hundred (300) Eligible Cardholders-A on a random basis who have fulfilled the criteria under Table 2 above (“**Potential Prize Winners**”).
  - Three (3) Potential Prize Winners will be contacted by the Bank’s representative at the contact numbers registered or recorded in the Bank’s system within thirty (30) working days after the end of each Campaign Month to answer (1) question.
  - The first three (3) Potential Prize Winners who answer the question correctly will be declared as the winners of Campaign A Grand Prize (“**World Class Malaysian Holiyay Prize Winner**”).

- (d) One hundred (100) Potential Prize Winners will be selected and be notified via Short Message Service (“SMS”) at the contact numbers registered or recorded in the Bank’s system within thirty (30) working days after the end of Campaign Month to answer one (1) question and to reply to the said SMS using the same mobile number which the SMS was sent to, with the correct answer. The deadline to answer the question shall be specified in the SMS.
- (e) The Bank will repeat the process stated in item (d) above in the event the number of winners is less than one hundred (100).
- (f) The first one hundred (100) Potential Prize Winners who answer the question correctly in the fastest time will be declared as the winners of Campaign A Consolation Prize (“**Consolation Prize Winner**”).
- (g) For the avoidance of doubt, each Eligible Cardholder-A shall be entitled to only one (1) Grand Prize or only one (1) Consolation Prize in each Campaign Month during the Campaign A Period.
- (h) It is the obligation of the Potential Prize Winners to provide their latest and valid telephone numbers to the Bank and the Bank shall not be responsible in the event the Bank is unable to reach the Potential Prize Winners for any reasons whatsoever.
- (i) In the event the **Potential Prize Winner** is not contactable after three (3) attempts on the same day, he/she will be deemed disqualified from Campaign A. The next **Potential Prize Winner** on the list will then be contacted.
- (j) World Class Malaysian Holiyay Prize Winners are not eligible for the Consolation Prizes throughout the Campaign Month.
- (k) The **Campaign A** Grand Prizes will be dispatched to the World Class Malaysian Holiyay Prize Winners within sixty (60) working days after the end of the Campaign Month.
- (l) The Campaign A Consolation Prizes will be dispatched to the Consolation Prize Winners within thirty (30) working days after end of Campaign A Period.
- (m) In the event a lockdown occurs at the respective Grand Prize Hotel Location during the period of fulfilment, World Class Malaysian Holiyay Prize Winner will be given the choice to select either Ringgit Malaysia Two Thousand (RM2,000) cashback as a replacement (“**Replacement Cashback**”) or the Campaign A Grand Prize.
- (n) The Replacement Cashback will be deposited into World Class Malaysian Holiyay Winner’s Cardholder’s eligible Card’s account. Once deposited, Replacement Cashback for Credit Cardholders cannot be withdrawn from the Potential Prize Winner’s Card account and is not transferrable to any third party.

28. Campaign B selection for Cashback:

- a) Each Eligible Cardholder-B is eligible to receive a maximum Cashback capped at Ringgit Malaysia Hundred Thirty (RM130) on a first-come, first-served basis.
- b) The total Cashback allocation for this Campaign B is capped at Ringgit Malaysia Two Million (RM2,000,000) throughout the Campaign B Period. The Bank has no obligation to inform the Eligible Cardholders-B should the Cashback allocation reach its limit.
- c) The Cashback will be credited into the Eligible Cardholder-B’s Cards account within eight (8) weeks after the end of the Campaign B Period.
- d) The Cashback will be credited based on transaction date and/or time (Malaysian Date and/or Time) captured in the Bank’s record on first-come, first-served basis. In the event there are multiple Eligible Cardholders-B that transact at the same date and/or time, the Cashback will be awarded to the Eligible Cardholders-B with the highest Qualifying Spend amount captured in the Bank’s system. The Qualifying Spend must be posted at the time of crediting the Cashback and those Qualifying Spend posted after the crediting will not be entitled for Cashback.

29. Campaign C selection for Additional Bonus BIG Points and fulfilment:

- a) Eligible Cardholder-C must have an existing BIG member (having subscribed and registered for membership under the loyalty and rewards program operated by BIG under the name “BIG Loyalty”)

and have a unique registration number known as the “BIG Member ID” issued by BIG at the point of participation in the Campaign C.

- b) The Additional Bonus BIG Points will be rewarded to the Eligible Cardholders-C on a first-come, first-served basis and credited to their account within sixty (60) working days from the end of the Campaign C Period.
- c) The total Additional Bonus BIG Points allocation for this Campaign C is capped at Ringgit Malaysia One Hundred Thousand (RM100,000) throughout the Campaign C Period on a first-come, first-served basis.
- d) The Additional Bonus BIG Points are not exchangeable and/or transferable and cannot be exchanged or redeemed for cash.
- e) All conversion of the Additional Bonus BIG Points pursuant to this Campaign C is subject to BIG’s terms and conditions that can be located at [http://www.airasiabig.com/my/en/assets/pdf/tnc-big-loyalty\\_en-GB.pdf](http://www.airasiabig.com/my/en/assets/pdf/tnc-big-loyalty_en-GB.pdf)

30. At the time of rewarding the Prizes, the Cashback, and the Additional Bonus BIG Points, the Card accounts of the Eligible Cardholders must be valid/active, in good standing and must not be in breach of any of the T&Cs of the Campaign and/or HLB Cardholder Agreement, HLB Debit Card Terms and Conditions and/or Hong Leong Debit Card-i Terms and Conditions (“**Bank’s Terms and Conditions**”) up to the Campaign Period and up to the point the Prizes are rewarded, the Cashback and the Additional Bonus BIG Points are credited, failing which the Eligible Cardholders-A, Eligible Cardholders-B and Eligible Cardholders-C will be disqualified automatically.

31. Eligible Cardholders-A, Eligible Cardholders-B and Eligible Cardholders-C shall collectively be known as “**the Eligible Cardholders**” for the purpose of this Campaign.

#### **GENERAL**

32. By participating in this Campaign, the Eligible Cardholders:

- (a) agree that they have read, understood and agree to be bounded by the T&Cs herein and the Bank’s Terms and Conditions available at HLB’s website at [www.hlb.com.my](http://www.hlb.com.my) (“**HLB’s Website**”) and HLISB’s website at [www.hlisb.com.my](http://www.hlisb.com.my) which will be collectively known as (“**Bank’s Websites**”);
- (b) agree that all records of transactions captured by the Bank’s system for the purpose of this Campaign are accurate and final;
- (c) agree that the Bank’s decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Eligible Cardholders;
- (d) agree that any reversal of transactions shall be excluded in fulfilling the Qualifying Transaction -A, Qualifying Transaction-B, First Qualifying Transaction, Qualifying Spend and/or Qualifying Retail Spend;
- (e) agree that the Prizes, Cashback and Additional Bonus BIG Points are non-transferable to any third party and non-exchangeable for cash or in kind;
- (f) agree to access the Bank’s Websites at regular intervals to view the T&Cs of this Campaign to ensure that they keep up-to-date with any changes or variations to the T&Cs; and
- (g) authorise the Bank to disclose their personal data i.e. contact numbers and/or email address to authorised 3<sup>rd</sup> party vendor, Infobip Asia Pacific Sdn Bhd (898379-U) and/or DCATALYST Sdn Bhd (819292-U) as the Bank deems fit for the purpose of sending SMS and/or email for this Campaign.

33. The Bank reserves the right to:

- (a) disqualify any Eligible Cardholders from participating in this Campaign for any reason whatsoever as the Bank may deem fit. In particular, any Eligible Cardholders who have performed the Qualifying Transaction-A, Qualifying Transaction-B, First Qualifying Transaction, Qualifying Spend and/or Qualifying Retail Spend in a manner or pattern which the Bank deems to be abnormal, irregular and/or is indicative of an attempt to obtain an unfair advantage over other Eligible Cardholders;

- (b) forfeit and/or claw back the Prizes, Cashback and/or the Additional Bonus Big Points where there is reversal of Qualifying Transaction-A, Qualifying Transaction-B, First Qualifying Transaction, Qualifying Spend and/or Qualifying Retail Spend, as applicable, or termination of the Cards during the Campaign Period and/or at the point of awarding the Prizes, Cashback and/or the Additional Bonus Big Points, or non-compliance to the T&Cs herein; and
  - (c) add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Campaign, by way of posting on the Bank's Websites or in any other methods which the Bank deems practical, in order to give a prior notice to the Eligible Cardholders.
34. The Bank shall not be liable and responsible for any failure or delay in the submission and/or processing of the sales transactions by Visa International Incorporated, MasterCard Worldwide, Merchant establishments, or any party in which may result in the Eligible Cardholders being omitted from this Campaign.
35. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
36. In addition to the terms stipulated above, Eligible Cardholders agree that the Bank's Terms and Conditions shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and the Bank's Terms & Conditions, the specific terms in this T&Cs shall prevail to the extent of such discrepancies.
37. 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 Bank's Websites shall prevail.