

## CREDIT CARDS ON-GROUND ACQUISITION CAMPAIGN

### CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "Fixed Deposit Pledge Credit Cards On-Ground Acquisition Campaign" ("Campaign") commences on **1 September 2020** at 00:00:00 hours (12:00 a.m.) and ends on **31 December 2020** at 23:59:59 hours (11:59 p.m.), inclusive of both dates ("Campaign Period"), unless specified herein or notified otherwise.

### TERMS AND CONDITIONS

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

### ELIGIBILITY

1. This Campaign is open to new HLB Principal Credit Cardholders ("NTC Principal Cardholders") who have during the Campaign Period, applied for at least one (1) of the Eligible Cards as stated in Table 1 appended below via HLB Branch and/or Direct Sales.

**Table 1: Eligible Cards for the Campaign**

Eligible Cards	
VISA CREDIT CARD	MASTERCARD CREDIT CARD
Infinite P	Emirates World Elite
Infinite	Emirates World
Infinite Doctor's Edition	Emirate Platinum
AirAsia Gold/Platinum	The Store Gold/Platinum
GSC Gold/Platinum	Pacific Gold/Platinum
Sutera Platinum	Sutera Platinum
WISE Gold	I'm
Essential Gold	

2. NTC Principal Cardholders refer to new cardholders who do not hold any existing HLB Credit Cards (including Mach) prior to the Campaign Period and subject to Clause 3 below.
3. The following shall **NOT** be considered as NTC Principal Cardholders and shall **Not** be eligible to participate in this Campaign:
  - (i) Existing Principal Cardholders of any HLB Credit Cards;
  - (ii) Cardholders whose Credit Card account(s) is/are delinquent;
  - (iii) Cardholders who cancelled their HLB Credit Cards and have reapplied for a new HLB Credit Card (including any of the Eligible Cards) as a Principal Cardholder within twelve (12) months from the date of such cancellation;
  - (iv) 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 and/or Hong Leong Islamic Bank ("HLISB") or have been declared bankrupt (pursuant to a

- petition by either banks or by any third party) or subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period; and
- (v) Existing HLB and/or HLISB staff.

4. For the purpose of this Campaign:

- (i) All applications for the Eligible Cards by NTC Principal Cardholders either via HLB branch or Direct Sales (i.e. submission to sales representatives of HLB who are stationed at roadshows and/or events) during the Campaign Period are subject to HLB's approval and all applications must be successfully approved latest by **31 January 2021**; and
- (ii) All approved Eligible Cards must be activated via Connect or Short Message Service ("**SMS**") within forty-five (45) days from the Eligible Cards' approval date in order for the NTC Principal Cardholders to be eligible to participate in this Campaign ("**Eligible Cardholders**").

**CAMPAIGN MECHANICS**

5. Subject to fulfilment of Clause 4 above, the Eligible Cardholders will be entitled to enjoy the following offers:

**(a) Annual Fee Waiver**

- (i) The Eligible Cardholders, who have performed a minimum of one (1) Retail Spend (as defined under Clause 6 below) of any amount for each Eligible Card approved and issued by HLB under this Campaign within forty-five (45) days from the Eligible Card's approval date, will be entitled to the 1<sup>st</sup> year annual fee waiver ("**Annual Fee Waiver**").
- (ii) Emirates World Elite, Emirates World and Emirates Platinum Cardholders will be entitled for the Annual Fee Waiver without having to fulfil the above criteria in Clause 5(a)(i).

**(b) RM25 Rebate**

- (i) The Eligible Cardholders, who have performed a minimum of one (1) Retail Spend (as defined under Clause 6 below) of any amount for each Eligible Card approved and issued by HLB under this Campaign within forty-five (45) days from the Eligible Card's approval date, will be entitled to Ringgit Malaysia Twenty-Five (RM25) Rebate per Eligible Card.
- (ii) The allocation of the Ringgit Malaysia Twenty-Five (RM25) Rebate is capped up to a maximum of seventeen thousand (17,000) Eligible Cards on a first-come, first-served basis throughout the Campaign Period.
- (iii) In the event the Eligible Cardholders have fulfilled the conditions as stated above, the RM25 Rebate shall be credited to the Eligible Cardholders' account by 31 May 2021 ("**Notification Date**"). The Eligible Cardholders will be notified by HLB by way of posting the list of Eligible Cardholders (Principal Cardholders names and/or masked Eligible Card numbers) on HLB's Website no later than the Notification Date.

- (iv) In the event of non-receipt of the RM25 Rebate, the Eligible Cardholders shall notify HLB by 30 June 2021, failing which the Eligible Cardholders are deemed to have received the RM25 Rebate.
  - (v) HLB does not have any obligation to inform the NTC Principal Cardholders in the event the Ringgit Malaysia Twenty-Five (RM25) Rebate has reached the maximum allocation of seventeen thousand (17,000) Eligible Cards throughout the Campaign Period during or before the conclusion of the Campaign Period.
- (c) **10% Cashback on Retail Spend**
- (i) The Eligible Cardholders shall be entitled to 10% Cashback on Retail Spend (“Cashback”) in the event the Eligible Cardholders have fulfilled the criteria as illustrated in Table 2 below:

**Table 2: Cashback**

Cashback	Cashback Allocation	Criteria
10% Cashback on Retail Spend	RM2,560,000 for the Campaign Period, on a first-come, first-served basis.	Eligible Cardholders who have performed any Retail Spend (as defined under Clause 6 below) of any amount using the Eligible Card(s) approved and issued by HLB under this Campaign within three (3) consecutive months from the Eligible Card’s activation date will be entitled to 10% Cashback on the amount spent.

- (ii) Retail Spend performed by Supplementary Cardholder(s) under the same Principal Eligible Cardholders’ account(s) will be included in the computation of the Cashback.
- (iii) Each Eligible Cardholder is entitled up to Ringgit Malaysia One Hundred (RM100) Cashback per month and up to Ringgit Malaysia Three Hundred (RM300) Cashback for a total of three (3) consecutive months.
- (iv) The allocation of the Cashback for this Campaign is capped at Ringgit Malaysia Two Million Five Hundred Sixty Thousand (RM2,560,000) throughout Campaign Period on a first-come, first-served basis.
- (v) In the event the Eligible Cardholders have fulfilled the conditions as stated above, the Cashback shall be credited to the Eligible Cardholders’ account by 30 June 2021 (“**Notification Date**”). The Eligible Cardholders will be notified by HLB by way of posting the list of Eligible Cardholders (Principal Cardholders names, masked Eligible Card numbers and/or Cashback amount) on HLB’s website no later than the Notification Date.
- (vi) In the event of non-receipt of the Cashback, the Eligible Cardholders shall notify HLB by 31 July 2021, failing which the Eligible Cardholders are deemed to have received the Cashback.

- (vii) HLB does not have any obligation to inform the Eligible Cardholders in the event Cashback has reached the maximum allocation of either Ringgit Malaysia Two Million Five Hundred Sixty Thousand (RM2,560,000) throughout the Campaign Period during or before the conclusion of the Campaign Period.
- (d) **Fixed Deposit Promo Rate – 3.50% p.a. for 3 months**
- (i) The Eligible Cardholders shall be entitled to 3.50% p.a. for three (3) months Fixed Deposit (“**FD Promo Rate**”) if they have fulfilled the criteria as illustrated in Table 3 below:

**Table 3: Fixed Deposit Promo Rate @ 3.50% p.a. for 3 months**

<b>FD Fund</b>	<b>Criteria</b>
RM320,000,000 for the Campaign Period, on a first-come, first-served basis.	Eligible Cardholders who have successfully pledged any placement of fixed deposit (“ <b>FD</b> ”) at the time of application of the Eligible Cards and provided that the Eligible Cards are approved by HLB during the Campaign Period will be entitled to FD Promo Rate (“ <b>FD Promo Rate Qualified Cardholders</b> ”). FD placement must be of a minimum amount of Ringgit Malaysia Two Thousand (RM2,000) up to a maximum amount of Ringgit Malaysia Fifty Thousand (RM50,000) for each FD Promo Rate Qualified Cardholder.

- (ii) The FD Promo Rate is only limited to FD Promo Rate Qualified Cardholders who have their Eligible Cards applied and approved during the Campaign Period.
- (iii) For the avoidance of doubt, FD Promo Rate Qualified Cardholders shall not be entitled to participate in any other ongoing HLB credit card acquisition campaigns.
- (iv) The FD placement must take place during the application for the Eligible Cards and shall take effect from the date the FD pledge is completed and approved.
- (v) The FD placement amount shall be the same with the credit limit of the Eligible Card assigned to Eligible Cardholders on 1:1 basis.
- (vi) Each FD Promo Rate Qualified Cardholder is entitled for one-time (1) FD Promo Rate only. The total allocation for the FD fund is capped at Ringgit Malaysia Three Hundred Twenty Million (RM320,000,000) on a first-come, first-serve basis.
- (vii) In the event the Eligible Card application is not successful, cancelled or rejected the FD Promo Rate will be deemed cancelled and not applicable and the current HLB published board rates will apply accordingly on the FD pledged instead from the date of the Eligible Card application being declined, cancelled or rejected.
- (viii) HLB does not have any obligation to inform the FD Promo Rate Qualified Cardholders should the FD fund has reached the maximum allocation of Ringgit Malaysia Three Hundred Twenty Million (RM320,000,000) during or before the conclusion of the Campaign Period.

**(e) AirAsia Additional 1x BIG Points**

- (i) Eligible Cardholders who have applied for the AirAsia Gold/Platinum Card (“**AirAsia Card**”) and performed a minimum Retail Spend of Ringgit Malaysia Fifty (RM50) within sixty (60) days from the AirAsia Card’s activation date will be qualified for the normal BIG Points Accumulation rate and an additional 1x BIG Points (“**Bonus BIG Points**”) as illustrated in Table 4 below.

**Table 4: AirAsia Acquisition Promo**

Spend Category	AirAsia Platinum Credit Card	AirAsia Gold Credit Card	AirAsia Platinum Credit Card	AirAsia Gold Credit Card
	Non-Promotion Period		During Promotion Period*	
AirAsia Retail Transaction	MYR 1 = 1 BIG Point	MYR 1 = 1 BIG Point	MYR 1 = 2 BIG Points	MYR 1 = 2 BIG Points
Local Retail Transaction	MYR 3 = 1 BIG Point	MYR 5 = 1 BIG Point	MYR 3 = 2 BIG Points	MYR 5 = 2 BIG Points
Overseas Retail Transaction	MYR 2 = 1 BIG Point	MYR 2 = 1 BIG Point	MYR 2 = 2 BIG Points	MYR 2 = 2 BIG Points

\* Bonus BIG Points are awarded to the Eligible Cardholders based on the total amount posted in Ringgit Malaysia (RM) currency of cumulative Retail Spend made with the AirAsia Card during the sixty (60) days promotion period upon card activation date (“**Promotion Period**”).

- (ii) Retail Spend performed by Supplementary Cardholder(s) under the same Principal Eligible Cardholder’s account(s) will be included in the minimum cumulative Retail Spend of Ringgit Malaysia Fifty (RM50) in order for the Principal Eligible Cardholders to qualify for the Bonus BIG Points.
- (iii) Each Eligible Cardholder is entitled to receive up to a maximum of three thousand (3,000) Bonus BIG Points throughout the Campaign Period.
- (iv) The allocation of the Bonus BIG Points is capped at a total of seven hundred fifty (750) Eligible Cardholders throughout Campaign Period on a first-come, first-served basis.
- (v) In the event the Eligible Cardholders have fulfilled the conditions as stated above, the Bonus BIG Points shall be credited to the Eligible Cardholders’ BIG Member account by 30 June 2021 (“**Notification Date**”). The Eligible Cardholders will be notified by HLB by the way of posting the list of Eligible Cardholders (Principal cardholders names, masked Eligible Card numbers and/or Bonus BIG Points) on HLB’s Website no later than Notification Date.
- (vi) In the event of non-receipt of the Bonus BIG Points, the Eligible Cardholders shall notify HLB by 31 July 2021, failing which the Eligible Cardholders are deemed to have received the Bonus BIG Points.
- (vii) HLB does not have any obligation to inform the Eligible Cardholders in the event Bonus BIG Points has reached the maximum allocation of seven hundred fifty (750) Eligible Cardholders throughout the Campaign Period during or before the conclusion of the Campaign Period.

6. Retail Spend refers to any retail and online purchases (including standing instructions and 0% Interest Easy Payment Plan (“**EPP**”)) transacted locally and/or overseas (including spend transacted in Ringgit Malaysia (“**RM**”) and/or other currencies) which have been successfully charged to the Eligible Cards. Retail purchases made in currencies other than RM will be converted to and computed in RM based on the conversion rate determined by HLB at the time of transaction.
7. Retail Spend **excludes** the following:
  - (i) cash withdrawal in any method (i.e. Automated Teller Machine, over-the-counter, quasi cash, cash advance, etc);
  - (ii) portfolio products such as Balance Transfer (“**BT**”), Call-For-Cash Plus (“**CFC Plus**”), Call-For-Cash (“**CFC**”) and Flexi Payment Plan (“**FPP**”);
  - (iii) JomPAY and government related transactions;
  - (iv) refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
  - (v) any form of services or miscellaneous fees, including finance charges and fees such as credit card annual fee, late payment charges and government service tax, imposed by HLB.

#### **GENERAL TERMS & CONDITIONS**

8. By participating in this Campaign, the NTC Principal Cardholders:
  - (i) agree that they have read, understood and agree to be bound by the T&Cs herein, the General Terms and Conditions of the Credit Cardholder Agreement available on HLB’s Website;
  - (ii) agree that all records of transactions date within or outside of Malaysia captured by HLB’s system within this Campaign are accurate and final;
  - (iii) agree that HLB’s decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Eligible Cardholders;
  - (iv) agree that the Annual Fee Waiver, the RM25 Rebate, the Cashback, the FD Promo Rate and the Bonus BIG Points are non-transferable to any third party and non-exchangeable for cash or other kinds;
  - (v) agree to access the HLB’s Website at regular intervals to view the T&Cs of this Campaign, to ensure they keep up-to-date with any changes or variations to the T&Cs and to follow up with HLB if they have been enlisted for the entitlement of the Annual Fee Waiver and/or the RM25 Rebate and/or the Cashback and/or the FD Promo Rate and/or the Bonus BIG Points;
  - (vi) consent for HLB to disclose or publish their names, ID numbers (in masked form), Eligible Cards numbers (in masked form), Cashback amount and/or photo(s) in HLB’s Website;
  - (vii) authorise HLB to disclose their personal data i.e. contact numbers to HLB’s third party service provider, M3 Technologies (Asia) Berhad (482772-D) as HLB deems fit for the purpose of this Campaign; and
  - (viii) agree to ensure that all the approved Eligible Cards are valid, active, in good standing and not be in breach of any of the T&Cs of this Campaign, and/or General Terms and Conditions of the Credit Cardholder Agreement throughout the Campaign Period and at the point of the Annual Fee Waiver and/or the RM25 rebate and/or the Cashback

and/or the FD Promo Rate and/or the Bonus BIG Points are rewarded. For the avoidance of doubt, the Cashback will be credited to the Eligible Card with the most active in number of transaction counts as the primary fulfilment account if the Eligible Cardholders have more than one (1) Eligible Cards.

9. HLB reserves the right to:
  - (i) forfeit and/or claw back the Annual Fee Waiver and/or the RM25 Rebate and/or Cashback and/or FD Promo Rate and/or Bonus BIG Points in the circumstance where there is reversal of Retail Spend or termination of the Eligible Cards during the Campaign Period and/or at the point of awarding the Annual Fee Waiver and/or the RM25 Rebate and/or the Cashback and/or the FD Promo Rate and/or the Bonus BIG Points or non-compliance to the T&Cs herein. For the avoidance of doubt, the Cashback will be credited to the Eligible Card with most active number of transaction counts as the primary fulfilment account if the Eligible Cardholders have more than one (1) Eligible Cards;
  - (ii) replace and substitute the Annual Fee Waiver and/or the RM25 Rebate and/or the Cashback and/or the FD Promo Rate and/or the Bonus BIG Points herein with an alternative gift of similar value by way of posting on HLB's Website or in any other manner which HLB deems practical, in order to give prior notice to the NTC Principal Cardholders;
  - (iii) add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Campaign by way of posting on HLB's Website, or in any other methods which HLB deems practical, in order to give a prior notice to the NTC Principal Cardholders on such addition, deletion or amendment of the T&Cs or termination of this Campaign; and
  - (iv) decline the eligibility of the Eligibility Cardholder from receiving the Annual Fee Waiver and/or the RM25 Rebate and/or the Cashback and/or the Bonus BIG Points who has performed a Retail Spend not within the meaning of these T&Cs, in a manner or pattern which HLB deems to be abnormal, irregular and/or is indicative of an attempt to obtained an unfair advantage over other Eligible Cardholders with normal/regular spending patterns and HLB's decision in this matter shall be final and conclusive on all Eligible Cardholders.
10. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the Eligible Cards application and/or the sales transactions by Visa international Incorporated, MasterCard Worldwide, Merchant establishments, postal service providers or any party in which may result in the NTC Principal Cardholders being omitted from this Campaign.
11. In addition to the terms stipulated above, NTC Principal Cardholders agree that the General Terms and Conditions of the Credit Cardholder Agreement shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and the General Terms and Conditions of the Credit Cardholder Agreement, the specific terms above shall prevail to the extent of such discrepancies.
12. 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 HLB's Website shall prevail.

13. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the NTC Eligible Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.
14. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.