

CREDIT CARDS ONLINE EXCLUSIVE ACQUISITION CAMPAIGN

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**Holiyay 2.0 Credit Cards Online 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 all new HLB Principal Credit Cardholders ("**NTC Principal Cardholders**") who have, during the Campaign Period, applied for the Eligible Cards as stated in Table 1 appended below via HLB's website at www.hlb.com.my ("**HLB's Website**") or Hong Leong Connect Online Banking ("**Connect**") by completing an online HLB credit card application form and uploading all required supporting documents to HLB's Website or Connect..
2. In order to apply for the Eligible Cards via Connect, NTC Principal Cardholders must first be a registered user of Connect.

Table 1: Eligible Cards for the Campaign

Eligible Cards	
VISA CREDIT CARD	MASTERCARD CREDIT CARD
Infinite	Emirates World Elite
AirAsia Gold/Platinum	Emirates World
GSC Gold/Platinum	Emirate Platinum
Sutera Platinum	The Store Gold/Platinum
WISE Gold	Pacific Gold/Platinum
Essential Gold	Sutera Platinum
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3. NTC Principal Cardholders denote new cardholders who are Malaysians and who do not hold any existing HLB credit cards (including Mach) prior to the Campaign Period and subject to the T&Cs as stated under Clause 4 below.
4. 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 card;
 - (ii) Cardholders whose HLB 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.
5. For the purpose of this Campaign:
- (i) All applications for the Eligible Cards by NTC Principal Cardholders either via HLB Website or Connect 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

6. Subject to fulfilment of Clause 5 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 in Clause 7 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 1st 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 6(a)(i).
 - (b) RM25 Rebate**
 - (i) The Eligible Cardholders, who have performed a minimum of one (1) Retail Spend (as defined in Clause 7 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 receive 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 three thousand (3,000) 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 Cardholder’s account by 30 April 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 31 May 2021, failing which the Eligible Cardholders are deemed to have received the RM25 Rebate.
- (v) HLB does not have any obligation to inform the Eligible Cardholders in the event of Ringgit Malaysia Twenty-Five (RM25) Rebate has reached the maximum allocation of three thousand (3,000) Eligible Cards throughout the Campaign Period during or before the conclusion of the Campaign Period.

(c) Up to RM100 Cashback

- (i) The Eligible Cardholders shall be entitled to one (1) Cashback worth either Ringgit Malaysia One Hundred (RM100) or Ringgit Malaysia Fifty Ringgit (RM50) ("**Cashback**") in the event that the Eligible Cardholders have fulfilled the criteria as illustrated in Table 2 below:

Table 2: Cashback

Cashback	Cashback Allocation	Criteria
RM100 Cashback	RM47,500 for the Campaign Period <ul style="list-style-type: none"> • Total limited to four hundred seventy-five (475) Eligible Cardholders throughout the Campaign Period, on first-come, first-served basis. 	Eligible Cardholders who have performed a minimum cumulative Retail Spend (as defined in Clause 7 below) of Ringgit Malaysia Five Hundred (RM500) using the Eligible Cards approved and issued by HLB under this Campaign within thirty (30) days from the Eligible Cards' activation date will be entitled to receive Ringgit Malaysia One Hundred (RM100) Cashback (" RM100 Cashback ").
RM50 Cashback	RM20,000 for the Campaign Period <ul style="list-style-type: none"> • Total limited to four hundred (400) Eligible Cardholders throughout the Campaign Period, on first-come, first-served basis. 	Eligible Cardholders who have performed a minimum cumulative Retail Spend (as defined in Clause 7 below) of Ringgit Malaysia Two Hundred (RM200) using the Eligible Cards approved and issued by HLB under this Campaign within thirty (30) days from the Eligible Cards activation date will be entitled to receive Ringgit Malaysia Fifty (RM50) Cashback (" RM50 Cashback ").

- (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 Five Hundred (RM500) or Ringgit Malaysia Two Hundred (RM200) in order for the Principal Cardholder(s) to be entitled for the RM100 Cashback or RM50 Cashback respectively.
- (iii) Each Eligible Cardholder is only entitled for **one (1) time** Cashback only, either RM100 Cashback or RM50 Cashback throughout the Campaign Period.
- (iv) The allocation of the RM100 Cashback for this Campaign is capped at Ringgit Malaysia Forty-Seven Thousand Five Hundred (RM47,500) throughout Campaign Period on a first-come, first-served basis.
- (v) The allocation of the RM50 Cashback for this Campaign is capped at Ringgit Malaysia Twenty Thousand (RM20,000) throughout Campaign Period on a first-come, first-served basis.
- (vi) In the event the Eligible Cardholders have fulfilled the conditions as stated above, the Cashback shall be credited to the Eligible Cardholder's account by 30 April 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.
- (vii) In the event of non-receipt of the Cashback, the Eligible Cardholders shall notify HLB by 31 May 2021, failing which the Eligible Cardholders are deemed to have received the Cashback.
- (viii) HLB does not have any obligation to inform the Eligible Cardholders in the event the Cashback has reached the maximum allocation of either Ringgit Malaysia Forty-Seven Thousand Five Hundred (RM47,500) throughout the Campaign Period for RM100 Cashback and/or Ringgit Malaysia Twenty Thousand (RM20,000) throughout the Campaign Period for RM50 Cashback during or before the conclusion of the Campaign Period.

(d) Complimentary Gift for Online Application

- (i) Eligible Cardholders who have performed a minimum cumulative Retail Spend (as defined under Clause 7 below) of Ringgit Malaysia Five Hundred (RM500) using the Eligible Cards approved and issued by HLB under this Campaign within thirty (30) days from the Eligible Cards' activation date will be selected on a first-come-first-served basis to be further entitled to win one (1) unit of mini refrigerator ("**Gift**") in addition to the RM100 Cashback.
- (ii) In the event the Eligible Cardholders have fulfilled the condition as stated above, 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 30 April 2020.
- (iii) The allocation of the Gift for this Campaign is capped at two hundred fifty (250) units each month during the Campaign Period, that is a total of one thousand (1,000) units throughout Campaign Period on a first-come, first-served basis.
- (iv) HLB does not have any obligation to inform the Eligible Cardholders in the event Gift has reached the maximum allocation of two hundred fifty (250) units each

month during the Campaign Period, that is a total of one thousand (1,000) units throughout the Campaign Period during or before the conclusion of the Campaign Period.

- (v) The Gift will be delivered by GD Express Sdn Bhd (also known as GDEX, a courier service provider appointed by HLB) to the Eligible Cardholder's address based on the latest information reflected in HLB's record. The Gift will be delivered by 30 April 2021 ("**Delivery Date**").
 - (vi) It is the obligation of the Eligible Cardholders to provide their latest, valid, accurate telephone numbers and mailing addresses to HLB and HLB shall not be responsible in the event the Eligible Cardholders do not receive the Gift.
 - (vii) In the event the Eligible Cardholders who have received the notification under Clause 6(d)(ii) above do not receive the Gift by their respective Delivery Date, the Eligible Cardholders shall notify HLB in writing by 31 May 2021, failing which, the Eligible Cardholders shall be deemed to have received the Gift.
 - (viii) HLB gives no representation or warranty with respect to the quality or suitability of the Gift to the Eligible Cardholders and HLB shall not be responsible to replace any lost, stolen, damaged or defective Gift (whether due to defects in materials or workmanship by the manufacturer under warranty or otherwise). Eligible Cardholders shall, at their own costs and expense, deal directly with the vendor(s) or supplier(s) for any complaint, dispute or claim in relation to the Gift without recourse to HLB.
- (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 3 below:

Table 3: 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 Point	MYR 1 = 2 BIG Point
Local Retail Transaction	MYR 3 = 1 BIG Point	MYR 5 = 1 BIG Point	MYR 3 = 2 BIG Point	MYR 5 = 2 BIG Point
Overseas Retail Transaction	MYR 2 = 1 BIG Point	MYR 2 = 1 BIG Point	MYR 2 = 2 BIG Point	MYR 2 = 2 BIG Point

*BIG Points are awarded to the Eligible Cardholder based on the total amount posted in Ringgit Malaysia (RM) currency of cumulative Retail Spend made with the AirAsia Card.

- (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 Cardholder to be qualified for the Bonus BIG Points.
 - (iii) Each Eligible Cardholder is only entitled to receive up to a maximum of 3,000 Bonus BIG Points throughout the Campaign Period.
 - (iv) The allocation of the Bonus BIG Points is capped at a total of five hundred fifty (550) 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 Cardholder's BIG Member account by 30 April 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 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 May 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 five hundred fifty (550) Eligible Cardholders throughout the Campaign Period during or before the conclusion of the Campaign Period.
7. 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.
8. 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

9. 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 at HLB's Website;
- (ii) agree that all records of transactions date within or outside of Malaysia captured by the 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, RM25 Rebate, Cashback, Gift and Bonus BIG Points are non-transferable to any third party and non-exchangeable for cash or other kinds;
- (v) agree to access 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 RM25 Rebate and/or Cashback and/or Gift and/or Bonus BIG Points;
- (vi) consent for HLB to disclose or publish their names, ID numbers (in masked form), Eligible Card(s) numbers (in masked form) and/or photo(s) on HLB's Website;
- (vii) authorise HLB to disclose their personal data i.e. contact numbers to 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 RM25 rebate and/or Cashback and/or Gift and/or 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.

10. HLB reserves the right to:

- (i) forfeit and/or claw back the Annual Fee Waiver and/or RM25 Rebate and/or Cashback and/or Gift 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 RM25 Rebate and/or Cashback and/or Gift and/or Bonus BIG Points or non-compliance to the T&Cs herein;
- (ii) replace and substitute the Annual Fee Waiver and/or RM25 Rebate and/or Cashback and/or Gift and/or 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 with a 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 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 RM25 Rebate and/or Cashback and/or Gift and/or 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.

11. 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.
12. In addition to the terms stipulated above, NTC Principal Cardholders agree that the General Terms and Conditions of the Credit Cardholders 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.
13. 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.
14. 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 jurisdiction of the Courts of Malaysia.
15. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.