

## HLB – CREDIT CARD ACQUISITION CAMPAIGN (15 April 2020 – 30 June 2020)

### **CAMPAIGN PERIOD**

The Hong Leong Bank Berhad’s (193401000023 (97141-X)) (“**HLB**”) “**HLB-Credit Cards Acquisition**” (“**Campaign**”) commences on **15 April 2020** at 00:00:00 hours (12:00 a.m.) and ends on **30 June 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-to-Card (“**NTC**”) Principal HLB Credit Cardholders (“**NTC Cardholders**”) who have, during the Campaign Period, applied for a minimum of two (2) Eligible Credit Cards (as stated in the Table 1 appended below) together in one (1) single application to HLB and the Eligible Credit Cards are successfully approved latest by 31 July 2020 (“**Eligible Cardholders**”).
2. For the avoidance of doubt, all the Eligible Credit Cards must be approved in order for the NTC Cardholders to be eligible to participate in this Campaign.

Table 1: Eligible Credit Cards for the Campaign

<b>Apply for a minimum of two (2) following principal Hong Leong Credit Card(s)</b>	
<b>VISA</b>	<b>MASTERCARD</b>
Infinite <b>P</b>	Platinum Business
Infinite	The Store Gold/Platinum
Infinite Doctor’s Edition	Pacific Gold/Platinum
Sutera Platinum	Sutera Platinum
GSC Gold/Platinum	Gold
Gold	l’m
WISE Gold	Emirates World Elite
AirAsia Gold/Platinum	Emirates World/Platinum
Essential Gold	-

3. NTC Cardholders denote new cardholders who do not hold any existing HLB Principal Credit Cards (including Mach) or whose re-applications for the Eligible Credit Cards approved by HLB at any time after twelve (12) months from the date of cancellation of their existing HLB Credit Cards.
4. The following shall not be considered as **NTC Cardholders** and shall **Not** be eligible for this Campaign:
  - i. existing Principal Cardholders of any HLB Credit Card;
  - ii. cardholders who no longer hold any valid HLB Credit Card and/or 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 as a Principal Cardholder within twelve (12) months from the date of such cancellation and;
- 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 or have been declared bankruptcy proceedings at any time prior to, during or after the Campaign Period.

### **CAMPAIGN MECHANICS**

5. Subject to all requirements being fulfilled, the Eligible Cardholders will be entitled to enjoy the following offers:

**(a) Annual Fee Waiver**

- i. The Eligible Cardholders, who have within forty-five (45) days from the Eligible Credit Cards' approval date, perform a minimum of one (1) of any Retail Spend for each Eligible Credit Card approved and issued by HLB under this Campaign will be entitled to the 1<sup>st</sup> year's annual fee waiver for the Eligible Credit Card which the Eligible Cardholders have performed the Retail Spend on within the prescribed period.

**(b) RM25 Cashback**

- ii. In order to be entitled for the RM25 Cashback per Eligible Credit Card, the Eligible Cardholders that apply for a minimum of two (2) Eligible Credit Cards under the Campaign must perform at least one (1) retail spend within forty-five (45) days from cards approval date with either one (1) or up to a maximum of three (3) Eligible Credit Card(s) which has been approved under the Campaign.
- iii. The entitlement for the RM25 Cashback is capped at Ringgit Malaysia Seventy-Five (RM75) per Eligible Cardholders that fulfilled the spend condition, with a maximum of three (3) approved Eligible Credit Cards which are entitled for the RM25 Cashback throughout the Campaign Period, regardless of the number of Eligible Cards applied for. The total Cash Back allocation for this RM25 Cashback is capped at Ringgit Malaysia Three Hundred Seventy-Five Thousand (RM375,000) or fifteen thousand (15,000) NTC Eligible Cardholders on a first-come, first-served basis.
- iv. In the event the Eligible Cardholders has fulfilled the condition as stated above, the RM25 Cashback shall be credited to the principal Eligible Cardholders's account within four (4) months from the Eligible Credit Card's approval date. The Eligible Cardholders will be notified by HLB by way of posting the list of Eligible Cardholders on HLB website at [www.hlb.com.my/st](http://www.hlb.com.my/st) ("**HLB's Website**") not later than 31 July 2020 ("**Notification**").
- v. In the event of non-receipt of the RM25 Cashback, the Eligible Cardholders shall notify HLB within five (5) months from the Eligible Credit Card's approval date, failing which the Eligible Cardholders are deemed to have received the RM25 Cashback and any appeal for the reimbursement of the said RM25 Cashback shall not be entertained.
- vi. HLB does not have any obligation to inform the Eligible Cardholders for the Campaign should the Cashback reach the maximum allocation of Ringgit Malaysia

Three Hundred Seventy-Five Thousand (RM375,000) or fifteen thousand (15,000) NTC Eligible Cardholders during or before the conclusion of the Campaign Period.

**(c) RM100 Cashback**

- i. The Eligible Cardholders shall stand a chance to win Cash Back (“**RM100 Cashback**”) and its criteria are illustrated in the table below:

**Table 2: HLB Credit Card Acquisition Campaign (RM100 Cashback)**

<b>Campaign Period</b>	<b>Maximum RM100 Cashback Allocation</b>	<b>Criteria</b>
15 April 2020 – 30 June 2020	RM550,000	New Principle <b>NTC</b> Eligible Cardholders who have made an <b>accumulative Online Purchases</b> of minimum of RM300 using the Eligible Credit Cards within sixty (60) days from card approval date will be eligible for RM100 Cashback (“ <b>Minimum Purchase Amount</b> ”).

*Note: The last day of the spend period will be extended to 30 September 2020 for **RM100 Cashback** campaign in view for approved customers that apply in the month of June 2020.*

- ii. The Minimum Purchase Amount referred to in Table 2 above refers to **Online Purchases** transacted in Ringgit Malaysia (RM) and/or other currencies, which have been successfully charged to the Eligible Credit Cards. The Retail Spend 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.
- iii. **Online Purchases** means any of the following transactions like E-commerce transactions and eligible Card-On-File/E-Wallet transactions that the card details are manually entered (not swiped/inserted) to any POS terminal of acquiring bank and no point of sales (“**POS**”) terminal is used by the merchants under the following Merchant Category Codes (“**MCCs**”), via the merchant’s respective mobile applications or websites, where payment is made using the Eligible Credit Card(s).

Table 3: Example of MCCs under Online purchases and E-wallet merchant description.

<b>Merchant Description</b>	<b>Merchant Category Codes</b>
Grab	4111, 5734,6540, 7399,8999
Food Panda	5499, 5811
Dahmakan	5811
Boost	6540
Fave	5311,5651, 5812, 5814, 7278, 7298, 7542
Bigpay	6012
Touch n’ Go eWallet	4784,5968

- iv. **Online Purchases** made by Supplementary Credit Cardholder(s) under the same Principal Credit Cardholder's HLB Cards account(s) will be included in the RM300 accumulative **Online Purchases** to enjoy the RM100 Cashback.
  - v. The RM100 Cashback is only limited to first five thousand five hundred (5,500) eligible NTC Principal Cardholders that have their Eligible Credit Cards approved within the Campaign Period.
  - vi. Each Eligible Cardholder is entitled for (1) one time RM100 Cashback during the Campaign Period.
  - vii. In the event the Eligible Cardholders fulfil the condition for the RM100 Cashback as stated above, the RM100 Cashback shall be credited to the principal Eligible Cardholder's account that is registered with HLB within four (4) months from the Eligible Card's approval date. The Eligible Cardholders for RM100 Cashback will be notified by HLB by way of posting the list of Eligible Cardholders for Promotion "RM100 Cashback" on HLB's website at [www.hlb.com.my/cb](http://www.hlb.com.my/cb) ("**HLB's Website**") not later than 31 July 2020 ("**Notification**").
  - viii. It is essentially the obligations of the Eligible Cardholders who are entitled for the RM100 Cashback to inform HLB in writing in the event of non-receipt of the RM100 Cashback within ninety (90) days from the end of Campaign Period, failing which the Eligible Cardholders are deemed to have received the said RM100 Cashback and any appeal/request for the reimbursement of the RM100 Cashback shall not be entertained by HLB.
  - ix. HLB does not have any obligation to inform the Eligible Cardholders should the RM100 Cashback reach the maximum allocation of Ringgit Malaysia Five Hundred Fifty Thousand (RM550,000) during or before the conclusion of the Campaign Period.
6. Retail Spend is based on the following criteria:
- i. Shall include retail and online purchases, standing instructions transacted locally and internationally.  
Shall **exclude** cash withdrawal in any method
  - ii. Shall **exclude** portfolio products such as Balance Transfer ("**BT**"), Call-For-Cash Plus ("**CFC Plus**") and Call-For-Cash ("**CFC**");
  - iii. Shall **exclude** refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
  - iv. Shall **exclude** 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**

7. By participating in this Campaign, the Eligible 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 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 any reversal of transactions shall be excluded;
- v. agree that the Cashback are non-transferable to any third party and non-exchangeable for cash or other kinds;
- vi. agree to access the HLB's Website at regular time 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 Cashback;
- vii. consent for HLB to disclose or publish their names, ID numbers (in masked form) and/or photo(s) in HLB's Website; and
- viii. 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.

8. HLB reserves the right to:

- i. reject any Eligible Credit Cards application submitted with assigning reason for the rejection.
- ii. disqualify any NTC Cardholders/HLB Cardholders, from participating in this Campaign;
- iii. decline the eligibility of any NTC Cardholders/HLB Cardholders to participate in the Campaign for any reason whatsoever as HLB may in its absolute discretion deem fit. In particular, HLB shall have the absolute right to decline the eligibility of a NTC Cardholders/HLB Cardholders who has performed a Retail Spend 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 obtain an unfair advantage over other NTC Cardholders/HLB Cardholders with normal/regular spending patterns, and HLB's decision in this matter shall be final and conclusive on all NTC Cardholders/HLB Cardholders.
- iv. forfeit and/or claw back the Annual Fee Waiver, RM25 Cashback, RM100 Cashback in the circumstance where there is reversal of Retail Spend or termination of the Eligible Cards and/or HLB Cards during the Campaign period and/or at the point of awarding the Annual Fee Waiver, RM25 Cashback, RM100 Cashback or non-compliance to the T&Cs herein;
- v. amend the total Annual Fee Waiver, RM25 Cashback, RM100 Cashback and/or replace the Annual Fee Waiver, RM25 Cashback, RM100 Cashback, 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 Cardholders/HLB Cardholders; and
- vi. add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Campaign by way of posting on the HLB's Website, or in any other methods which HLB deems practical, in order to give a prior notice to the NTC Cardholders/HLB Cardholders on such addition, deletion or amendment of the T&Cs or termination of this Campaign.

- vii. 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 Cardholders/HLB Cardholders being omitted from this Campaign.
- viii. In addition to the terms stipulated above, NTC Cardholders/HLB 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.
- ix. 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's Website shall prevail.