

“ADD CARD RM50 CASH BACK” CAMPAIGN

CAMPAIGN PERIOD

The Hong Leong Bank Berhad’s (193401000023 (97141-X)) (“**HLB**”) “**Add Card RM50 Cash Back Campaign**” (“**Campaign**”) shall commence on 15 April 2020 and end on 30 June 2020, both dates inclusive (“**Campaign Period**”), unless notified otherwise.

TERMS AND CONDITIONS

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

ELIGIBILITY

1. This Campaign is only open to existing HLB Principal Credit Cardholders (“**Eligible Cardholders**”) who have, during the Campaign Period, applied for any additional Eligible Credit Card as stated under (Table 1) below via Hong Leong Connect Online Banking and the Eligible Credit Card is successfully approved by HLB during the Campaign Period.

Table 1: Eligible Credit Card(s) for the Campaign

| Apply for any one (1) of the principal Hong Leong Credit Cards | |
|---|-------------------------|
| VISA | MASTERCARD |
| Infinite P | Platinum Business |
| Infinite | The Store Gold/Platinum |
| Infinite Doctor’s Edition | Pacific Gold/Platinum |
| Sutera Platinum | Sutera Platinum |
| GSC Gold/Platinum | Gold |
| Gold | I’m |
| WISE Gold | Emirates World Elite |
| AirAsia Gold/Platinum | Emirates World/Platinum |
| Essential Gold | - |

2. Notwithstanding the above, the following Eligible Cardholders are NOT eligible to participate in this Campaign:
 - i. Eligible 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/Hong Leong Islamic Bank Berhad (“**HLISB**”) or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period;
 - ii. Eligible Cardholders who have committed or determined by HLB/HLISB to be potentially committing any of the wrongful acts stipulated herein; and/or
 - iii. Eligible Cardholders who have applied for the Eligible Credit Cards and/or have their Eligible Credit Cards approved by HLB before or after the Campaign Period.

CAMPAIGN MECHANICS

3. The Eligible Cardholders will be entitled to enjoy RM50 Cashback (“Gift”) and a 1st year annual fee waiver, subject to the fulfilment of the following:
 - i. The Eligible Cardholders must perform Online Purchase (as defined below) amounting to a accumulative of Ringgit Malaysia One Hundred (RM100) Online Purchases using the one (1) Eligible Credit Card within sixty (60) days from the approval date of the Eligible Credit Card.
 - ii. **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 2: Example of MCCs under Online Purchase transactions:

| Merchant Description | Merchant Category Codes |
|----------------------|---|
| 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 |

4. Other transactions will be excluded from this Campaign:
 - a) Quasi cash transactions (example: online betting and/or gaming transactions);
 - b) Monthly instalments under any instalment payment facility provided by HLB;
 - c) Standing Instructions/Recurring and auto payment service;
 - d) Any transactions for payments effected through the internet for Insurance/Takaful Premiums, Utility Bills, Government Services and JomPAY;
 - e) Transactions for payments made towards Mail Order and Telephone Order (“MOTO”); and
 - f) Cash advance/withdrawal/deposit transactions, Call-For-Cash/Plus, Balance Transfer, Flexi Payment Plan (“FPP”), fund transfer, reversal, fees and/or charges imposed by HLB and posted into the Eligible Card’s account.
5. The Eligible Cardholders who have fulfilled the condition as stated under Clause 3(i) (“Successful Cardholders”) will be eligible to receive the Gift and a 1st year annual fee waiver on selected Eligible Credit Cards.
6. The Gift is capped at Ringgit Malaysia One Hundred Fifty (RM150) or up to three (3) Eligible Credit Cards per Successful Cardholder throughout the Campaign Period. For the avoidance

of doubt, each card Eligible Cardholder needs to fulfil the condition stated under Clause 3(i) in order to enjoy the Gift and the 1st year annual fee waiver.

7. Total Cash Back allocation for this Campaign is capped at Ringgit Malaysia Seventy-Five Thousand (RM75,000) or one thousand five hundred (1,500) Add-Cards under Hong Leong Credit Card on a first-come, first-served basis.
8. The Gift shall be credited to the Eligible Cardholders' account within two (2) months from the end of the Campaign Period.
9. In the event of non-receipt of the Gift, the Successful Cardholders shall notify HLB within three (3) months from the end of the Campaign Period, failing which the Successful Cardholders are deemed to have received the Gift and any appeal for the reimbursement of said Gift shall not be entertained.
10. The Gift is non-transferable to any third party and non-exchangeable for cash, credit, cheque or gifts in kind.
11. HLB reserves the right to:
 - a) determine what constitutes a Online Purchase and its decision shall be deemed binding and final;
 - b) disqualify any Eligible Cardholders at its sole and absolute discretion from participating in this Campaign; and
 - c) forfeit any or all of the Gift in event where there is non-compliance to the T&Cs herein; and d) add, delete or amend the T&Cs herein, wholly or in part, ("**Variation**") or to terminate this Campaign ("**Termination**") at its absolute discretion by way of posting such Variation or Termination on HLB's website, or in any other manner which HLB deems practical, in order to give a prior notice to the Eligible Cardholders on such Variation or Termination of this Campaign.

GENERAL

12. By participating in this Campaign, the Eligible Cardholders/Successful Cardholders agree:
 - a) to the terms and conditions of the Eligible Cards;
 - b) that they have read, understood and agree to be bound by the T&Cs herein;
 - c) that all records of transactions within or outside of Malaysia captured by HLB's system(s) for the Campaign are accurate and final;
 - d) that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all Eligible Cardholders and Successful Cardholders;
 - e) to access www.hlb.com.my/a50 at regular intervals to view the T&Cs and to ensure to keep up-to-date with any changes or variations to the T&Cs;
 - f) to have read, understood and agree to be bound by the HLB Privacy Notice which is available in HLB's website at www.hlb.com.my ("**HLB's Website**");
 - g) that the Bank shall not be liable, whether directly or consequentially, for any loss or damage or whatsoever suffered by the Eligible Cardholder/Successful Cardholder

from his/her participation in the Campaign as a result of any act or omission on the part of the Eligible Cardholder/Successful Cardholder.

13. The T&Cs herein, the General Terms and Conditions in the HLB Cardholder Agreement, the terms and conditions of the Eligible Credit Cards and any relevant terms and conditions that HLB may specify from time to time shall be read together as an entire agreement and if there is any discrepancy between these T&Cs, the General Terms and Conditions in the HLB Cardholder Agreement and the terms and conditions of the Eligible Credit Cards, the specific T&Cs herein shall prevail to the extent of such discrepancy.
14. The T&Cs herein, the General Terms and Conditions in the HLB Cardholder Agreement, the terms and conditions of the Eligible Credit Cards and any relevant terms and conditions that HLB may specify from time to time shall be read together as an entire agreement and if there is any discrepancy between these T&Cs, the General Terms and Conditions in the HLB Cardholder Agreement and the terms and conditions of the Eligible Credit Cards, the specific T&Cs herein shall prevail to the extent of such discrepancy.
15. In the event of any discrepancy between these T&Cs as compared to the advertising, Campaign, publicity and other materials relating to or in connection with this Campaign, the final T&Cs on HLB's Website shall prevail.
16. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardholders and Successful Cardholders agree to submit to the exclusive jurisdiction of the courts of Malaysia.
17. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa