

Digital Day 2020 Credit Cards Acquisition Campaign

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "Digital Day 2020 Credit Cards Acquisition Campaign" ("Campaign") commences on **7 July 2020** at 00:00:00 hours (12:00 a.m.) and ends on **8 July 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") and Existing-to-Card ("ETC") HLB Principal Credit Cardholders ("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 electronic online HLB credit card application form and uploading all required supporting documents to HLB's Website or Connect and only for those Eligible Card(s) successfully approved latest by 31 July 2020.
2. In order to apply for the Eligible Cards via Connect, Principal Cardholders must be a registered user of Connect ("Connect User").

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. For the avoidance of doubt, all the Eligible Cards must be approved and activated via Connect or Short Message Service ("SMS") in order for the Principal Cardholders to be eligible to participate in this Campaign ("Eligible Cardholders").
4. ETC Principal Cardholders denote existing HLB Principal Cardholders who hold a minimum of one (1) valid and/or active HLB Credit Card prior to the Campaign Period or who cancelled their HLB Credit Cards and have reapplied for a new HLB Credit Card (including the Eligible Cards) as a Principal Cardholder within twelve (12) months from the date of such cancellation.

5. NTC Principal Cardholders denote new cardholders who do not hold any existing HLB Principal Credit Cards (including Mach) prior to the Campaign Period and subject to the T&Cs as stated under Clause 6 below.
6. The following shall **not** be considered as NTC Principal Cardholders:
 - 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 (including the Eligible Cards) 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 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.

CAMPAIGN MECHANICS

7. 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 performed a minimum of one (1) retail spend for each Eligible Card approved and issued by HLB under this Campaign within forty-five (45) days from the Eligible Cards’ approval date, will be entitled to the 1st year’s annual fee waiver (“**Annual Fee Waiver**”).

(b) Cashback for NTC Eligible Cardholders up to RM700 (“Cashback 1”)

- i. The NTC Eligible Cardholders shall be entitled for the Cashback 1 up to Ringgit Malaysia Seven Hundred (RM700) and its criteria are illustrated in Table 2 below:

Table 2: Cashback 1 (for NTC Eligible Cardholders only)

Cashback Allocation	Criteria
RM100,000 (first-come, first-served basis) per Campaign Period	NTC Eligible Cardholders who have performed minimum cumulative Retail Spend (as defined in Clause 8 below) of RM500 on Eligible Card(s) approved and issued by HLB under this Campaign will be entitled to 50% cashback on retail spend up to RM700 (“ NTC Qualified Cardholders ”). Cumulative Retail Spend is based on transactions date up to 31 August 2020.

- ii. Retail Spend performed by Supplementary Cardholder(s) under the same Principal NTC Eligible Cardholder’s account(s) will be included in the minimum cumulative retail spend of Ringgit Malaysia Five Hundred (RM500) to enjoy the Cashback 1 up to RM700.
- iii. The Cashback 1 is capped at Ringgit Malaysia Seven Hundred (RM700) per NTC Qualified Cardholder per Campaign Period.

- iv. The total allocation for Cashback 1 is capped at Ringgit Malaysia One Hundred Thousand (RM100,000) on a first-come, first-served basis.
- v. In the event the NTC Eligible Cardholders has fulfilled the condition as stated above, the Cashback 1 shall be credited to the NTC Qualified Cardholder's account within three (3) months from the Campaign Period. The NTC Qualified Cardholders will be notified by HLB by way of posting the list of NTC Qualified Cardholders (Principal Cardholders name, masked Eligible Card numbers and/or Cashback amount) on HLB's Website at www.hlb.com.my/ddcc not later than 31 October 2020 ("**Notification**").
- vi. In the event of non-receipt of the Cashback 1, the NTC Qualified Cardholders shall notify HLB within four (4) months from the Campaign Period, failing which the NTC Qualified Cardholders are deemed to have received the Cashback 1.
- vii. HLB does not have any obligation to inform the NTC Qualified Cardholders should the Cashback 1 has reached the maximum allocation of Ringgit Malaysia One Hundred Thousand (RM100,000) during or before the conclusion of the Campaign Period.

(c) Cashback for ETC Eligible Cardholders up to RM170 ("Cashback 2")

- i. The ETC Eligible Cardholders shall be entitled for the Cashback 2 up to Ringgit Malaysia One Hundred Seventy (RM170) and its criteria are illustrated in Table 3 below:

Table 3: Cashback 2 (for ETC Eligible Cardholders only)

Cashback Allocation	Criteria
RM20,000 (first-come, first-served basis) per Campaign Period	ETC Eligible Cardholders who have performed minimum cumulative Retail Spend of RM500 on Eligible Card(s) approved and issued by HLB under this Campaign will be entitled to 50% cashback on Retail Spend up to RM170 (" ETC Qualified Cardholders "). Cummulative Retail Spend based on transactions date up to 31 August 2020.

- ii. Retail Spend performed by Supplementary Cardholder(s) under the same Principal ETC Eligible Cardholder's account(s) will be included in the minimum cumulative Retail Spend of Ringgit Malaysia Five Hundred (RM500) to enjoy the Cashback 2 up to RM170.
- iii. The Cashback 2 is capped at Ringgit Malaysia One Hundred Seventy (RM170) per ETC Qualified Cardholder per Campaign Period.
- iv. The total allocation for Cashback 2 is capped at Ringgit Malaysia Twenty Thousand (RM20,000) on a first-come, first-served basis.
- v. In the event the ETC Eligible Cardholders has fulfilled the condition as stated above, the Cashback 2 shall be credited to the ETC Qualified Cardholder's account within three (3) months from the Campaign Period. The ETC Qualified Cardholders will be notified by HLB by way of posting the list of ETC Qualified Cardholders (Principal Cardholders name, masked Eligible Card numbers and/or Cashback amount) on HLB's Website at www.hlb.com.my/ddcc not later than 31 October 2020 ("**Notification**").
- vi. In the event of non-receipt of the Cashback 2, the ETC Qualified Cardholders shall notify HLB within four (4) months from the Campaign Period, failing which the ETC Qualified Cardholders are deemed to have received the Cashback 2.

- vii. HLB does not have any obligation to inform the ETC Qualified Cardholders for the Campaign should the Cashback 2 has reached the maximum allocation of Ringgit Malaysia Twenty Thousand (RM20,000) during or before the conclusion of the Campaign Period.

Cashback 1 and Cashback 2 are collectively known as “**Cashback**”.

8. 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.
9. 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. refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - iv. 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

10. By participating in this Campaign, the 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 and Cashback 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 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;
 - vi. consent for HLB to disclose or publish their names, ID numbers (in masked form), Eligible Card(s) numbers (in masked form), Cashback amount and/or photo(s) in HLB’s Website; and
 - 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.

11. HLB reserves the right to:
- i. reject any Eligible Cards application submitted with assigning reason for the rejection;
 - ii. disqualify any Principal Cardholders from participating in this Campaign;
 - iii. decline the eligibility of any Principal Cardholders to participate in the Campaign for any reason whatsoever as HLB may deem fit. In particular, HLB shall have the right to decline the eligibility of a Principal Cardholders 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 obtain an unfair advantage over other Principal Cardholders with normal/regular spending patterns, and HLB's decision in this matter shall be final and conclusive on all Principal Cardholders;
 - iv. all the approved Eligible Card(s) must be valid, active, in good standing and must not be in breach of any of the T&Cs of this Campaign, and/or General Terms and Conditions of the Credit Cardholder Agreement at the point of the Cashback are rewarded. For the avoidance of doubt, the Cashback will be credited to the Eligible Card with most active in transaction count as the primary fulfilment account if the Eligible Cardholders have more than one (1) Eligible Cards;
 - v. forfeit and/or claw back the Annual Fee Waiver, the Cashback 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, the Cashback or non-compliance to the T&Cs herein;
 - vi. amend the total Annual Fee Waiver and/or the Cashback and/or replace the Annual Fee Waiver and/or the 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 with a prior notice to the Principal Cardholders;
 - vii. 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 Principal Cardholders on such addition, deletion or amendment of the T&Cs or termination of this Campaign;
 - viii. 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 Principal Cardholders being omitted from this Campaign;
 - ix. In addition to the terms stipulated above, 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;
 - x. 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;
 - xi. 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; and
 - xii. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.