

HONG LEONG BANK GSC VISA CREDIT CARD: ONLINE EXCLUSIVE CAMPAIGN

Campaign Period

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "Hong Leong Bank GSC Visa Credit Card: Online Exclusive Campaign" ("Campaign") commences on 5 November 2020 and ends on 31 January 2021 ("Campaign Period"), unless specified or notified otherwise.

Terms & Conditions

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

ELIGIBILITY

1. The Campaign is open to new and existing customers of HLB who have completed and submitted their application together with the income documents for a Hong Leong Bank GSC Visa Credit Card ("Eligible Card") via the Campaign's website at www.hlb.com.my/gsonline ("Campaign Website") ("Eligible Customer").
2. The following customers are NOT eligible to participate in the Campaign:
 - (a) Customers 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 bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period;
 - (b) Customers who are determined by HLB to be potentially committing any of the wrongful acts stipulated herein;
 - (c) Existing principal or supplementary cardholders of the Eligible Card;
 - (d) Existing cardholders of any HLB credit card whose HLB Credit Card account(s) is/are delinquent; and
 - (e) Customers who have applied for the Eligible Card before the Campaign Period.

Campaign Mechanics

3. The first five hundred (500) Eligible Customers who have fulfilled the criteria under Clause 1 above each month throughout the Campaign Period will be entitled to receive one (1) unit of wireless earbuds ("Gift") subject to the terms and conditions herein.
4. The number of Gifts available for this Campaign is limited as illustrated in Table 1 below:

Table 1: Illustration of Gift Availability

Month	Number of Gifts Available
November 2020	500 units
December 2020	500 units
January 2021	500 units

5. HLB does not have any obligation to inform the Eligible Customers in the event the Gift allocated has reached the maximum allocation above.

6. The Eligible Customers will be notified by HLB by way of posting the list of Eligible Customers (Principal and/or Supplementary applicants' name and masked National Registration Identification Card (NRIC)) on the Campaign Website by 31 March 2021 ("**Notification Date**").
7. The Gift will be delivered by GD Express Sdn Bhd (also known as **GDEX**, a courier service provider appointed by the Bank) to the Entitled Customer's address based on the latest information reflected in HLB's record by 30 April 2021 ("**Delivery Date**"). It is the obligation of the Eligible Customers to provide their latest, valid, accurate telephone number(s) and mailing address to HLB and HLB shall not be responsible in the event the Eligible Customers do not receive the Gift for any reason whatsoever.
8. In the event the Eligible Customers do not receive the Gift by the Delivery Date, the Entitled Customers shall notify HLB in writing by 31 May 2021 regarding the non-receipt of the Gift, failing which, the Eligible Customers shall be deemed to have received the Gift.
9. HLB gives no representation or warranty with respect to the quality or suitability of the Gift to the Eligible Customers 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). The Eligible Customers shall, at their own costs and expense, deal directly with Sosu Asia (Company No: 002878175-K) for any complaint, dispute or claim in relation to the Gift without recourse to HLB.

GENERAL

10. By participating in this Campaign, the Eligible Customers:
 - (a) agree that they have read, understood and agreed to be bound by the T&Cs herein and the General Terms and Conditions of the Cardholder Agreement available at www.hlb.com.my;
 - (b) agree that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Eligible Customers;
 - (c) agree that the Gift is non-transferable to any third party and non-exchangeable for cash or in kind; and
 - (d) agree to access HLB's Website at regular intervals to view the T&Cs of this Campaign to ensure that they keep up-to-date with any changes or variations to the T&Cs.
11. HLB reserves the right to:
 - (a) disqualify the Eligible Customers from participating in the Campaign for any reason whatsoever as HLB may deem fit. In particular, HLB shall have the right to disqualify Eligible Customers who have submitted multiple applications on the Campaign Website in an attempt to obtain more than one (1) Gift;

- (b) 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 Eligible Customers; and
 - (c) substitute the Gift with alternative gifts of similar value with prior notice.
12. The Eligible Customer's account(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 HLB Cardholder Agreement at the point the Gift is rewarded.
 13. 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 exclusive jurisdiction of the Courts of Malaysia.
 14. In addition to the terms stipulated above, Eligible Cardholders agree that the General Terms and Conditions of the HLB 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 HLB Cardholder Agreement, the T&Cs herein shall prevail to the extent of such discrepancies.
 15. 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 and/or the Campaign, the final terms and conditions on HLB's Website shall prevail.