

## HONG LEONG BANK DEBIT CARD CONTEST

### “SPEND WITH YOUR DEBIT CARD AT GUARDIAN & STAND TO WIN AN APPLE GADGET ”

#### CONTEST PERIOD

- The Hong Leong Bank Berhad’s [193401000023 (97141-X)] (“HLB”) “Spend With Your Debit Card At Guardian & Stand To Win An Apple Gadget Contest”(“Contest”) commences on 1 July 2020 at 10:00 hours (10:00 a.m.) and ends on 30 September 2020 at 22:00 (10:00 p.m.), inclusive of both dates (“Contest Period”), unless notified otherwise.

#### TERMS & CONDITIONS

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

#### ELIGIBILITY

- The Contest is open to all citizens or permanent residents of Malaysia who possess any debit card issued by an issuing bank in Malaysia (“Debit Cardholders”). The Debit Cardholders must have a valid and active account in good financial standing with their issuing bank during the Contest Period and until the collection of the Contest prizes.

#### MECHANICS

- To participate in the Contest, the Debit Cardholders are to spend any amount at any Guardian stores in Malaysia. Each transaction shall be eligible for one (1) entry for non-HLB Debit Cardholders and two (2) entries for HLB Debit Cardholders. Each Debit Cardholder may submit multiple entries.
- The Debit Cardholders are to submit their entries (“Eligible Entries”) via Short Message Service (“SMS”) to 66000 (“Designated Number”) in the format below during the Contest Period (“Eligible Cardholders”) to qualify for and stand a chance to win the prizes as stated under Clause 5 below.

Type **AP3<space>6-digit approval code<space>card last 4-digit<space>card expiry date**

Example: **AP3 000123 1122 0921**

Send to **66600**

*Note: The approval code above is the transaction code which can be found below the debit card number printed on the transaction slip.*

- The Eligible Entries will be grouped according to the transaction dates and weekly periods below (“Weekly Periods”) to win the weekly prizes below (“Prizes”):

Weekly Period	Transaction dates (both dates inclusive)	Prizes
Week 1	1 July to 7 July 2020	No. of winners: <ul style="list-style-type: none"> <li>Two (2) winners per week.</li> <li>Total twenty-six (26) winners in thirteen (13) weeks.</li> </ul> Weekly prizes: <ul style="list-style-type: none"> <li>One (1) unit 13-inch MacBook Air.</li> <li>One (1) unit 5.8-inch iPhone 11 Pro.</li> </ul>
Week 2	8 July to 14 July 2020	
Week 3	15 July to 21 July 2020	
Week 4	22 July to 28 July 2020	
Week 5	29 July to 4 August 2020	
Week 6	5 August to 11 August 2020	
Week 7	12 August to 18 August 2020	
Week 8	18 August to 25 August 2020	
Week 9	26 August to 1 September 2020	
Week 10	2 September to 8 September 2020	

Week 11	9 September to 15 September 2020	Each Eligible Cardholder shall stand a chance to win one (1) unit of Prize only throughout the Contest Period.
Week 12	16 September to 22 September 2020	
Week 13	23 September to 30 September 2020	

6. The Eligible Entries must be submitted within each Weekly Period in which the transaction date falls, failing which the Eligible Entries will be deemed invalid and forfeited.

Example: The Eligible Entry for a transaction dated 2 July 2020 must be submitted within the Week 1 Weekly Period, i.e. on or before 7 July 2020.

#### Eligible Entries

7. Eligible Cardholders shall be responsible to:
  - a) Check and ensure that their respective telecommunication service providers (“Telcos”) are able to support the sending of SMS to the Designated Number during the Contest Period. HLB shall not be held liable if any of the Telcos are unable to do so; and
  - b) Pay the standard SMS charges as levied by the Telcos for each SMS sent under this Contest to the Designated Number.
8. Eligible Cardholders are responsible to ensure that the details in the Qualifying Entries sent to the Designated Number are accurate, complete and within the period stated under Clause 6, failing which, the Eligible Cardholders’ Eligible Entries will not be processed.
9. Eligible Cardholders will receive an SMS reply for the Eligible Entries successfully sent to the Designated Number, subject to the SMS traffic at the Telcos’ network.

#### WINNERS’ SELECTION AND FULFILMENT

10. At the end of each Weekly Period, Eligible Cardholders will be randomly selected by HLB based on the Eligible Entries (“**Shortlisted Cardholders**”) who will stand a chance to win the Prizes. There are a total of twenty-six (26) units of Prizes in thirteen (13) weeks to be won under this Contest.
11. The Shortlisted Cardholders will be contacted by HLB on best efforts basis twice in one (1) day at any time during office hours (Monday to Friday from 9:00 a.m. to 6:00 p.m.) at the mobile phone number used to send in the Eligible Entries. The Shortlisted Cardholders will then be required to answer one (1) question.
12. In the event HLB is unable to contact the Shortlisted Cardholders after two (2) attempts or the Shortlisted Cardholders fail to answer the call after five (5) rings or fail to provide the correct answer, the Shortlisted Cardholders are deemed to have missed their chance of winning the Prizes and HLB has the absolute right to select another Shortlisted Cardholder at its discretion.
13. The Shortlisted Cardholder who successfully answers the question correctly will be deemed as a winner of the Prizes (“**Winner**”).
14. HLB shall determine at its discretion on the type of Prize to be given to the Winner without assigning any reason thereof.
15. Announcement of Winners will be made on HLB’s website at [www.hlb.com.my](http://www.hlb.com.my) (“**HLB’s Website**”) and/or in any manner deem appropriate by HLB within eight (8) weeks from the end of each Weekly Period (“**Notification Period**”). Prizes are to be collected at the HLB branch chosen by the Winners within four (4) weeks from the Notification Period, failing which the Prizes shall be forfeited.

## GENERAL

16. By participating in this Contest, the Eligible Cardholders:
- agree to have read, understood and to be bound by the T&Cs herein;
  - agree that all records of transactions captured by the HLB's system within this Contest Period are accurate and final;
  - agree that HLB's decision on all matters relating to this Contest shall be final, conclusive and binding on all Eligible Cardholders;
  - agree that Prizes are non-transferable to any third party and non-exchangeable for cash or in kind;
  - agree to access to HLB's Website at regular intervals to view the T&Cs of this Contest to ensure that they keep up-to-date with any changes or variations to the T&Cs;
  - consent and authorize HLB to disclose their personal data (ie. debit card number, mobile number, transaction details) to Visa, Mastercard and authorised 3<sup>rd</sup> party vendors for the purpose of this Contest; and
  - consent for HLB to disclose or publish their names, ID numbers (in masked form) and/or photo(s) on HLB's Website.
17. HLB reserves the right to:
- disqualify any Eligible Cardholders from participating in the Contest for any reason whatsoever as HLB may in its absolute discretion deem fit;
  - substitute the Prizes with other products 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 Eligible Cardholders;
  - add, delete or amend the T&Cs, either wholly or in part, or to suspend or terminate this Contest at any time at its discretion, by way of posting on the HLB's Website, or any other manner HLB deems practical, in order to give prior notice the Eligible Cardholders.
18. HLB gives no representation or warranty with respect to the quality or suitability of the Prizes. The Winners shall deal directly with the provider and/or manufacturer for all warranty information.
19. The Prizes featured in all printed materials and HLB's Website is for illustration purpose only. Any props, accessories or equipment featured with the Prizes in any pictorial materials are for decorative purpose and shall not form part of the Prizes.
20. 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 Contest, the final T&Cs on HLB's Website shall prevail.
21. The T&Cs of the Contest 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.