

SAVE ON SHELL CAMPAIGN TERMS AND CONDITIONS

CAMPAIGN PERIOD

Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**")'s "**Save On Shell Campaign**" ("**Campaign**") commences on **08 August 2020** at 00:00:00 hours (12:00 a.m.) and ends on **18 September 2020** at 23:59:59 hours (11:59 p.m.), inclusive of both dates ("**Campaign Period**"), unless specified herein or notified otherwise.

TERMS & CONDITIONS

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

CAMPAIGN ELIGIBILITY

1. The Campaign is open to the existing HLB credit cardholders ("**HLB Cardholders**") of any HLB credit card(s) ("**Card(s)**").
2. HLB Cardholders shall **exclude** the following persons:
 - (a) HLB Cardholders who possess Card(s) which are NOT issued in Malaysia;
 - (b) HLB Cardholders whose Card(s)' account(s) are NOT in good standing, inactive, tagged to a closed or inactive Current Account or Savings Account ("**CASA**") or who are in breach of any terms and conditions of HLB Credit and/or Debit Card account(s) and/or CASA at any time during the Campaign Period;
 - (c) HLB Cardholders whose Card(s) are invalid or cancelled at any time during the Campaign Period; and/or
 - (d) HLB 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 or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period.

CAMPAIGN MECHANICS & PARTICIPATION CRITERIA

3. The Cardholders shall be entitled to Ringgit Malaysia Four (RM4) Shell E-Voucher ("**E-Voucher**") for a minimum spend of Ringgit Malaysia Fifty (RM50) performed under the Spend Category in a single receipt during Campaign Period ("**Qualifying Spend**") as set out in Table 1 below, subject to the terms and conditions herein ("**Eligible Cardholders**").

Table 1

Spend Category	Qualifying Spend	Total Prize Allocation
Petrol Spend ¹ under Merchant Category Code (MCC): 5541 & 5542 at Shell Outlets only	RM50 in a single receipt	RM4 E-Voucher

4. ¹ "**Petrol Spend**" means any transaction made in Ringgit Malaysia (RM) and/or other currencies performed with physical Card(s) at any Shell's terminal and outlets under the following Merchant Category Code ("**MCC**"):

MCC	Description
5541	Service Stations (With or Without Ancillary Services)
5542	Fuel Dispenser, Automated

5. For the avoidance of doubt, any Qualifying Spend made by Supplementary Credit Cardholder(s) under the same Principal Credit Cardholder's account(s) will also be included in the computation of the Principal Credit Cardholder's eligibility for the E-Voucher.
6. The assignment of MCC for the merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct MCC. Spend will not be qualified in the event of incorrect assignment of MCC by the acquiring bank.

CAMPAIGN FULFILMENT

7. Eligible Cardholders selection for E-voucher:
 - a) E-Voucher will be awarded to the Eligible Cardholders on a first-come, first-served basis.
 - b) Each Eligible Cardholder is eligible to receive only one (1) E-Voucher worth Ringgit Malaysia Four (RM4) bi-weekly as set out in Table 2 below.
8. Each Eligible Cardholder is entitled to receive up to a maximum of three (3) E-Vouchers worth Ringgit Malaysia Twelve (RM12) throughout the Campaign Period on a first-come, first-served basis.
9. The total E-Voucher pool allocation is capped at Ringgit Malaysia Four Hundred Thousand (RM400,000) with a weekly capping throughout the Campaign Period as set out in Table 2 below. HLB has no obligation to inform the Eligible Cardholders should the E-Voucher pool allocation reach its limit.

Table 2

Fulfilment Week	Date	No of E-Voucher per Eligible Cardholder	Total Weekly E-Voucher pool	Total E-Voucher Allocation pool
1	Week 1: 8 Aug 2020 – 14 Aug 2020	1	RM67,000	RM400,000
	Week 2: 15 Aug 2020 – 21 Aug 2020		RM67,000	
2	Week 3: 22 Aug 2020 – 28 Aug 2020	1	RM67,000	
	Week 4: 29 Aug 2020 – 4 Sept 2020		RM67,000	
3	Week 5: 5 Sept 2020 – 11 Sept 2020	1	RM67,000	
	Week 6: 12 Sept 2020 – 18 Sept 2020		RM65,000	

10. The E-Voucher shall be emailed to the Eligible Cardholders email address within ten (10) working days after the end of each Fulfilment Week ("**Notification Date**"). At the time of emailing the E-Voucher, the Card(s) accounts of the Eligible Cardholders must be valid/active, in good standing and must not be in breach of any of the T&Cs of the Campaign and/or HLB Cardholder Agreement, failing which the Eligible Cardholders will be disqualified automatically from receiving the E-Voucher. Eligible Cardholders who do not receive any email by the Notification Date are deemed not eligible for the E-Voucher.
11. The E-Voucher will be awarded based on transaction date and/or time (Malaysia Date and/or Malaysian Time) captured in HLB's record. In the event there are multiple transactions performed by multiple Eligible Cardholders at the same date and/or time, the E-Voucher will be

awarded to the Eligible Cardholder with the highest Qualifying Spend amount captured in the HLB's system.

12. The E-Voucher shall be valid for the value stated on the voucher until 23:59pm on the expiry date stated on the E-voucher.
13. The E-Voucher can only be redeemed at Shell Outlets for purchase of the following fuels only: Shell Fuel Save 95, Shell V-Power 97, Shell V-Power Racing, Shell FuelSave Diesel and Shell Diesel Euro 5.
14. Eligible Cardholders are allowed to redeem up to a maximum of two (2) E-Vouchers for one (1) single transaction. Eligible Cardholders are required to perform two (2) separate transactions for those who have three (3) E-Vouchers in order to redeem the same. Once redeemed, the E-Voucher redemption cannot be reversed or cancelled.
15. The E-Voucher must be presented to the cashier at the relevant Shell Outlets for validation and redemption. The original E-Voucher with the live link must be presented and a prompt notification will be issued to the Entitled Cardholder upon successful redemption, any screenshot of the E-Voucher will not be accepted.
16. The terms and conditions of the E-Voucher is subject to Shell Fuel Voucher Program Terms and Conditions ("**Shell T&Cs**"). Please visit Shell's website at www.shell.com.my or call Shell hotline at 1-300-88-1808, or email to generalpublicenquiries-my@shell.com.

GENERAL

17. By participating in this Campaign, the HLB Cardholders and/or Eligible Cardholders:
 - (a) agree that they have read, understood and agree to be bound by the T&Cs herein and the General Terms and Conditions of the Cardholder Agreement available at HLB's website at www.hlb.com.my ("**HLB's Website**");
 - (b) agree that all records of transactions captured by the HLB's system for the purpose of this Campaign are accurate and final;
 - (c) agree that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all the HLB Cardholders and/or Eligible Cardholders;
 - (d) agree that any reversal of transactions shall be excluded from and not be taken into account of the Qualifying Spend;
 - (e) agree that the E-Voucher is non-transferable to any third party and non-exchangeable for cash, credit or in kind;
 - (f) 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;
 - (g) consent and authorise HLB to disclose their personal data i.e. contact numbers and/or email address to an authorised 3rd party vendor, Infobip Asia Pacific Sdn Bhd (898379-U) and/or DCATALYST Sdn Bhd (819292-U) as HLB deems fit for the purpose of sending SMS and/or email to promote this Campaign; and
 - (h) Any complaints or disputes concerning the E-Voucher shall be settled directly between the Eligible Customers and Shell without recourse to HLB.
18. HLB reserves the right to:
 - (a) disqualify any Eligible Cardholders from participating in this Campaign for any valid reasons whatsoever as HLB may deem fit. In particular, any Eligible Cardholder who has performed the Qualifying Spend 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 Eligible Cardholders;
- (b) forfeit and/or claw back the E-Voucher where there is reversal of Qualifying Spend, as applicable, or termination of the Card(s) during the Campaign Period and/or at the point of awarding the E-Voucher or non-compliance to the T&Cs herein;
 - (c) 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 Cardholders.
19. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the sales transactions by Visa International Incorporated, MasterCard Worldwide, Merchant establishments, or any party in which may result in the Eligible Cardholders being omitted from this Campaign.
20. 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.
21. In addition to the terms stipulated above, Eligible Cardholders agree that the General Terms and Conditions of the Cardholder Agreement shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between this T&Cs and the General Terms and Conditions of the Cardholder Agreement, the specific terms in this T&Cs shall prevail to the extent of such discrepancies.
22. In the event of any discrepancies between this 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.