

**SUPPLEMENTARY CREDIT CARDS ON-GROUND AND ONLINE ACQUISITION CAMPAIGN**
**CAMPAIGN PERIOD**

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**Supplementary Credit Cards Acquisition Campaign**" ("**Campaign**") commences on **1 January 2021** at 00:00:00 hours (12:00 a.m.) and ends on **31 March 2021** 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 and existing HLB Principal Credit Cardholders ("**HLB Principal Credit Cardholders**").

In order to participate in the Campaign:

- (a) new HLB Principal Cardholders are required to apply for at least one (1) Eligible Card as stated in Table 1 below together with one (1) supplementary credit card of the Eligible Cards during the Campaign Period;
- (b) existing Principal Credit Cardholders are required to apply for at least one (1) supplementary credit card of the Eligible Cards.

via the following channels:

- (i) HLB Branch;
- (ii) HLB Direct Sales;
- (iii) HLB Connect Online Banking; or
- (iv) HLB Corporate Website at [www.hlb.com.my](http://www.hlb.com.my) ("**HLB's Website**").

**Table 1: Eligible Cards for the Campaign**

<b>Eligible Cards</b>	
<b>VISA CREDIT CARD</b>	<b>MASTERCARD CREDIT CARD</b>
Infinite P/Infinite/Infinite Doctor's Edition	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	l'm

2. The following shall **NOT** be considered as HLB Principal Credit Cardholders and shall **NOT** be eligible to participate in this Campaign:
  - (i) Cardholders who have joined other Credit Card Acquisition Campaigns during the same period;

- (ii) Cardholders whose HLB Credit Card account(s) is/are delinquent;
  - (iii) Cardholders who have cancelled their HLB Credit Cards and have reapplied for a new HLB Credit Card (including any of the Eligible Cards) as a Principal Cardholder within twelve (12) months from the date of such cancellation;
  - (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; and
  - (v) Existing HLB and/or HLISB staff.
3. For the purpose of this Campaign:
- (i) All applications for the Eligible Cards and the supplementary credit card of the Eligible Card by HLB Principal Credit Cardholders via the channel as provided in Clause 1 above are subject to HLB’s approval and all applications must be successfully approved latest by **30 April 2021**; and
  - (ii) All approved Eligible Cards must be activated via Connect or Short Message Service (“**SMS**”) within forty-five (45) days from the Eligible Cards’ approval date in order for HLB Principal Credit Cardholders to be eligible to participate in this Campaign (“**Eligible Cardholders**”).

#### **CAMPAIGN MECHANICS**

4. Subject to fulfilment of Clause 3 above, the Eligible Cardholders will be entitled to enjoy the following offers:
- (a) Annual Fee Waiver (“Annual Fee Waiver”)**
    - (i) Eligible Cardholders, who have performed a minimum of one (1) Retail Spend (as defined under Clause 5 below) of any amount for each approved Eligible Card within forty-five (45) days from the Eligible Card’s approval date will be entitled to the 1st year Annual Fee Waiver.
    - (ii) Emirates World Elite, Emirates World and Emirates Platinum Cardholders will be entitled for the Annual Fee Waiver without having to fulfil the above criteria in Clause 4(a)(i).
  - (b) Cashback up to RM75 with Retail Spend (“Cashback”)**
    - (i) Eligible Cardholders who have performed a minimum of five (5) Retail Spend (as defined under Clause 5 below) of any amount on the approved Eligible Card within sixty (60) days from the Eligible Card’s approval date (“1<sup>st</sup> Month”) will be entitled to Ringgit Malaysia Twenty-Five (RM25) Cashback.
    - (ii) Eligible Cardholders who have performed a minimum of five (5) Retail Spend of any amount on Eligible Card on each of the subsequent two (2) consecutive months (“2<sup>nd</sup> Month and 3<sup>rd</sup> Month”), will be entitled to Ringgit Malaysia Twenty-Five (RM25) Cashback for each month as per Table 2 below:

**Table 2**

Cards Approval Month	1 <sup>st</sup> Month	2 <sup>nd</sup> Month	3 <sup>rd</sup> Month
1 - 31 Jan 2021	Spend by 31 Mar 2021	Spend by 30 Apr 2021	Spend by 31 May 2021
1 – 28 Feb 2021	Spend by 30 Apr 2021	Spend by 31 May 2021	Spend by 30 June 2021
1 – 31 Mar 2021	Spend by 31 May 2021	Spend by 30 June 2021	Spend by 31 July 2021
1 – 30 Apr 2021	Spend by 30 June 2021	Spend by 31 July 2021	Spend by 31 Aug 2021

- (iii) Each Eligible Cardholder is entitled to Cashback up to Ringgit Malaysia Seventy-Five (RM75) Campaign Period.
- (iv) The total allocation of the Cashback is capped at Ringgit Malaysia Thirty-Seven Thousand Five Hundred (RM37,500) on a first-come, first-served basis throughout the Campaign Period.
- (v) In the event the Eligible Cardholders have fulfilled the conditions as stated above (“Winners”), the Cashback shall be credited to the Winners’ account according to Table 3 below:

**Table 3: Campaign Fulfilment Schedule**

Eligible Card Approval Month	Campaign Fulfilment Month
January 2021	By 30 June 2021
February 2021	By 31 July 2021
March 2021	By 31 August 2021
April 2021	By 30 September 2021

- (vi) The Winners will be notified by HLB by way of posting the list of the Winners (i.e the names and/or masked Eligible Card numbers and/or cashback entitlement) on HLB’s Website during the same month of the Campaign Fulfilment Month.
  - (vii) In the event of non-receipt of the Cashback, the Winners shall notify HLB via Hong Leong Contact Centre at +603-7626 8899 latest by one (1) month after the Campaign Fulfilment Month, failing which the Winners are deemed to have received the Cashback.
  - (viii) HLB does not have any obligation to inform the Eligible Cardholders in the event the Cashback has reached the maximum allocation of Ringgit Malaysia Thirty-Seven Thousand Five Hundred (RM37,500) throughout the Campaign Period during or before the conclusion of the Campaign Period.
5. 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.

6. 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) JomPAY and government related transactions;
  - (iv) refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
  - (v) 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**

7. By participating in this Campaign, HLB Principal Credit 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 on HLB’s Website;
  - (ii) agree that all records of transactions date within or outside of Malaysia captured by 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 the Cashback are non-transferable to any third party and non-exchangeable for cash or other kinds;
  - (v) agree to access HLB’s Website at regular 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 Cards numbers (in masked form), Cashback amount and/or photo(s) on HLB’s Website;
  - (vii) authorise HLB to disclose their personal data i.e. contact numbers to HLB’s third party service provider, M3 Technologies (Asia) Berhad (482772-D) as HLB deems fit for the purpose of this Campaign; and
  - (viii) agree to ensure that all the approved Eligible Cards are valid, active, in good standing and not be in breach of any of the T&Cs of this Campaign, and/or General Terms and Conditions of the Credit Cardholder Agreement throughout the Campaign Period and at the point of the Annual Fee Waiver and/or the Cashback are rewarded. For the avoidance of doubt, if the Winners have more than 1 Eligible Cards, the Cashback will be credited to the Eligible Card account with the most number of transaction .
8. HLB reserves the right to:
- (i) forfeit and/or claw back the Annual Fee Waiver and/or the Cashback in the circumstance where there is a reversal of the Retail Spend or termination of the Eligible

Cards during the Campaign Period and/or at the point of awarding the Annual Fee Waiver and/or the Cashback or non-compliance to the T&Cs herein.

- (ii) replace and substitute 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, in order to give prior notice to HLB Principal Credit Cardholders;
  - (iii) 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 HLB Principal Credit Cardholders on such addition, deletion or amendment of the T&Cs or termination of this Campaign; and
  - (iv) decline the eligibility of the Eligible Cardholder from receiving the Annual Fee Waiver and/or the Cashback 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 obtained an unfair advantage over other Eligible Cardholders with normal/regular spending patterns and HLB's decision in this matter shall be final and conclusive on all Eligible Cardholders.
9. 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.
10. In addition to the terms stipulated above, HLB Principal Credit Cardholders agree that the General Terms and Conditions of the Credit Cardholder 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.
11. 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.
12. 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.
13. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.