

SPEND & SAVE WITH HLB CONNECT CAMPAIGN

Last Updated on 9 March 2022

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLISB**") ("hereinafter collectively referred to as "**the Bank**") "**Spend & Save with HLB Connect**" ("**Campaign**") commences on 09 May 2022 and ends on 08 August 2022 ("**Campaign Period**"), both dates inclusive, unless notified otherwise.

TERMS & CONDITIONS

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

ELIGIBILITY

1. This Campaign is open to the Bank's customers ("**Customers**") who:
 - (i) are new or existing cardholders of the Bank's Debit Card/Debit Card-i ("**Debit Card**"); or
 - (ii) are existing cardholders of HLB Credit Card(s); and
 - (iii) are new cardholders of HLB Credit Card(s) who applied at least one (1) Credit Card via the HLB website (<https://www.hlb.com.my>) or via HLB Connect Online Banking during the Campaign Period.

2. The Bank reserves the right to disqualify any Customers who:
 - (i) have in the past committed, or is currently suspected of committing fraudulent, unlawful or wrongful acts in relation to any facilities granted by the Bank;
 - (ii) are facing bankruptcy proceedings, or has been declared bankrupt either before, during or after the Campaign Period; and/or
 - (iii) have breached any terms and conditions governing the respective Debit Card and Credit Card and the Terms and Conditions for the use of HLB Connect at any time during the Campaign Period.

(hereinafter referred to as "**Eligible Cardholders**").

CAMPAIGN MECHANICS

3. Eligible Cardholders will be entitled to enjoy the following offers:
 - A. Up to 30% discount on selected Guocera tiles with the usage of the Bank's Debit Card and/or HLB Credit Card(s) ("**30% OFF**")
 - Eligible Cardholders, who have performed a minimum of Ringgit Malaysia One Thousand Four Hundred Eighty-Eight (RM 1,488) via the Bank's Debit Card and/or HLB Credit Card(s) shown in Table 1 below will be entitled to enjoy 25% discount for the purchase on selected Guocera tiles at Guocera Sdn Bhd (197801000415 (37438-T)) ("**Guocera**") participating outlets listed in <https://www.hlb.com.my/guocera> ("**Campaign Website**") during the Campaign Period.
 - Eligible Cardholders, who have performed a Ringgit Malaysia Three Thousand Four Hundred Eighty-Eight (RM 3,488) via the Bank's Debit Card and/or HLB Credit Card(s) shown in Table 1 below will be entitled to enjoy 30% discount for the purchase on selected Guocera tiles at Guocera participating outlets listed in Campaign Website during the Campaign Period.

Table 1

Discount Tier	Minimum Spend Required
25% OFF	Minimum of Ringgit Malaysia One Thousand Four Hundred Eighty-Eight (RM1,488) in a single receipt
30% OFF	Minimum of Ringgit Malaysia Three Thousand Four Hundred Eighty-Eight (RM3,488) in a single receipt

- Selected Guocera tiles offered are based on first grade material, and it is subject to availability based on first-come, first-served basis. Discount Tiers cannot be used in conjunction with any other discounts, privileges and promotions.
- B. Additional 7% Cashback for purchase made via HLB Credit Card (“**Cashback**”)
- New and Existing HLB Credit Cardholders who successfully performed a payment of a minimum Ringgit Malaysia One Thousand One Hundred Sixteen (RM1,116) via HLB Credit Card in any participating Guocera retail stores during the Campaign Period will be entitled to receive an additional Cashback of minimum Ringgit Malaysia Seventy-Eight (RM78) and subject to a maximum of Ringgit Malaysia One Thousand (RM1,000) per Eligible Cardholder for this Campaign.
 - The total allocation of the Cashback is capped at Ringgit Malaysia One Hundred Eleven Thousand (RM111,000) on a first come, first served basis throughout the Campaign Period.
 - In the event the Eligible Cardholders have fulfilled the conditions as stated under Clause 3B above (“**Cashback Winner**”), the Cashback shall be credited to the Cashback Winners’ Current and Savings Account or Current and Savings Account-i (“**CASA/CASA-i**”) with the Bank according to the Cashback fulfilment method specified below.

CASHBACK FULFILMENT

- Cashback Winners will be notified via Short Message Service (“**SMS**”) and/or email (based on the mobile number and/or email address in the Bank’s record) if they have been selected as the Cashback Winners. The Cashback Winners list will be published at the Campaign Website by 30 September 2022.
- All Cashback will be credited to Cashback Winners’ CASA/CASA-i with the Bank by 31 October 2022.
- As such, Cashback Winners must maintain an active and valid CASA/CASA-i until 31 October 2022, failing which the Cashback shall be forfeited.
- Cashback Winners are required to open a CASA/CASA-i with the Bank at the point when we notify them that they are one of the Cashback Winners by 15 October 2022 to enable the Cashback to be credited into their CASA/CASA-i with the Bank.
- The Bank does not have any obligation to inform the Eligible Cardholders in the event the Cashback has reached the maximum allocation of Ringgit Malaysia One Hundred Eleven Thousand (RM111,000) throughout the Campaign Period during or before the conclusion of the Campaign Period.
- It is the obligation of the Cashback Winners to contact the Bank regarding the non-receipt of the Cashback by 15 November 2022, failing which the Cashback Winners are deemed to have received the Cashback and any claim for reimbursement will not be processed.

GENERAL

10. By participating in this Campaign, the Eligible Cardholders agree:
- (i) that they have read, understood, accepted the T&Cs and agree to be bound by the T&Cs herein;
 - (ii) that they have read, understood, accepted the Bank's Privacy Notice and agree to be bound by it, both of which are available in the Bank's website (www.hlb.com.my / www.hlisb.com.my);
 - (iii) that all records of the fulfilment of the requirements captured by the Bank's system within the Campaign Period and the selection for Cashback Winners shall be final;
 - (iv) that the Bank's decisions on all matters regarding the Campaign shall be final, conclusive and binding on all Eligible Cardholders;
 - (v) to consent and authorise the Bank to publish their personal data (i.e., name, masked ID or account number) for publicity, advertising or promotion purposes in any media;
 - (vi) to consent and authorize the Bank to disclose their mobile numbers to M3 Technologies (Asia) Berhad (199901007872 (482772-D)) and/or Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or email addresses to DCatalyst Sdn Bhd (200801017996 (819292-U)), the vendor(s) appointed by the Bank to provide SMS and/or email services for this Campaign;
 - (vii) to be responsible for providing the Bank with their valid and current contact details including mobile number and email address, and promptly notifying the Bank in the event of changes;
 - (viii) to access the Campaign Website at regular intervals to view the T&Cs of the Campaign and to ensure they keep up-to-date with any changes or variations to the T&Cs; and
 - (ix) to be liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to their participation in this Campaign.
11. The Bank reserves the right:
- (i) with prior notice to the Customers, to add, delete, suspend or amend the T&Cs listed here, either fully or partially, or to terminate the Campaign, by posting on the Campaign Website;
 - (ii) to forfeit the Cashback in the event of non-compliance by the Customers of the T&Cs herein, the respective terms and conditions governing the Debit Card and Credit Card, the Terms and Conditions for the use of HLB Connect; the General Terms and Conditions of Accounts; and all other laws/rules applicable, and
 - (iii) to disqualify any Customers for non-compliance of the T&Cs herein from participating in this Campaign and/or be entitled for the Cashback.
12. In addition to the T&Cs stipulated above, the Customers agree that the Terms and Conditions governing the respective Debit Card and Credit Card, the General Terms and Conditions of Accounts and the Terms and Conditions for the use of HLB Connect shall be read together with these T&Cs as an entire agreement. In the event of any discrepancies, the specific T&Cs herein shall prevail to the extent of such discrepancy.
13. In the event of any discrepancies between the T&Cs listed here and any advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final T&Cs on the Campaign Website shall prevail.
14. These T&Cs shall be governed by and constructed in accordance with the laws of Malaysia and the Customers agree to submit to the jurisdiction of the Courts of Malaysia.
15. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

If you have any enquiries regarding the T&Cs, please email us at hlonline@hlbb.hongleong.com.my or call 03-7626 8899.