

HLB CARDS: YOU SHOP, DINE, TRAVEL. WE PAY CAMPAIGN

Last updated on 28 February 2024

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "You Shop, Dine, Travel. We Pay. Campaign" ("Campaign") commences on **22 November 2023** at 00:00:00 hours (12:00 a.m.) and ends on **22 March 2024** at 23:59:59 hours (11:59 p.m.), both dates inclusive ("Campaign Period"), unless 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 all new and existing individual principal HLB **Credit and Debit Cardholders** ("**Cardholders**") within the Campaign Period. New Cardholders refer to those who do not have any HLB credit and/or debit card with HLB before the Campaign Period. Registration is not required for Campaign participation.
2. The following persons shall not be eligible to participate in this Campaign:
 - (a) Cardholders whose HLB credit and/or debit cards (collectively known as the ("**Card**") are NOT issued in Malaysia;
 - (b) Cardholders whose Card accounts are NOT in good standing, inactive, or who are in breach of any terms and conditions of the Card accounts at any time during the Campaign Period, Weekly Prize Fulfilment Period date (as defined under Clause 15 below), and Monthly Prize Fulfilment Period (as defined under Clause 26);
 - (c) Cardholders whose Card accounts are invalid or cancelled at any time during the Campaign Period; and
 - (d) 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 or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period.

SECTION A – You Shop, Dine, Travel. We Pay for your transactions ("Section A")

CAMPAIGN MECHANICS

3. Cardholders are required to spend a minimum of Ringgit Malaysia Fifty (RM50) in a single receipt using their Card on Eligible Transactions (as defined in Table 2) during the Campaign Period ("Eligible Spend Criteria") and be allotted with one (1) entry ("Draw Entry") to stand a chance for their Eligible Transaction(s) to be paid by HLB, up to the Prize Amount Cap (as defined in Table 1) or actual transaction amount, whichever is lower (the "**Weekly Prizes**").

Table 1 – Campaign Mechanics

No.	Campaign Period	Prize Amount Cap
1	22 November 2023 – 22 March 2024	Credit Card Transactions: <i>Up to Ringgit Malaysia One Hundred Fifty (RM150) per Eligible Transaction</i> Debit Card Transaction: <i>Up to Ringgit Malaysia Eighty (RM80) per Eligible Transaction</i>

4. Eligible Transactions INCLUDE online and retail purchases transacted locally and internationally during the Campaign Period under the Merchant Category Code (“MCC”) as specified in Table 2 below:

Table 2 – Eligible Transactions

Spend Category	Merchant Category Code (MCC)
Shop (Retail Shopping, eWallet, Pharmacies and Groceries spend)	4468, 4812, 4816, 5013, 5044, 5045, 5094, 5122, 5192, 5193, 5198, 5200, 5211, 5231, 5251, 5261 – 5262, 5271, 5309, 5310, 5311, 5331, 5399, 5411, 5422, 5441, 5451, 5462, 5499, 5531 - 5533, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699, 5712 – 5714, 5719, 5722, 5732 – 5735, 5815 – 5818, 5912, 5921, 5931 – 5933, 5935, 5937, 5940 – 5950, 5962, 5970 – 5973, 5975 – 5977, 5992 – 5999, 6540, 7230, 7296, 7298, 7542, 7622, 7631, 7832, 7841, 7911, 7922, 7929, 7932, 7933, 7941, 7991 – 7999, 8044
Dine (Dining spend)	5811, 5812, 5813, 5814
Travel (Travel Agencies, Hotels and Airlines ticket purchase)	3000 – 3308, 3351- 3355, 3357, 3359 - 3362, 3364, 3366, 3368, 3370, 3374, 3376, 3380 - 3381, 3385 – 3391, 3393, 3395 – 3396, 3398, 3400, 3405, 3409, 3412, 3414, 3420, 3421, 3423, 3425, 3427 – 3439, 3441, 3501 – 3838, 4511, 4722, 4723, 7011, 7512, 7513, 7519

(“collectively referred to as “**Eligible Transactions**”)

5. Eligible Transactions made in currencies other than Ringgit Malaysia (“**RM**”) will be converted to and computed in RM based on the conversion rate determined by HLB at the time of transaction. The Eligible Transactions of this Campaign shall EXCLUDE the following:
- any portfolio products such as Balance Transfer (BT), Call-For-Cash Plus (CFC Plus), Call-For-Cash (CFC) and Flexi Payment Plan (FPP);
 - refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - any form of services or miscellaneous fees, including finance charges and fees such as credit card annual fee, late payment charges imposed by HLB and government service tax.
6. HLB shall not be liable and responsible for any failure or delay in processing the Eligible Transactions by Visa International Incorporated, merchant establishments, system downtime, technical failure of the terminal or any party in which may result in the Eligible Transaction and its associated transaction(s) being omitted from this Campaign.
7. The assignment of the Eligible Transaction based on the MCC descriptions 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. Eligible Transaction will not be qualified in the event of an incorrect assignment of MCC by the acquiring bank.
8. Each Eligible Transaction which meets the Eligible Spend Criteria will be allotted with one (1) entry (“**Draw Entry**”) to participate in the draw of Weekly Prizes.

Draw Entries Booster

9. On a weekly basis, Cardholders who meet the Eligible Spend Criteria will stand a chance to win additional entries upon receiving notification(s) via their HLB Connect App and/or SMS (“**the Notification**”). The Notification received by the Cardholders will require them to perform additional Eligible Transactions (“**Additional Transactions**”) in accordance with the Eligible Spend Criteria within the stipulated time limit (“**Time Limit**”). (hereinafter referred to as the “**Draw Entries Booster Criteria**”)
10. Cardholder who meets the Draw Entries Booster Criteria will be awarded with the following draw entries for each of his/her Eligible Transaction(s) of the Campaign Week in accordance with **Weekly Draw & Fulfilment in Table 5, Clause 15:**
- 5X draw entries (from 22 November 2023 to 1 March 2024); or**
 - 10X draw entries (from 2 March 2024 to 22 March 2024)**

Table 3 – Draw Entry(ies) Allocation

Draw Entries Allocation	
1 Draw Entry	5X Draw Entries or 10X Draw Entries
<p><i>Spend a minimum of RM50 in a single receipt using the Card on Eligible Transaction(s) during the Campaign Period (Eligible Spend Criteria).</i></p>	<p>For 5X Draw Entries (from 22 November 2023 to 1 March 2024):</p> <p>Cardholders are required to meet <u>both</u>:</p> <ol style="list-style-type: none"> Eligible Spend criteria <p>AND</p> <ol style="list-style-type: none"> The assigned Additional Transactions within the stipulated time limit. <p>For 10X Draw Entries (from 2 March 2024 to 22 March 2024):</p> <p>Cardholders are required to meet <u>both</u>:</p> <ol style="list-style-type: none"> Eligible Spend criteria <p>AND</p> <ol style="list-style-type: none"> The assigned Additional Transactions within the stipulated time limit.

11. For the avoidance of doubt, please refer to the illustration in Table 4 below for Draw Entry Allocation based on the Cardholders’ spending behaviour during the Campaign Period:
- Cardholder A** who meets only the Eligible Spend Criteria will be awarded with **1 Draw Entry**; whereas
 - Cardholder B** who meets the Draw Entries Booster Criteria will be awarded with **5X Draw Entries**.

Table 4 – Illustration of Draw Entry Allocation to Cardholders

Meets Eligible Spend Criteria?	Draw Entries Booster Criteria: Meet the assigned Additional Transactions during the stipulated Time Limit (Booster Entries)	Draw Entry Allocation

Cardholder A	Yes	No	1X Draw Entry for each Eligible Transaction
Cardholder B	Yes	Yes	5X Draw Entries for each Eligible Transaction

12. The following are some examples of the number of Draw Entries which can be earned by different Cardholders during the Campaign Period as set out in Table 1 above:

Cardholder A

Transaction Date	Eligible Transaction(s)	Spend Category	Number of Draw Entries	Remarks
2 December 2023	(a) Retail purchase of RM62.90 in a single transaction at Padini merchant. (b) Cardholder receives notification on Draw Entries Booster Criteria: Make 5 more Eligible Transactions by 8 December 2023 to boost Draw Entries by 5X.	Shop	1	<ul style="list-style-type: none"> Cardholder did not meet Draw Entries Booster Criteria (total 2 Eligible Transactions versus 6 Additional Transactions required) within the Campaign Week.
3 December 2023	Payment of RM188 in a single transaction at Dragon-i.	Dine	1	

Cardholder B

Transaction Date	Eligible Transaction(s)	Spend Category	Number of Draw Entries	Remarks
2 December 2023	(a) Payment of RM77.90 in a single transaction at KFC. (b) Cardholder receives notification on Draw Entries Booster Criteria: Make 5 more Eligible Transactions by 8 December 2023 to boost Draw Entries by 5X.	Dine	5	<ul style="list-style-type: none"> Cardholder has met the Draw Entries Booster Criteria (6 or more Additional Transactions required) within the Campaign Week, hence all Eligible Transactions of the Campaign Week are eligible for 5X Draw Entries.
3 December 2023	TnG eWallet Reload of RM50 in a single transaction using saved Card	Shop	5	
3 December 2023	Retail purchase of RM222.90 in a single transaction at Parkson.	Shop	5	
5 December 2023	Retail purchase of RM62.90 in a single transaction at Vincci.	Shop	5	
5 December 2023	Payment of RM500.50 in a single transaction at Malaysia Airlines	Travel	5	
7 December 2023	Boost eWallet Reload of RM100 in a single transaction using saved Card	Shop	5	
8 December 2023	Payment of RM250 in a single transaction at Grand Imperial Restaurant.	Dine	5	

13. Cardholders' Draw Entries will be randomly selected (the "**Shortlisting Process**") via an automated selection system ("**Randomizer**") based on all Draw Entries of the Campaign Week. If a Cardholder's Draw Entry is selected by the Randomizer, the amount (up to the Prize Amount Cap, whichever is lower) of the Eligible Transaction (which the Draw Entry was allotted to) will be deducted from the Weekly Prize Allocation Pool of Credit Card or Debit Card (detailed in Table 5 below). The Shortlisting Process via the Randomizer shall continue until the Weekly Prize Allocation Pool of the Campaign Week is fully depleted.
14. If a Cardholder's Draw Entry is selected, he/she is required to complete the Q&A Process (as set out under Clauses 27 & 28 below) in order to win the Weekly Prize.
15. The Weekly Draw and Weekly Prize Fulfilment will be conducted in accordance with the Campaign Week detailed in Table 5 below.

Table 5 – Weekly Draw & Fulfilment

Campaign Week	Weekly Spend Period	Weekly Draw Date	Campaign Prize Fulfilment		
			Estimated Weekly Prize Fulfilment Upload Date	Credit Card: Weekly Prize Allocation Pool (RM)	Debit Card: Weekly Prize Allocation Pool (RM)
1	22 November 2023 – 1 December 2023	8 December 2023	16 December 2023	29,610	12,690
2	2 December 2023 – 8 December 2023	15 December 2023	21 December 2023	20,720	8,880
3	9 December 2023 – 15 December 2023	22 December 2023	28 December 2023	20,720	8,880
4	16 December 2023 – 22 December 2023	29 December 2023	4 January 2024	20,720	8,880
5	23 December 2023 – 29 December 2023	5 January 2024	11 January 2024	20,720	8,880
6	30 December 2023 – 5 January 2024	12 January 2024	18 January 2024	20,720	8,880
7	6 January 2024 – 12 January 2024	19 January 2024	25 January 2024	20,720	8,880
8	13 January 2024 – 19 January 2024	26 January 2024	1 February 2024	20,720	8,880
9	20 January 2024 – 26 January 2024	2 February 2024	8 February 2024	20,720	8,880
10	27 January 2024 – 2 February 2024	9 February 2024	15 February 2024	20,720	8,880
11	3 February 2024 – 9 February 2024	16 February 2024	22 February 2024	20,720	8,880
12	10 February 2024 – 16 February 2024	23 February 2024	29 February 2024	20,720	8,880
13	17 February 2024 – 23 February 2024	1 March 2024	7 March 2024	20,720	8,880
14	24 February 2024 – 1 March 2024	8 March 2024	14 March 2024	20,720	8,880
15	2 March 2024 – 8 March 2024	15 March 2024	21 March 2024	20,720	8,880
16	9 March 2024 – 15 March 2024	22 March 2024	28 March 2024	20,720	8,880
17	16 March 2024 – 22 March 2024	29 March 2024	4 April 2024	20,720	8,880
			Sub-Total	361,130	154,770
			Grand Total	515,900	

Note: Campaign Prize Fulfilment for each Eligible Transaction is up to RM150 for Credit Card and up to RM80 for Debit Card.

16. For the avoidance of doubt, all Eligible Transactions must be posted no later than five (5) days from the date of the Eligible Transactions performed in order for the Cardholders to earn the Draw Entries. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the Eligible Transactions by Visa International Incorporated, merchant establishments, or any party in which may result in the Cardholders being omitted from this Campaign.
17. Eligible Transactions made by supplementary credit cardholder(s) under a principal credit cardholder's account will also be included in the computation of the principal credit cardholder's eligibility for this Campaign.

A total of Ringgit Malaysia Five Hundred Fifteen Thousand Nine Hundred (**RM515,900.00**) is allocated throughout Section A of the Campaign. HLB has no obligation to inform the Cardholders should the Weekly Prize Allocation Pool amount for Credit Card or Debit Card reaches its limit.

SECTION B – You Shop, Dine, Travel. We Pay your Statement Balance (“Section B”)

CAMPAIGN MECHANICS

Note: This section is **only applicable to HLB Credit Cardholders (“Credit Cardholders”)**.

18. Credit Cardholder who fulfills the following criteria:-
- (a) accumulates a **minimum spend of Ringgit Malaysia One Thousand (RM1,000) (“Minimum Monthly Spend”)** on their HLB Credit Card (“**Credit Card**”) within the Campaign Spend Month (as defined in Table 7 below) on Eligible Transactions (as defined in Clause 4, Table 4 above); **AND**
 - (b) have a carried forward balance (“Carried Forward Balance”) reflected in his/her Credit Card Statement

shall be allotted with Monthly Draw Entries (as defined in Clause 21 below) to stand a chance to win a monthly prize (“Monthly Prize”) as particularized in Table 6.

Table 6 – Monthly Prizes

Tier	Monthly Prize	Maximum Prize Amount	Number of winners per Campaign Spend Month
1	Payment for your statement balance up to your actual statement balance amount or Maximum Prize Amount , whichever is lower.	RM10,000	8
2		RM1,000	80
3		RM200	200

For avoidance of doubt, there will be 288 winners for each Campaign Spend Month and the Maximum Prize Amount for each Campaign Spend Month is RM200,000.00 only.

For Credit Cardholders who hold multiple Credit Cards, the computation of the Minimum Monthly Spend shall not be combined across multiple Credit Cards. The Monthly Prize shall be awarded to and based on the statement balance of each Credit Card which meets the Minimum Monthly Spend only.

19. The Monthly Prize awarded will be based on the statement balance of the Credit Cardholder's monthly statement ("**Credit Card Statement**") with statement date ("**Statement Date**") that corresponds to each of the Campaign Spend Month as demonstrated in Table 7 below:

Table 7 – Campaign Spend Month and Applicable Statement Date

Campaign Spend Month	Spend Period ("Monthly Spend Period")	Applicable Range of Statement Date
1	22 November 2023 – 21 December 2023	22 December 2023 – 21 January 2024
2	22 December 2023 – 21 January 2024	22 January 2024 – 21 February 2024
3	22 January 2024 – 21 February 2024	22 February 2024 – 21 March 2024
4	22 February 2024 – 22 March 2024	22 March 2024 – 21 April 2024

20. **Computation of Monthly Draw Entries:** Each Credit Cardholder who meets the Minimum Monthly Spend shall qualify for monthly draw entries ("**Monthly Draw Entries**") to win the Monthly Prize. **To earn monthly draw entries, a Credit Cardholder must have carried forward balance ("Carried Forward Balance") reflected in his/her Credit Card Statement.**

Carried Forward Balance on Credit Card Statement is calculated based on:
(Previous Balance from Last Statement – Payment Received)

The number of Monthly Draw Entries earned by a Credit Cardholder is equivalent to his/her Carried Forward Balance (rounded down to the nearest round number). For example, a Carried Forward Balance of RM800.50 is equivalent to 800 Monthly Draw Entries.

21. The following are some examples of Monthly Draw Entries which can be earned by different Credit Cardholders:

Cardholder	Total Spend on Eligible Transactions	Statement Date	Previous Balance from Last Statement	Payment Received	Carried Forward Balance (Number of Monthly Draw Entries)	Remarks
A	RM800 (from 22 November 2023 to 21 December 2023)	28 December 2023	RM900.50	RM450	N/A	<i>Not eligible as Min Monthly Spend of RM1,000 was not met.</i>

B	RM3,980.40 (from 22 November 2023 to 21 December 2023)	23 December 2023	RM4125.33	RM4125.33	N/A	<i>No Monthly Draw Entries earned due to zero Carried Forward Balance.</i>
C	RM4,545.80 (from 22 November 2023 to 21 December 2023)	27 December 2023	RM17,955.30	RM3,000	RM14,955.30 (14,955)	<i>14,955 Monthly Draw Entries Earned.</i>

22. By participating in this Campaign, Credit Cardholders are still required to make a minimum payment before the statement due date as required by HLB Credit Card terms and conditions. HLB shall not be liable for any fees and charges if a Credit Cardholder fails to make the minimum payment required.
23. Credit Cardholders' Monthly Draw Entries will undergo a Shortlisting Process via Randomizer based on all Monthly Draw Entries of the Campaign Week. If a Cardholder's Monthly Draw Entry is selected by Randomizer, the amount (up to the Maximum Prize Amount, whichever lower) of the Credit Card Statement (which falls under Applicable Statement Date) will be the Monthly Prize amount which the Cardholder is eligible to win. The Shortlisting Process via Randomizer shall continue until all winners for Tier 1, Tier 2, and Tier 3 are selected.
24. If a Cardholder's Monthly Draw Entry is selected, he/she is required to complete the Q&A Process (as set out under Clauses 27 & 28 below) in order to win the Monthly Prize.
25. The Monthly Prize(s) will be fulfilled via crediting of cashback into the Cardholder's principal Card accounts within sixty (60) days after the Monthly Spend Period ("**Monthly Prize Fulfilment Period**").

Question & Answer Process ("Q&A")

26. If a Cardholder's Draw Entry/Monthly Draw Entry is selected, an In-App Push ("IAP") notification via HL Connect App will be sent to the Cardholder's ("**Shortlisted Cardholder**"), requesting the Cardholder to answer one (1) simple question ("**Q&A**") pertaining to the Campaign within a time limit (i.e. forty-eight (48) hours from time of notification).
27. Shortlisted Cardholders are required to click on the website link from the IAP notification in HLB Connect App, where it will redirect the Cardholders to HLB's contest website outside of HLB Connect App to select one (1) correct answer within the given time limit. A Shortlisted Cardholder who answers the Q&A correctly within the time limit shall emerge as a winner ("**Winner**") of the Weekly Prize or Monthly Prize which he/she is shortlisted for.
28. Should there be more than one (1) answer entry submission from the same Shortlisted Cardholder, only the earliest answer submitted will be valid.
29. Submission of answer(s) after the given time limit will be deemed invalid.
30. It is the obligation of the Winners to provide their latest and valid contact details and email address to HLB within the Campaign Period and HLB shall not be responsible in the event HLB is unable to reach the Winners for any reasons whatsoever.

31. Eligible Winner may win more than once during the Campaign Period until all the Weekly Prizes and Monthly Prizes for Section A and Section B have been fully allocated.

CAMPAIGN FULFILMENT

32. At the time of rewarding the Weekly Prize or Monthly Prize (collectively known as “Prizes”), the Card account of Winners must be valid and/or active, in good standing and must not be in breach of any of these T&Cs, HLB’s General Terms and Conditions of the Cardholder Agreement and the specific Terms and Condition in relation to the Card during the Campaign Period and up to the Reward Period, failing which the Campaign Winners will be disqualified automatically.
33. Winners will be notified by HLB by way of posting the list of Winners (Principal Cardholders’ name and masked NRIC Number) in the Campaign Website (<http://www.hlb.com.my/hlbpay>) within sixty (60) days after Campaign Period (“**Winners Announcement Date**”) or by way of notification via IAP or SMS within five (5) days after HLB has credited the Prizes to the Winners’ Card account.
34. It is essentially the obligation of the Winners to inform HLB within fourteen (14) working days after the Winners Announcement Date in the event of non-receipt of the Prizes, failing which the Winners are deemed to have received the Prizes and any complaints of non-receipt shall not be entertained by HLB.

GENERAL

35. By participating in this Campaign, the Cardholders agree:
- (a) that they have read, understood and agree to be bound by these T&Cs herein, the specific Terms and Conditions in relation to the Card and the HLB’s General Terms and Conditions of the Cardholder Agreement available at HLB’s website at www.hlb.com.my (“**HLB’s Website**”);
 - (b) that all records of the Eligible Transactions captured by HLB’s system for the purpose of this Campaign are final;
 - (c) that HLB’s decision on all matters relating to this Campaign shall be final, conclusive and binding on all Cardholders;
 - (d) that the Prizes are non-transferable to any third party and non-exchangeable for any credit, cheque or in kind;
 - (e) 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;
 - (f) to authorise HLB to disclose their personal data i.e., name, contact numbers, address to its authorised 3rd party vendor including Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and any other supplier(s) appointed by HLB for the purpose of communication and fulfilment/delivery of Prize(s) for this Campaign; and
 - (g) 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.
36. HLB reserves the right to:
- (a) disqualify any Cardholders who have performed the Eligible Transactions 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 Cardholders;
 - (b) forfeit and/or claw back the Prizes where there is reversal of the Eligible Transactions, as applicable, or termination of the Cards during the Campaign Period and/or at the point of awarding the Prizes or non-compliance to the T&Cs herein; and
 - (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 prior notice to the Cardholders.
37. These T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Cardholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

38. In addition to the terms stipulated above, Cardholders agree that HLB's General Terms and Conditions of the Cardholder Agreement and the specific Terms and Conditions in relation to the Card shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and HLB's General Terms and Conditions of the Cardholder Agreement or the specific Terms and Conditions in relation to the Card, the specific terms in these T&Cs shall prevail to the extent of such discrepancies.
39. 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.

If you have any enquiries regarding these T&Cs, please email us at hlonline@hlbb.hongleong.com.my.