

HONG LEONG BANK CREDIT CARD “8X REWARD POINTS + ‘PRICELESS’ BALI TRIP ON FOREIGN CURRENCY SPEND CAMPAIGN”

CAMPAIGN PERIOD

The Hong Leong Bank Berhad’s (“HLB”) “8x Reward Points + ‘Priceless’ Bali Trip On Foreign Currency Spend Campaign” (“Campaign”) commences on 01 October 2017 at 00:00:00 hours (12:00a.m.) and ends on 31 December 2017 at 23:59:59 (11:59p.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. This Campaign is open to existing HLB Mastercard Credit Cardholders (including former EON Bank Mastercard Credit Cardholders) of the HLB Participating Mastercard Credit Cards (as stated in the clause 2) during the Campaign Period (“Cardholders”).
2. The following respective HLB Mastercard Credit Cards are eligible to participate in this Campaign (“HLB Participating Mastercard Credit Cards”):

REWARD POINTS	‘PRICELESS’ BALI TRIP
<ul style="list-style-type: none"> • Sutera Platinum Mastercard • Generic Platinum Mastercard • Generic Gold Mastercard • Generic Classic Mastercard • ING Platinum/Gold Mastercard 	<ul style="list-style-type: none"> • Sutera Platinum Mastercard • Generic Platinum Mastercard • Generic Gold Mastercard • Generic Classic Mastercard • ING Platinum/Gold Mastercard • Platinum Business Mastercard • The Store Platinum/Gold Mastercard • Pacific Platinum/Gold Mastercard • I’m Mastercard

3. The following Cardholders shall NOT be eligible to participate in this Campaign:
 - (i) Employees of any of the HLB’s representatives or agents (including external auditors, vendors, suppliers and advertising agents) and their respective immediate family members (e.g. spouse, children, parent, brother or sister);
 - (ii) 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 (HLISB) or have been declared bankrupt (pursuant to a petition by either banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after this Campaign Period; or
 - (iii) Cardholders who have committed, or determined by HLB/HLISB to be potentially committing any of the wrongful acts stipulated herein; shall be immediately disqualified from participating in this Campaign.

CAMPAIGN MECHANICS

SMS Registration

4. To participate in the Campaign, the principal Cardholders are required to perform one-time registration by sending one (1) Short Service Message (“SMS”) to 66600 (“Designated Number”) during the Campaign Period in accordance with the instructions as follows (“SMS Registration”):-

Sending SMS to 66600

SMS Code
M1
M2
M3
M4

Type **SMS CODE**<space>**12-digit NRIC number** and send to **66600** (Example:
M1 801012101234)

5. All four (4) SMS Codes as stated in clause 4 above ie M1, M2, M3 and M4 are valid and the Cardholders may choose to use either one of the SMS Codes for the SMS Registration.
6. SMS Registration performed by the Cardholders to the Designated Number for registration purposes shall be deemed as consent to participate in this Campaign.
7. Upon successful registration, the Cardholder will receive a confirmation via SMS at no cost to the mobile number used for the SMS Registration.
8. The Cardholders shall be responsible to:
 - (i) Check and ensure that their respective telecommunication service providers (“Telcos”) are able to support the sending of SMS to the Designated Number under this Campaign;
 - (ii) Pay the standard SMS charges as levied by their respective Telcos for each SMS sent under this Campaign to the Designated Number. Currently, the Telcos which are capable of supporting the sending of SMS to the Designated Number are Celcom, Maxis, Digi and uMobile. HLB shall not be held liable or responsible if the Telco of a Cardholder is unable to support the sending of any SMS to the Designated Number; and
 - (iii) Ensure that the details in the SMS Registration sent to the Designated Number are accurate, complete, in accordance with the specified format and within the Campaign Period, failing which, the Cardholders’ SMS Registration will not be processed and the Cardholders will not be qualified for this Campaign.
9. The Cardholders will receive a SMS confirmation from the Designated Number for SMS Registration successfully sent to the Designated Number (“Confirmation SMS”), subject to any SMS traffic at the respective Telco’s network. This Confirmation SMS is automatically generated to confirm the receipt of a transmitted SMS Registration and shall NOT be deemed as a notification that the Cardholders have won the Reward Points (as defined in clause 19) and/or ‘Priceless’ Bali Trip (as defined in clause 26).
10. In the event the SMS Registration sent by the Cardholders is incomplete/invalid, the Cardholders will be notified via SMS at no cost on the part of Cardholders requesting them to re-register via SMS or re-send the SMS.
11. Proof of SMS Registration sent to the Designated Number by the Cardholders shall not be deemed as confirmation or acknowledgment of receipt by HLB unless the Cardholders receive a Confirmation SMS as specified in clause 7 above at the same mobile phone used by the Cardholders for the SMS Registration. The Cardholders are deemed not qualified to participate in this Campaign in the event that the Cardholders do not receive the Confirmation SMS.
12. HLB shall not be liable and reserves the right at its sole and absolute discretion without assigning any reason thereof to disqualify any invalid SMS Registration sent to the Designated Number due to any

reason whatsoever including, but not limited to, duplicate SMS Registration, incorrect SMS Registration format, unsuccessful or delayed transmission of SMS Registration during this Campaign Period.

13. HLB is neither responsible for nor does HLB have any control whatsoever on any SMS traffic congestion, network failure and/or interruptions and/or congestion on the part of the respective Telco or for any other reason whatsoever during the process of sending the SMS Registration to the Designated Number or the sending of the Confirmation SMS from the Designated Number to the Cardholders which may result in the delay of the SMS Registration and Confirmation SMS being transmitted during this Campaign Period.
14. Upon satisfying the SMS Registration conditions as stated in clause 4 above, the Cardholder who performs the required retail spend at any retail outlet outside of Malaysia and/or via online in foreign currencies within this Campaign Period ("Eligible Spend") by using the specified HLB Participating Mastercard Credit Cards (as stated in clause 2) shall be eligible to receive the Reward Points (as specified in clause 19 below) and/or the 'Priceless' Bali Trip (as specified in clause 26 below).
15. For the avoidance of doubt, the following transactions are NOT considered as Eligible Spend:
 - (i) Purchases via online/internet in Ringgit Malaysia;
 - (ii) All cash withdrawal from Automated Teller Machine ("ATM");
 - (iii) All domestic retail transactions;
 - (iv) Standing instructions such as auto-billing;
 - (v) Finance charges and fees such as credit card annual fee and government tax; and
 - (vi) Dynamic Currency Conversion performed using Ringgit Malaysia.
16. The cumulative spend by the principal and supplementary cardholders of the HLB Participating Credit Cards during the Campaign Period will be taken into account for computation of the Eligible Spend.
17. Tracking of the Eligible Spend will be based on transaction dates in Malaysia successfully posted in the HLB system throughout the Campaign Period and HLB reserves the right to determine transactions that will be considered as Eligible Spend.
18. The SMS service is provided and supported by M3 Technologies (Asia) Berhad (482772-D) ("M3Tech"), a SMS vendor officially appointed by HLB. For SMS service related issues, please contact M3Tech's Hotline at 03-7957 6333 (9am – 6pm, Mon – Fri).

REWARD POINTS

19. Once the Cardholder satisfies the SMS Registration criteria as stated under clause 4 above and fulfills the Eligible Spend conditions under clause 14 above ("Eligible Cardholder"), he/she will receive 8x Reward Points (RM1 equals 8 Reward Points, applicable to all card types, in replacement of the original reward points conversion) ("Reward Points") based on their Eligible Spend subject to a minimum Eligible Spend of RM300 in a single transaction.
20. A total of 13 million Reward Points will be allocated for this Campaign ("Allocated Reward Points"). Notwithstanding anything stated herein, no further Reward Points will be made available to the Eligible Cardholders once the Reward Points are fully allocated.
21. An Eligible Cardholder is entitled up to a maximum Reward Points of 10,000 throughout the Campaign Period (exclusive of existing reward points earned on card product feature) ("Balance Reward Points") on a first-come, first-served basis subject to the Allocated Reward Points
22. The total Balance Reward Points shall be credited to the Eligible Cardholder's HLB Participating Mastercard Credit Card account within six (6) weeks after the end of Campaign Period. It is the obligations of the Eligible Cardholder to inform HLB in the event of non-receipt of the Balance Reward

Points within 60 days after the expiry of the Campaign Period, failing which the Eligible Cardholder is deemed to have received the Balance Reward Points and any appeal or request for the reimbursement of the Reward Points shall not be entertained by HLB.

23. HLB will not be liable for any delay in actual posting of the Eligible Spends and/or Balance Reward Points earned.
24. HLB does not have any obligation to inform the Eligible Cardholders should the Balance Reward Points reach the maximum Allocated Reward Points.
25. The Reward Points earned by the Eligible Cardholders during this Campaign cannot be exchanged for cash, cheque or in kind and it is not transferrable to any third party.

'PRICELESS' BALI TRIP

26. Eligible Cardholder who has the highest Eligible Spend of the month and meet a minimum Eligible Spend of RM1,000 for the respective month ("Winner") will receive a 3-day, 2-night trip to Bali for two (2) (ie the Winner and one (1) guest) which includes airfare, accommodation and any other activities (if any) as provided and sponsored by Mastercard ("Trip Package").
27. A total of 3 Winners are allocated for the Trip Package throughout the Campaign Period and there will only be one (1) Winner for each month (ie October, November, December). Each Winner is only eligible to receive one (1) Trip Package during this Campaign Period.
28. The Winner will be notified by HLB via phone call and a letter will be issued ("Winner's Letter") to the Winner within six (6) weeks after the end of each month ie October, November and December.
29. The Winner must agree to the terms and conditions associated with the Trip Package which is sponsored by Mastercard:-
 - a. A unique winner code will be stated in the Winner's Letter for the redemption of the Trip Package;
 - b. The Winner 's Letter will outline the process of redemption for the Winner to follow in order to redeem the Trip Package
 - c. The Winner's name and contact details will be given to Mastercard and Mastercard appointed concierge service by HLB
 - d. Mastercard's appointed concierge service ("Concierge Service") will contact the Winner in the respective month as stated in the table below in order for flight reservations to be made pursuant to the Trip:-

Winner for Month	Will be Contacted in Month
October 2017	January & February 2018
November 2017	January & February 2018
December 2017	February 2018

- e. Five attempts will be made by the Concierge Service throughout the period as stated in clause 28(d) at weekly intervals on the best effort basis at the latest contact details made available or furnished by the Eligible Cardholders as shown in HLB's system. If all five attempts to contact the Winners are unsuccessful, the Trip Package will be deemed forfeited by the Winner and HLB/Concierge Service shall have the absolute right to select another Winner whenever necessary.

- f. It is essentially the obligation of the Eligible Cardholders to provide their latest, valid and accurate mobile phone numbers and other contact details to HLB and HLB shall not be responsible in the event the Concierge Service is unable to reach / contact the Eligible Cardholders who are entitled to win the Trip Package, for any reason whatsoever.
- g. Flights are return airfares between Kuala Lumpur International Airport and Bali.
- h. The Winner will be instructed by the Concierge Service to contact the specified accommodation property to make reservations for accommodation and any other activities (if any) at a five-star private villa in Seminyak, Bali, Indonesia.
- i. Winner's reservations for flights and accommodation must be utilised prior to the midnight on 31 May 2018 or else the Trip Package will be forfeited.
- j. The Trip Package is non-transferrable and non-refundable.
- k. All Trip Package is subject to the terms and conditions of the airline, accommodation and experience providers.

GENERAL

- 30. The Eligible Spend performed in foreign currencies will be converted to Ringgit Malaysia at such rate of exchange as determined by HLB at its sole discretion.
- 31. By participating in this Campaign, the Cardholders:
 - (i) agree that they have read, understood and agree to be bound by the T&Cs herein;
 - (ii) agree that all records of transactions within or outside of Malaysia captured by the HLB system within this Campaign Period 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 Eligible Cardholders. No appeal and/or further correspondence will be entertained;
 - (iv) agree that the Reward Points and Trip are non-transferable and non-exchangeable for cash or other kinds;
 - (v) agree to access the HLB's website at www.hlb.com.my ("HLB's Website") at regular time intervals to view the T&Cs and to ensure they keep up-to-date with any changes or variations to the T&Cs; and
 - (vi) agree to publish or display their names, NRIC numbers (in masked form) and/or photo(s) in media, marketing, advertising or HLB's Website for the purpose of this Campaign;
 - (vii) Consent for HLB to disclose their particulars (i.e. name, address, phone number) to M3Tech for the purpose of fulfilment of this Campaign.
- 32. HLB reserves the right to:
 - (i) disqualify any Cardholders at its sole and absolute discretion from participating in this Campaign;
 - (ii) decline the eligibility of any Eligible Cardholder to participate in the Campaign for any reason whatsoever as HLB may in its absolute discretion deem fit.
 - (iii) forfeit any or all of the Reward Points in the event where there is non-compliance of the T&Cs herein and HLB Cardholder Agreement;
 - (iv) amend the total Reward Points and/or replace the Reward Points and Trip Package herein with an alternative gift of similar value at its absolute discretion 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; and
 - (v) add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Campaign, at its absolute discretion, by way of posting on the HLB's Website, or in any other methods which HLB deems practical, in order to give a prior notice to the Eligible Cardholders on such addition, deletion or amendment of the T&Cs or termination of this Campaign.

33. HLB shall not be liable and responsible for any failure or delay in transmission of sales transactions by Mastercard international Incorporated, merchant establishments, postal or any party in which may result in the Eligible Cardholders being omitted from this Campaign.
34. The Eligible Cardholders' credit card account(s) must be valid/ active, in good standing and must not be in breach of any of the T&Cs and HLB Cardholder Agreement at any time.
35. The T&Cs herein and the general terms and conditions of the HLB Cardholder Agreement shall be read together as an entire agreement and if there is any discrepancy between these T&Cs and the general terms and conditions of the HLB Cardholder Agreement, the specific T&Cs herein shall prevail to the extent of such discrepancy.
36. In the event of any discrepancy between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final T&Cs on HLB's Website shall prevail.
37. The T&Cs 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.