

Hong Leong Credit Card “1% Cash Back Campaign”

CAMPAIGN PERIOD

The Hong Leong Bank Berhad’s (97141-X) (“HLB”) “1% Cash Back Campaign” (“Campaign”) commences on **01 July 2017** at 00:00:00 hours (12:00a.m.) and ends on **30 September 2017** at 23:59:59 hours (11:59p.m.), inclusive of both dates (“Campaign Period”), unless 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 for participation by New-to-Card (“NTC”) Principal Cardholders who during the Campaign Period apply for the following participating HLB credit card(s) (“Eligible Cards”) and the Eligible Cards are successfully issued by 31 October 2017 (“Cardholders”).

2 cards application type	Dual card (2 principal cards) Choose any 2 of the following Eligible Cards	Principal + supplementary (upon application) Choose any 1 of the following Eligible Cards
Eligible Cards	<ul style="list-style-type: none"> Sutera Platinum Gold GSC Platinum/Gold I’M 	

For the avoidance of doubt, for Dual card, both Eligible Cards must be approved in order for the Cardholders to enjoy the 1% Cash Back. In the event that the Cardholders apply for 1 Eligible Card and another Non Eligible Card as listed in Appendix 1 of this T&C that does not fall within the category of Eligible Cards, only the Eligible Card will be entitled for the 1% Cash Back.

Note: NTC Cardholders denote new cardholders who do not hold any existing HLB Principal Credit Cards (including Mach and former EON Bank Berhad) or whose re-applications for the Eligible Cards approved by HLB at any time after twelve (12) months from the date of cancellation of their existing HLB Credit Cards.

2. The following shall not be considered as NTC Cardholders and shall NOT be eligible for this Campaign:
 - (a) Existing Principal Cardholders of any HLB Credit Card;
 - (b) Cardholders who no longer hold any valid HLB Credit Card and/or Cardholders whose Credit Card account(s) is/are delinquent;
 - (c) Cardholders who have cancelled their HLB Credit Cards and have reapplied for a new HLB Credit Card as a Principal Cardholder within twelve (12) months from the date of such cancellation;

- (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 (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 the Campaign Period; and
- (e) Cardholders who are non- Malaysia individual customers.

CAMPAIGN MECHANICS

3. The Cardholders will be eligible to enjoy the following offers (“collectively referred herein as Offers”) subject to the fulfillment of the prescribed criteria herein (“Eligible Cardholders”):

(a) **Annual Fee Waiver**

- i. Eligible Cardholders who within forty-five (45) days from the Eligible Cards approval date perform a minimum of one (1) Eligible Retail Spend (“as defined in Clause 4 below”) for each Eligible Card (including the supplementary card) approved and issued by HLB under this Campaign will be entitled to the 1st years annual fee waiver for each Eligible Card.
- ii. Eligible Cardholders who, perform a minimum of one (1) Eligible Retail Spend (“as defined in Clause 4 below”) on 13th month from the Eligible Cards approval month (refer to “Valid Thru” on credit card face for approval month) for each Eligible Card (including the supplementary card) issued under this Campaign, will be entitled to the 2nd year annual fee waiver for each Eligible Card. In the event that the Eligible Cardholders fail to perform at least one Eligible Retail Spend within the time frame as stipulated above, the Eligible Cardholder will not be able to enjoy the annual fee waiver for 2nd year and shall pay the 2nd year annual fee for the Eligible Cards. For the avoidance of doubt, it is essentially the obligation of the Cardholders to provide their latest, valid and accurate address for the purpose of delivery of the Eligible Cards and HLB shall not be responsible in the event that the Cardholders are unable to activate / use the Eligible Cards within 45 days from the Eligible Cards approval date, for any reason whatsoever.
- iii. The annual fee waiver for the subsequent year are subject to existing annual fee waiver terms and conditions. For further details, please refer to the respective product page at www.hlb.com.my (“HLB’s Website”).

(b) **1% Cash Back**

- i. Eligible Cardholders will be awarded with 1% cash back (“Cash Back”), with accumulated minimum spend of RM500 each month on Eligible Retail Spend using any of the approved Eligible Cards during the Campaign Period.
- ii. The Cash Back will be awarded up to 12 months from Eligible Cards’ approval month.

The below table share the total Cash Back allocated for each Participating Month:

Participating Month	Monthly Eligible Transaction Period	Maximum Cash Back Allocation*for each Participating Month
1	1 st July to 31 st July 2017	RM30,492
2	1 st August to 31 st August 2017	RM 30,492
3	1 st September to 30 th September 2017	RM 29,508
4	1 st October to 31 st October 2017	RM 30,492
5	1 st November to 30 th November 2017	RM 29,508
6	1 st December to 31 st December 2017	RM 30,492
7	1 st January to 31 st January 2018	RM 30,492
8	1 st February to 28 th February 2018	RM 27,541
9	1 st March to 31 st March 2018	RM 30,492
10	1 st April to 30 th April 2018	RM 29,508
11	1 st May to 31 st May 2018	RM 30,492
12	1 st June to 30 th June 2018	RM 29,508
13	1 st July to 31 st July 2018	RM 30,492
14	1 st August to 31 st August 2018	RM 30,492
15	1 st September to 30 th September 2018	RM 29,508
16	1 st October to 31 st October 2018	RM 30,492
Total cash Back Allocated for the Campaign		RM480,000

For the avoidance of doubt, the Total Cash Back Allocation for this Campaign is capped at RM480,000.

- iii. The monthly Maximum Cash Back given throughout the Campaign above is awarded based on a first-come, first served basis, and subject to the monthly Eligible Retail Spend captured in HLB system's transaction records.
- iv. The Cash Back awarded is capped at RM50 per Eligible Cardholder per month.
- v. The Cash Back awarded will be rounded down to the nearest Malaysian Ringgit.

Example:

Eligible Cardholder's total Eligible Retail Spend in August= RM2860

1% cash back = RM28.60

Eligible Cardholder will be rewarded RM28 only

- vi. Cash-Back is awarded to the Eligible Cardholder based on the total posted Ringgit amount of Eligible Retail Spend charged to the Eligible Cards.
- vii. All overseas Eligible Retail Spend and Eligible Retail Spend performed in foreign currencies will be converted to Ringgit Malaysia at such rate of exchange as determined by HLB at its sole discretion.
- viii. An Eligible Cardholder with the dual cards (i.e. 2 Eligible Cards) or 1 Eligible Card and a supplementary Eligible Card shall be automatically tracked for the purpose of tabulating the Monthly Eligible Transactions during the Campaign Period.
- ix. The Cash-Back will be calculated at the end of each calendar month based on 1% of the total Eligible Retail Spend for the month and is non-cumulative from the previous month.

- x. The total Cash-Back shall be credited monthly to the Principal Cardholder's account within six (6) weeks after the end of the each calendar month. In the event of non receipt of the Cash Back, the Eligible Cardholders shall notify HLB within 30 days from the Cash Back announcement date (refer to clause 6), failing which the Eligible Cardholders are deemed to have received the Cash Back and any appeal for the reimbursement of the Cash Back shall not be entertained.
 - xi. HLB will not be liable for any delay in actual posting of the Eligible Retail Transactions and/or Cash-Back earned.
 - xii. HLB does not have any obligation to inform the Eligible Cardholders should the Cash Back reach the Maximum Cash Back Allocation for any of the Participating Month during the Campaign Period.
4. Eligible Retail Spend is based on the following criteria:
- (a) Shall include retail and online purchases, standing instructions, 0% Interest Easy Payment Plan (EPP) and Zero Interest Installment Plan (ZIIP) transacted locally and internationally.
 - (b) Shall exclude cash advance, Balance Transfer (BT), Cash-on-Call (COC), Call-for-Cash (CFC), Flexi-Payment Plan (FPP), fund transfer, fees and charges imposed by HLB.
 - (c) cumulative Retail Spend by the Supplementary Cardholder(s) under the same Eligible Cardholder's Credit Card account will be included in computation of the Eligible Cardholder's cumulative Retail Spend.
5. This Campaign is not applicable in conjunction with any of HLB's ongoing promotions unless otherwise stated.
6. The Eligible Cardholders are required to access to the HLB's Website for the list of the Eligible Cardholders who are entitled for the **Cash Back** between four (4) to six (6) weeks after end of each calendar month.

GENERAL

7. By participating in this Campaign, the Cardholders:
 - (a) Agree that they have read and understood the terms and conditions herein and agree to be bound by the terms and conditions herein;
 - (b) Agree that all records of transactions within or outside of Malaysia captured by the HLB system within this Campaign Period 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 Eligible Cardholders and no appeal and/or further correspondence will be entertained;
 - (d) Agree that any reversal of transactions shall be excluded;
 - (e) Agree that the Cash Back are non-transferable and non-exchangeable for cash or other kinds;
 - (f) Agree to access the HLB's Website at regular time intervals to view the terms and conditions of this Campaign and to ensure they keep up-to-date with any changes or variations to the said terms and conditions;
 - (g) Consent for HLB to disclose or publish their names, IC numbers (in masked form) and/or photo(s) in HLB's Website;

8. HLB reserves the right to:
 - (a) Reject at its sole and absolute discretion any Eligible Cards application submitted without assigning any reason thereof;
 - (b) Disqualify any Cardholders at its sole and absolute discretion from participating in this Campaign;
 - (c) Decline the eligibility of any Cardholder to participate in the Campaign for any reason whatsoever as HLB may in its absolute discretion deem fit. In particular, HLB shall have the absolute right to decline the eligibility of a Cardholder who has performed an Eligible Retail Spend 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 obtain an unfair advantage over other Cardholders with normal/regular spending patterns, and HLB's decision in this matter shall be final and conclusive on all Cardholders;
 - (d) Forfeit any or all of the Cash Back in the event where there is non-compliance to the terms and conditions herein;
 - (e) Forfeit the Cash Back in the circumstance where there is reversal of Eligible Retail Spend or termination of the Eligible Cards during the Campaign Period and/or at the point of awarding the Cash Back or non-compliance to the T&C herein;
 - (f) Amend the total Cash Back and/or replace the Cash Back 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
 - (g) Add, delete or amend the terms and conditions 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 Cardholders on such addition, deletion or amendment of the terms and conditions or termination of this Campaign.

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, American Express, Merchant establishments Postal service, postal service providers or any party in which may result in the Cardholders being omitted from this Campaign.
10. Eligible Cardholders' Credit Card account(s) must be valid/ active, in good standing and must not be in breach of any of the terms and conditions of this Campaign and/ or HLB Cardholders' Agreement at the point the Cash Back are awarded.
11. 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.
12. In addition to the terms stipulated above, Eligible Cardholders agree that the General Terms and Conditions in the HLB Cardholders' Agreement shall be read together with the terms and conditions herein as an entire agreement. Any discrepancies between these terms and conditions and the Cardholder Agreement, the specific terms above shall prevail to the extent of such discrepancies.
13. In the event of any discrepancies between these terms and conditions 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.

Appendix 1

Non-Eligible Cards	Essential Fortune Platinum Biz Mach Gold Wise Mach Signature Visa Infinite
---------------------------	----------------------------------------------------------------------------------------------