

Credit Shield Premier Connect Online Banking Launch Campaign

PROMOTION PERIOD

The **Hong Leong Bank Berhad's** (97141-X) ("**HLB**") **Credit Shield Premier Connect Online Banking Launch Campaign** ("**Promotion**") commences on 1 August 2019 and ends on 31 October 2019 ("**Promotion Period**"), both dates inclusive unless otherwise notified.

HLB shall also be known as "the Bank".

Terms & Conditions

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

Eligibility

1. This Promotion is open to all existing and new individual customers who are principal cardholders of HLB Credit Card and who have registered for Hong Leong Connect prior to or during the Promotion Period ("**Customers**").
2. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period shall not be eligible to participate or shall be immediately disqualified from participating in the Promotion.
3. Customers who have committed, or are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Promotion.

Promotion Mechanics

4. Customers who successfully purchase the Credit Shield Premier via Connect Online Banking during the Promotion Period and continue the subscription for at least three (3) months after the application ("**Subscription Period**"), shall stand a chance to receive a RM50 Cash Back.
5. Customers whose application is unsuccessful or approved after the Promotion Period shall not be entitled for the RM50 Cash Back.
6. Customers who cancel the Credit Shield Premier or any HLB Credit Card within the Subscription Period shall be disqualified from receiving the RM50 Cash Back.
7. Each Customer shall only be entitled to one (1) purchase of Credit Shield Premier.
8. RM50 Cash Back is capped at a total of 1,000 purchases only and is rewarded to the Customers on a first-come, first-served basis, limited to one each ("**Winners**").

Winner Selection and Cash Back Fulfilment

9. Selection of Winners will be at the Bank's sole discretion based on criteria set above and determined based on the data captured by the Bank.
10. Announcement of the Winners will be made before or by 29 February 2020 ("**Winners Announcement Date**") via the Bank's social media platform and Promotion webpage.

11. The RM50 Cash Back will be credited into the most active/most frequently used HLB Credit Card maintained by the Winners as determined by the Bank, before 31 March 2020.
12. In the event the Winners do not receive the Cash Back after 31 March 2020, they shall inform the Bank of the non-receipt of the Cash Back, failing which they will be deemed to have received the Cash Back and any request for the reimbursement of the Cash Back shall not be entertained by the Bank.
13. For the avoidance of doubt, it is the Bank's sole discretion to determine if the Winners shall be entitled to any Cash Back and any dispute(s) pertaining to the Bank's decision shall not be entertained.
14. Winners must maintain their HLB Credit Card account by 31 March 2020 for the RM50 Cash Back crediting, failing which the RM50 Cash Back shall be forfeited at the Bank's absolute discretion.

GENERAL

15. By participating in the Promotion, the Customers agree:
 - (a) To have read, understood and to be bound by the T&Cs herein;
 - (b) That the Bank's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Customers and no further correspondence and/or appeal to dispute the Bank's decision shall be entertained;
 - (c) to access HLB's website at www.hlb.com.my ("**HLB's Website**") at regular time intervals to view the T&Cs of the Promotion and ensure to be kept up-to-date on any changes or variations to the T&Cs; and
 - (d) 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 the Promotion.
16. The Bank reserves the right:
 - (a) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, at the Bank's discretion by way of posting on HLB's Website or in any manner deemed suitable by the Bank, at any time with prior notice;
 - (b) To disqualify any Customers for any reason whatsoever as the Bank may in its absolute discretion deem fit to participate in the Promotion without assigning any reason thereof.
17. The T&Cs herein, Product Disclosure Sheet of Credit Shield Premier, and Terms and Conditions for Hong Leong Connect shall be read as an entire agreement. In the event of any discrepancies, the specific T&Cs herein shall prevail to the extent of such discrepancy.
18. In the event of any discrepancies between the T&Cs herein and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on HLB's Website shall prevail.
19. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.