

TERMS AND CONDITIONS (T&Cs): 2019 VISA DEBIT CARD CASH BACK CAMPAIGN

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (97141-X) ("HLB") "2019 Visa Debit Card Cash Back Campaign" ("Campaign") commences on **1 September 2019** at 00:00:00 hours (12:00 a.m.) and ends on **31 October 2019** at 23:59:59 hours (11:59p.m.), inclusive of both dates ("Campaign Period"), unless specified herein or notified otherwise.

ELIGIBILITY

1. The Campaign is open to all new and existing Primary Visa Debit Cardholders of HLB including all existing Hong Leong Mach Debit Card issued by HLB who have perform retail transactions during the Campaign Period, collectively referred herein as Eligible Cardholders ("**Eligible Cardholders**").
2. Eligible Cardholders excludes the following;
 - a. Cardholders who is holding a Hong Leong Visa Debit Card which is NOT issued in Malaysia;
 - b. Cardholders whose Hong Leong Visa Debit Card account is NOT in good standing, inactive, tagged to a closed or inactive Current Account or Savings Account ("**CASA**") or in breach of any terms and conditions of the Debit Card account(s) and/or CASA HLB at any time during the Campaign Period;
 - c. Cardholders whose Hong Leong Visa Debit Card account(s) believed to be operated fraudulently, unlawfully and/or whose Hong Leong Debit Card is invalid or cancelled within HLB definition at any time during the Campaign Period until the end of fulfilment; and/or
 - d. Cardholders who have committed or 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.
 - e. Cardholders who breach any of this Campaign's Terms & Conditions or Terms & Conditions of Debit Cardholders Agreement.

CAMPAIGN PARTICIPATION & REGISTRATION

3. To participate in this Campaign, the Eligible Cardholders must register by replying the SMS sent by HLB as per below:

Type **VC1** and send to 66600
4. Eligible Cardholders are eligible for the cash back pool starting from the month of registration and meeting the monthly spend criteria. Example, Cardholder(s) who register in September 2019 will be eligible for the monthly cashback starting from September 2019 until October 2019, while those who register in October 2019 will be eligible for the monthly cash back for October 2019 only.
5. All Eligible Cardholders' Hong Leong Debit Card shall be automatically tracked based on the Eligible Transaction as stated in Clause 8.

6. The Eligible Cardholders shall be responsible to:
 - a. 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;
 - b. Pay the standard SMS charges as levied by (“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 Eligible Cardholder is unable to support the sending of any SMS to the Designated Number; and
 - c. 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 Eligible Cardholders’ SMS Registration will not be processed and will not be qualified for this Campaign.

7. Upon successful registration, the Eligible Cardholders will receive a confirmation via SMS at no cost. Such confirmation will be sent to the mobile number used for the registration.

CAMPAIGN MECHANICS

8. The Eligible Cardholders must perform at least three (3) Retail Transactions (defined at Clause 10 below) with a minimum of RM30 on each Retail Transactions within the same month using HLB Visa Debit Card via contactless payment at any merchant(s) in Malaysia (“**Eligible Transaction**”) to stand a chance to get 5% Cash Back (“**Cash Back**”) on every 3rd transaction.
 - a. The Cash Back is capped at RM12.50 per calendar month, per customer on a first-come, first served basis (“**Campaign Winner**”) and the Cash Back pool is capped at RM52,500 per month with total of RM105,000 throughout the Campaign Period.

9. For avoidance of doubt, Cash Back will be only awarded upon meeting the requirements of Eligible Transaction as stated in Clause 8, illustrated as below:

Example	Transaction Amount (RM)	Transaction Date	Cash Back Eligibility	Remarks
Cardholder A	30	1 Sept’ 2019	No	Cardholder did not perform three (3) transactions in total.
	31	5 Sept’ 2019		
Cardholder B	30	16 Sept’ 2019	No	2 nd transaction is not categorized as eligible transaction as the amount spend less than the required minimum spend.
	15	20 Sept’ 2019		
	50	23 Sept’ 2019		
Cardholder C	30	16 Sept’ 2019	No	All three (3) transactions are not made within the same month.
	30	20 Sept’ 2019		
	50	1 Oct’ 2019		
Cardholder D	30	16 Sep’ 2019	Yes	RM1.50 Cash Back. 5% Cash Back on 3 rd Eligible Transaction.
	30	20 Sept’ 2019		
	30	23 Sept’ 2019		
Cardholder E	30	16 Sept’ 2019	Yes	RM12.50 Cash Back. 5% Cash Back on 3 rd Eligible Transaction.
	30	20 Sept’ 2019		
	250	23 Sept’ 2019		

Cardholder F	30	16 Sept' 2019	Yes	RM5.0 Cash Back. 2 nd transaction is less than the required minimum spend. Therefore, the following transaction with required minimum spend will be treated as the 2 nd eligible transaction for this campaign.
	15	20 Sept' 2019		
	50	23 Sept' 2019		
	100	27 Sept' 2019		
Cardholder G	30	16 Sept' 2019	No	No Cash Back. 2 nd transaction is not a contactless transaction.
	30*	20 Sept' 2019		
	50	23 Sep' 2019		

*PIN & PAY or Chip-&-PIN

10. Campaign Retail Transactions (**“Retail Transactions”**) refers to retail purchases transacted in Ringgit Malaysia (RM) under point-of-sales or face-to-face (card presence) at the relevant retail outlets which have been successfully charged to HLB Visa Debit Card. For the avoidance of doubt, Campaign Retail Transactions shall EXCLUDE the following:
- Fixed Payment Plan, utilities, government services, recurring payment or auto-billing;
 - Any online spend or foreign currencies spend;
 - Cash withdrawal in any method (i.e. Automated Teller Machine, over-the-counter, quasi cash, etc.);
 - Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - Any form of services or miscellaneous fees, including but not limited to fees such as annual fee, card replacement fee & government service tax (if applicable), imposed by HLB.

CAMPAIGN FULFILMENT

- Campaign Winners' HLB CASA account(s) must be valid/active, in good standing and at the point the Cash Back are awarded; otherwise he/she will be disqualified from receiving the Cash Back.
- Cash Back that are rewarded shall be automatically credited within eight (8) weeks from the end of the Campaign Period. It is essentially the obligations of the Winners to inform the Bank in writing in the event of non-receipt of the Cash Back by 15 December 2019, failing which the Campaign Winners are deemed to have received the Cash Back and any appeal/request for the reimbursement of the Cash Back shall not be entertained.
- Announcement of Campaign Winners (e.g. Name and masked MyKad/passport (“ID”) number) will be made on the HLB’s website www.hlb.com.my (**“HLB’s Website”**) within eight (8) weeks from the end of Campaign Period.

GENERAL

- By participating in this Campaign, Eligible Cardholders agreed:
 - that they have read, understood and agree to be bound by the T&Cs herein, the General Terms and Conditions of the Debit Card Terms & Conditions available at HLB Website;
 - that any reversal of transactions shall be excluded;

- c. that the Cash Back are non-transferable to any third party and non-exchangeable for cash or other kinds;
 - d. to access the HLB's Website at regular time intervals to view the T&Cs of this Campaign, to ensure they keep up-to-date with any changes or variations to the T&Cs and to follow up with HLB if they have been enlisted for the entitlement of the Cash Back;
 - e. Consent for HLB to disclose or publish their names, ID numbers (in masked form) and/or photo(s) in HLB's Website; and
 - f. that they have read, understood and agree to be bound by the HLB Privacy Notice that's available in HLB's Website.
15. HLB reserves the right to:
- a. Disqualify any HLB Visa Debit Cardholders at its sole and absolute discretion from participating in this Campaign;
 - b. Decline the eligibility of any HLB Visa Debit Cardholders 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 HLB Visa Debit Cardholders who has performed a Retail Transactions 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 HLB Visa Debit Cardholders with normal/regular spending patterns, and HLB's decision in this matter shall be final and conclusive on all HLB Visa Debit Cardholders.
 - c. Forfeit and/or claw back the Cash Back in the circumstance where there is reversal of Retail Transactions or termination of HLB Visa Debit Card or unsuccessful CASA opening during the Campaign and/or Contest Period at the point of awarding the Cash Back Prize or non-compliance to the T&C herein;
 - d. Amend the 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 HLB Visa Debit Cardholders and
 - e. 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 HLB Visa Debit Cardholders on such addition, deletion or amendment of the T&Cs or termination of this Campaign.
16. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the sales transactions by Visa international Incorporated, Merchant establishments, postal service providers or any party in which may result in the HLB Cardholders being omitted from this Campaign.
17. HLB shall not be liable and responsible for any claim, loss and/or damage of HLB Cardholders from participating in this Campaign.