

DIGITAL DAY 2019 “BYE BYE CASH FRENZY” CAMPAIGN TERMS AND CONDITIONS

Promotion Period

Hong Leong Bank Berhad’s (97141-X) (“HLB”) and Hong Leong Islamic Bank Berhad’s (686191-W) (“HLISB”) “Digital Day 2019 Bye Bye Cash Frenzy Campaign” (“Promotion”) commences on 00:01, **7 July 2019** and ends on 23:59, **20 July 2019** (“Promotion Period”), both dates inclusive unless notified otherwise.

Terms and 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 HLB and/or HLISB 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 HLB / HLISB 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 HLB / HLISB 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 perform at least one (1) successful cashless transaction with a minimum amount of RM7.00 using any of the participating HLB / HLISB cashless payment services (“Eligible Transaction”) during the Promotion Period (“Eligible Customers”) shall stand a chance to win the Prizes as set out below:

Prizes	Total Number of Winners
RM7 Cashback	25,200 (3,600 winners daily x 7 days)

5. Cashless payments services that qualify for the Promotion include:
 - a) Hong Leong Connect Online and/or Mobile Banking:
 - i. Fund transfers including 3rd Party HLB Account / IBG / Instant Transfers and DuitNow
 - ii. Bill payment
 - iii. Prepaid reload
 - iv. Telegraphic transfer
 - v. e-Commerce FPX payment
 - vi. Pay mobile
 - vii. Scan & Pay
 - b) WeChat Pay with Hong Leong Debit Card
 - c) Hong Leong Debit Card / Debit Card-i
 - d) Hong Leong Credit Cards
6. Eligible Transaction shall exclude the following:
 - a) Transactions by recurring payment or auto-billing
 - b) Cash withdrawal in any method (i.e. automated teller machine, over-the-counter, quasi cash, etc)
 - c) Portfolio products such as Balance Transfer (BT), Call-for-Cash Plus (CFC Plus), Call-for-Cash (CFC) and Flexi Payment Plan (FPP)
 - d) Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - e) Any form of services or miscellaneous fees, including finance charges and fees such as credit card annual fee, late payment charges and government service tax, imposed by HLB/HLISB.
7. An Eligible Customer is entitled to win the RM7 Cashback Prize multiple times each day and throughout the Promotion Period, based on the number of Eligible Transactions, subject to the limit as stated in Clause 8 (b) of these T&Cs.

Cashback Prize Fulfilment

8. Selection of RM7 Cashback Prize winners:

- (a) The Cashback Prize will be capped to the first 150 Eligible Customers (“Cashback Winners”), on a first-come, first-served basis for each hour during the Promotion Period.
- (b) Eligible Customers are only eligible to win one (1) Cashback prize in each hour; but are eligible to win up to twenty-four (24) prizes each day.

Illustration of Cashback Prize winner selection:

Time of day	Winners
00:01 – 01:00	First 150 Eligible Customers
01:01 – 02:00	First 150 Eligible Customers
02:01 – 03:00	First 150 Eligible Customers
03:01 – 04:00	First 150 Eligible Customers
Each hour until 24:00	Total of 3,600 Winners in 24 hours

9. For the avoidance of doubt, it is HLB/HLISB’s sole discretion to determine if Cashback Winners shall be entitled to any Cashback Prize and any dispute(s) pertaining to HLB/HLISB’s decision shall not be entertained.
10. All Prizes will be credited into the Eligible Customer’s CASA / CASA-i or Credit Card Account maintained by the winners as determined by HLB/HLISB, based on the account from which the Eligible Transaction was made.
11. Cashless transactions made by Supplementary Credit Cardholder(s) under the same Principal Credit Cardholder’s Hong Leong Credit Card account(s) will also be included in computation of the Principal Credit Cardholder’s eligibility to get the Cashback. However, the Cashback will not be awarded to Supplementary Credit Cardholders.
12. All Prizes will be credited within 5 business days from the date of the transaction and a Notification SMS will be sent to the Cashback Winners’ mobile number which has been registered with HLB/HLISB. A Cashback Winners announcement will be posted on HLB’s official website.
13. Winners Credit Card Account/ CASA / CASA-i, must be active and valid as at 31 July 2019, failing which the Cashback Prize(s) shall be forfeited at HLB/HLISB’s absolute discretion. There will be no replacement selections made in the case of forfeiture.
14. Announcement of daily Cashback Winners (e.g. Name and masked MyKad/passport (“ID”) number) will be made on HLB’s Website within five (5) business days.
15. It is the obligation of the Cashback Winners to inform HLB/HLISB in writing in the event of non-receipt of the Cashback by 31 July 2019, failing which the Cashback Winners are deemed to have received the Cashback and any appeal/request for the reimbursement of the Cashback shall not be entertained.

General

16. By participating in the Promotion, the Customers:
 - (a) confirm that they have read, understood and agree to be bound by the T&Cs herein;
 - (b) agree that HLB’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 HLB’s decision shall be entertained;
 - (c) agree to access HLB/HLISB’s website at www.hlb.com.my (“HLB Website”) and www.hlisb.com.my (“HLISB 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;
 - (d) agree 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.
 - (e) consent to their names and likeness to be featured in HLB/HLISB’s communication materials.
17. HLB/HLISB reserves the right to:

- (a) add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, at HLB/HLISB's discretion by way of posting on HLB's Website/HLISB's Website or in any manner deemed suitable by HLB/HLISB, at any time with prior notice;
 - (b) disqualify any Eligible Customers for any reason whatsoever as HLB/HLISB may in its absolute discretion deem fit to participate in the Promotion without assigning any reason thereof;
 - (c) decline the eligibility of an Eligible Customer to participate in the Promotion for any reason whatsoever as HLB/HLISB may in its absolute discretion deem fit. In particular, HLB/HLISB shall have the absolute right to decline the eligibility of an Eligible Customer who has performed an Eligible Transaction within the meaning of these T&Cs, in a manner or patten which HLB/HLISB deems to be abnormal, irregular and/or is indicative of an attempt to obtain an unfair advantage over other Eligible Customers with normal/regular spending patters and HLB/HLISB's decision in this matter shall be final and conclusive on all Eligible Customers;
 - (d) forfeit and/or claw back any or all of the Cashback Prizes in the event where there is non-compliance with the T&Cs herein; and/or
 - (e) forfeit and/or claw back the Cashback Prizes in the circumstances where there is reversal of Eligible Transactions or termination of the Credit Cards/CASA/CASA-i during the Promotion Period and/or at the point of awarding the Cashback Prize or non-compliance with the T&Cs herein;
18. The T&Cs herein, General Terms and Conditions of Accounts, and Terms and Conditions for Hong Leong Connect, Terms and Conditions for Hong Leong Credit Card and Debit Card 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.
19. 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.
20. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the jurisdiction of the Courts of Malaysia.