

HONG LEONG DEBIT CARD RM5.00 MONTHLY CASHBACK AT GROCERY STORES PROMOTION

Last updated on 17 March 2017

PROMOTION PERIOD

The Hong Leong Bank Berhad's (97141-X) ("Bank") "**Hong Leong Debit Card ("Debit Card")RM5.00 Monthly Cashback at Grocery Stores Promotion**" ("Promotion") commences on **01 January 2017** and ends on **30 April 2017**, both dates inclusive ("Promotion Period"), unless notified otherwise.

Terms & Conditions ("T&Cs")

ELIGIBILITY

1. The Promotion is open to all Malaysian citizens who are the existing individual Debit Cardholders of the Bank ("Cardholders") only.
2. For the avoidance of doubt:
 - (i) The Promotion is **NOT** applicable to non-individual customers including companies, corporate bodies, sole proprietors, partnership and professional practices.
3. The following are **NOT** eligible to participate in the Promotion:
 - (a) Mach Debit Card and Hong Leong Islamic Debit Card-i;
 - (b) Cardholders of the Bank's Debit Card(s) NOT issued in Malaysia;
 - (c) Cardholders whose Debit Card accounts are NOT in good standing, tagged to a closed or inactive Current and/or Saving Account(s) ("CASA") or in breach of any of the Bank's terms and conditions governing the relevant Account at any time during the Promotion Period;
 - (d) Cardholders whose Debit Card accounts are believed to be operated fraudulently, unlawfully and/or that their Debit Cards are invalid or cancelled within the Bank's definition at any time prior to or during the Promotion Period up to 31 July 2017;
 - (e) Bank's Private Banking customers; and
 - (f) Cardholders 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 bankrupts (pursuant to a petition by either banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period.

PROMOTION MECHANICS

4. Cardholders who perform a minimum retail transaction amount of **Ringgit Malaysia Fifty (RM50.00)** ("Retail Transaction Amount) in a single receipt with their Bank's Debit Cards at any grocery stores within Malaysia under the Merchant Category Code ("MCC") 5411 ("Retail Transaction") during the Promotion Period shall be eligible for RM5.00 monthly cashback of the Retail Transaction ("Cashback").
5. The Cashback allocated by the Bank for the Promotion is capped at **Ringgit Malaysia Seventy Five Thousand (RM75,000.00) only** for each month of the Promotion Period and **Ringgit Malaysia Three Hundred Thousand (RM300,000.00) only** throughout the Promotion Period, on a first-come, first-served basis.
6. For the avoidance of doubt, the Cashback is capped at a maximum of **Ringgit Malaysia Five (RM5.00) only** for each month of the Promotion Period for each Cardholder.
7. No registration of participation is required.

8. For the avoidance of doubt, only Retail Transactions successfully posted and reflected in the Bank's system and record with the relevant Retail Transaction Amount successfully debited from the Cardholder's CASA will be entitled for the Cashback.
9. The Bank shall not be liable and responsible for any failure or delay in transmission and/ or reflection in the Cardholders' CASA on the relevant Retail Transactions which may result in the Cardholders being omitted from receiving the Cashback for the Promotion.
10. Cardholders' Debit Cards and the accompanying CASA must remain valid, active and open at all times, failing which, the Cashback entitlement shall be forfeited.
11. The qualified Cardholders will be notified by the Bank by way of Short Message Service ("SMS"), or posting of the list of the qualified Cardholders on the Bank's website at www.hlb.com.my ("Bank's Website"), and/ or in any other methods deemed appropriate by the Bank within twelve (12) weeks after the end of each month of the Promotion Period.
12. Cardholders who do not receive any notification from the Bank within twelve (12) weeks after the end of each month of the Promotion Period are deemed **NOT** qualified or entitled for the Cashback.
13. The Cashback will be credited into the qualified Cardholders' CASA within twelve (12) weeks after the end of each month of the Promotion Period and the transaction will be reflected on the Cardholders' CASA statement
14. In the event of non-receipt of the Cashback, the qualified Cardholders shall be responsible to notify the Bank in writing not later than one (1) calendar month from the date of notification from the Bank, failing which the Cashback is deemed received by the qualified Cardholders and the Bank shall not entertain any claim of non-receipt of Cashback by the Cardholders after the expiry of the aforesaid one (1) calendar month.
15. The SMS service for the Promotion is provided and supported by M3 Technologies (Asia) Berhad (482772-D) ("M3Tech"), an SMS vendor officially appointed by the Bank.
16. Visuals featured in all printed materials and website are for illustration purposes only. Any props, accessories or equipment featured with the visuals in any pictorial materials are for decorative purposes and shall not form part of the Cashback.
17. Cashback is non-transferable to any **third (3rd)** party and non-exchangeable for up-front cash, credit, cheque or in kind.

GENERAL

18. By participating in the Promotion, the Cardholders:
 - (a) agree to be bound by the T&Cs of the Promotion;
 - (b) agree that any reversal of Retail Transactions shall be excluded;
 - (c) agree that the Bank's decision on all matters relating to the Promotion and Cashback shall be final, conclusive and binding on all Cardholders and no further correspondence and/ or appeal to dispute the Bank's decision shall be entertained;
 - (d) agree to access the Bank's Website at regular time intervals to view the T&Cs and to ensure the Cardholders are kept up-to-date on any change or variation to the T&Cs;
 - (e) consent to and authorize the Bank to disclose their personal data to M3Tech for the purpose of the Promotion; and
 - (f) agree to the publishing or display of their names, MyKad/ IC numbers (in masked form) on the Bank's Website for the purpose of the Promotion.

19. The Bank reserves the right to:
 - (a) Disqualify any Cardholders for any reason whatsoever as the Bank may in its absolute discretion deemed fit from participating in the Promotion;
 - (b) Add, delete, suspend or vary the T&Cs contained herein, either wholly or in part or to suspend or terminate the Promotion (“Variation”) at the Bank’s sole discretion by way of posting such Variation on the Bank’s Website, or in any manner deemed practical in order for the Bank to give prior notice to the Cardholders on such Variation;
 - (c) Amend and/or change the Cashback herein with an alternative gift or item of similar value at its absolute discretion (“Change”), by way of posting such Change on the Bank’s Website or in any other manner which Bank deemed practical, in order for the Bank to give prior notice to the Cardholders on such Change; and
 - (d) Forfeit the Cashback in the event that there is non-compliance with the T&Cs herein by the qualified Cardholders.

20. The T&Cs herein, General Terms and Conditions of Accounts, Debit Card Terms and Conditions or any relevant terms and conditions that the Bank may specify from time to time are read as an entire agreement and if there is any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy.

21. In the event of any discrepancy between the terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final terms and conditions on the Bank’s Website shall prevail.

22. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Cardholders hereby agree to submit to the jurisdiction of the Courts of Malaysia.