

“DIGITAL DAY” PROMOTION

Latest updated on 4 July 2017

PROMOTION PERIOD

The Hong Leong Bank Berhad (97141-X) (“HLB”)’s and/ or Hong Leong Islamic Bank Berhad (HLISB)’s “Digital Day” (“Promotion”) is applicable for Hong Leong Connect, HLB/HLISB branches, HLB Mortgage Center, HLB Telemarketing, HLB Credit Card and Personal Loan Direct Sales Team (“Participating Channel”). The Promotion consists of online fixed deposits/-i, IBG & instant transfer, current & saving account (“CASA/-i”), debit card/-i, fixed deposits/-i, bancaassurance, credit cards, online personal loan/financing, auto loan/financing, mortgage/-i, telegraphic transfer (TT), personal loan/financing and share margin financing promotion. The Promotion commences on 07 July 2017 to 13 July 2017 (both dates inclusive) (“Promotion Period”) unless notified otherwise.

HLB and HLISB are collectively known as “the Bank”.

TERMS & CONDITIONS (“T&Cs”)

ONLINE OFFER: CREDIT CARD 7% CASHBACK ON ONLINE SHOPPING (“ONLINE SHOPPING CASH BACK PROMOTION”)

ELIGIBILITY

1. The Online Shopping Cash Back Promotion is only open to ALL Hong Leong Credit Cardholders including MACH Credit Cardholders issued by Hong Leong Bank (“Credit Cardholders”).
2. For the avoidance of doubt, the following are NOT eligible to participate in this Online Shopping Cash Back Promotion:
 - a) Credit 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 or during the Promotion Period; or
 - b) Credit Cardholders who have committed, or determined by HLB to be potentially committing any of the wrongful acts stipulated herein; shall be immediately disqualified from participating in this Online Shopping Cash Back Promotion.

MECHANICS

3. To participate in this Online Shopping Cash Back Promotion, Credit Cardholders just need to spend a minimum of RM70.00 only in single transaction with any of their HLB Credit Card on any eligible online retail transactions (“Eligible Online Spend”) during the Promotion Period (“Eligible Credit Cardholders”).
4. Eligible Online Spend shall mean purchase transactions for goods and services effected through the internet incurred for personal consumption only and not for business purposes in any local and/or foreign currency and shall not include any of the followings:
 - i) Online payment for bills, insurance, takaful and any services
 - ii) Quasi Cash transactions – (example: betting and/or online gaming transactions);
 - iii) Standing instructions such as auto-billing;
 - iv) Payment of annual fees or service charges, delivery charges, cash payments, card Replacement fee, government service tax, dispute charges, fraud charges or any other fees, charges or penalties whether imposed by HLB or otherwise;
 - v) Cash advance/withdrawal/deposit transactions/funds transfer; and

- vi) Qualified Eligible Online Spend which are subsequently cancelled or refunded, disputed, unauthorised or fraudulent transactions.
- 5. Any determination by HLB as to what constitutes an Eligible Online Spend shall be conclusive and shall not be challenged in any manner whatsoever, save for manifest error.
- 6. Once the Eligible Credit Cardholders have fulfilled the Eligible Online Spend conditions above, they stand a chance to receive 7% Cashback on their Eligible Online Spend made through the Promotion Period (“Online Cashback”).
- 7. The awarding of the Online Cashback will be given to Eligible Credit Cardholders on a first-come-first serve basis subject to the daily Online Cashback allocation of RM40,000 and the maximum Online Cashback of RM70 per Eligible Credit Cardholder for this Online Shopping Cash Back Promotion.

Campaign Period	Daily Online Cashback Pool
7 July 2017	RM40,000
8 July 2017	RM40,000
9 July 2017	RM40,000
10 July 2017	RM40,000
11 July 2017	RM40,000
12 July 2017	RM40,000
13 July 2017	RM40,000

- 8. Each Eligible Credit Cardholder is only eligible for one (1) Online Cashback for this Online Shopping Cash Back Promotion and the Online Cashback will be awarded to the Principal Credit Cardholder.
- 9. The Online Cashback awarded shall be credited within 8 weeks after the Promotion Period into the Eligible Credit Cardholder’s HLB Credit Card Account used in performed the Eligible Online Spend and HLB shall notify the Eligible Credit Cardholder regarding their entitlement of the Online Cashback via SMS and /or HLB’s website. Eligible Credit Cardholder shall notify HLB in writing within 30 days after the announcement of the entitlement (8 weeks after the Promotion Period) of the Online Cashback by HLB, failing which the Eligible Credit Cardholder is deemed to have received the Online Cashback and any appeal for the reimbursement of the Online Cashback shall not be entertained by HLB.
- 10. The Online Cashback is not transferable to any third party and any request to credit the Online Cashback into any other HLB Credit Card (for Eligible Credit Cardholders with more than one (1) HLB Credit Card) will not be entertained.
- 11. Tracking of the Eligible Online Spend will be based on the dates and times of transaction based on Malaysian Time which are successfully posted in the HLB system throughout the Promotion Period and HLB reserves the right to determine the transactions performed by Eligible Credit Cardholders if the transactions performed are Eligible Online Spend.

ONLINE OFFER: 7% DEBIT CARD/-i CASH BACK (“CASH BACK PROMOTION”)

ELIGIBILITY

12. This Cash Back Promotion is open to all Malaysian citizens who are the existing individual Debit Cardholders with HLB’s Debit Cards including Mach Debit card issued by HLB and HLISB Debit Card-i (“Debit Cardholders”).
13. For the avoidance of doubt, this Cash Back Promotion is NOT applicable to non-individual customers including companies, corporate bodies, sole proprietors, partnership and professional practices.
14. The following are NOT eligible to participate in this Cash Back Promotion:
 - a. Debit Cardholders of HLB/HLISB Debit Card(s) NOT issued in Malaysia;
 - b. Debit Cardholders whose Debit Card accounts are NOT in good standing, tagged to a closed or inactive Current and/or Saving Account(s) (“CASA/-i”) or in breach of any of HLB/HLISB’s terms and conditions governing the relevant Account at any time during the Promotion Period;
 - c. Debit Cardholders whose Debit Card/-i accounts are believed to be operated fraudulently, unlawfully and/ or that their Debit Card/-i are invalid or cancelled within the Bank’s definition at any time prior to or during the Promotion Period up to eight (8) weeks after the end of the Promotion Period;
 - d. HLB’s Private Banking customers; and
 - e. Debit 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/HLISB 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.

MECHANICS

15. Debit Cardholders who perform any eligible online retail transactions (“Online Spend”) with their HLB/HLISB Debit Card/-i throughout the Promotion Period shall be eligible for 7% Cash Back (“Cash Back”).
16. The Online Spend refers to purchase transactions for goods and services effected through the internet incurred for personal consumption only made in Ringgit Malaysia (“RM”) or foreign currencies and not for business purposes. Online Spend made in currencies other than RM will be converted to and computed in RM based on the conversion rate determined by HLB/HLISB at the time of transactions. For the avoidance of doubt, HLB/HLISB reserves the sole right to determine purchase transactions that shall fall within the definition of Online Spend and any appeal regarding HLB/HLISB’s decision shall not be entertained.
17. The Online Spend shall exclude the following transactions:
 - a. Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;
 - b. Payment of Debit Card/-i Issuance Fee/ Annual Fee/ Renewal Fee; and
 - c. Any other form of services or miscellaneous fees imposed by HLB/HLISB (including Penalty Charges for HLB)
18. The Cash Back allocated by HLB for HLB Debit Card for this Cash Back Promotion is capped at Ringgit Malaysia One Hundred Forty Thousand (RM140,000.00) while the Cash Back allocated by HLISB for HLISB Debit Card-i is capped at Ringgit Malaysia Thirty-Five Thousand (RM35,000.00) only throughout the Promotion Period, on a first-come, first-served basis.
19. For the avoidance of doubt, the Cash Back is capped at a maximum of **Ringgit Malaysia Seventy (RM70.00)** only throughout the Promotion Period for each Debit Cardholder.

20. Each Debit Cardholder is only eligible for one (1) time Cash Back throughout the Promotion Period.
21. Example of Cash Back entitlement tabulation is illustrated below:

Debit Cardholder

Date of Successful Online Spend	Online Spend Amount	7% Cash Back Entitlement
7 July 2017	RM90.00	RM6.30
7 July 2017	RM50.00	RM3.50
8 July 2017	RM150.00	RM10.50
9 July 2017	RM100.00	RM7.00
10 July 2017	RM50.00	RM3.50
10 July 2017	RM90.00	RM6.30
11 July 2017	RM86.00	RM6.02
12 July 2017	RM200.00	RM14.00
13 July 2017	RM30.00	RM2.10
Total Cash Back		RM59.22

*only one (1) time Cash Back and capped at maximum of RM70.00 throughout the Promotion Period

22. No registration of participation is required.
23. For the avoidance of doubt, only Online Spend successfully posted and reflected in HLB/HLISB's system and record with the relevant Online Spend amount successfully debited from the Debit Cardholder's CASA/-i will be entitled for the Cash Back.
24. HLB/HLISB shall not be liable and responsible for any failure or delay in transmission and/ or reflection in the Debit Cardholders' CASA/-i on the relevant Online Spend which may result in the Debit Cardholders being omitted from receiving the Cash Back for the Promotion.
25. Debit Cardholders' Debit Cards/-i and the accompanying CASA/-i must remain valid, active and open at all times, failing which the Cashback entitlement shall be forfeited.
26. The qualified Debit Cardholders will be notified by HLB/HLISB by way of Short Message Service ("SMS"), or posting of the list of the qualified Debit Cardholders on HLB's website at www.hlb.com.my ("HLB's Website"), and/ or in any other methods deemed appropriate by HLB/HLISB within eight (8) weeks after the end of the Promotion Period. It is essentially the obligation of the Debit Cardholders to provide their latest, accurate and valid mobile number and HLB/HLISB shall not be responsible for non receipt of the SMS notification by the Debit Cardholders, for any reasons whatsoever.
27. Debit Cardholders who do not receive any notification from HLB/HLISB within eight (8) weeks after the end of the Promotion Period are deemed **NOT** qualified or entitled for the Cash Back.
28. The Cash Back will be credited into the qualified Debit Cardholders' CASA/-i within eight (8) weeks after the end of the Promotion Period and the transaction will be reflected on the Debit Cardholders' CASA/-i statement
29. In the event of non-receipt of the Cash Back, the qualified Debit Cardholders shall be responsible to notify HLB/HLISB in writing not later than one (1) calendar month from the date of notification from HLB/HLISB, failing which the Cash Back is deemed received by the qualified Debit Cardholders and the HLB/HLISB shall not entertain any claim of non-receipt of Cash Back by the Debit Cardholders after the expiry of the aforesaid one (1) calendar month.

30. The SMS service for this Cash Back Promotion is provided and supported by M3 Technologies (Asia) Berhad (482772-D) (“M3Tech”), an SMS vendor officially appointed by the HLB/HLISB.
31. 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 Cash Back.
32. Cash Back is non-transferable to any **third (3rd)** party and non-exchangeable for up-front cash, credit, cheque or in kind.

GENERAL

33. Eligible Online FD/-i Customers, Eligible IBG/Instant Transfer Customers, Eligible Personal Loan/Financing Customers (including Shortlisted Online Customers), Eligible Bonus Interest/Profit Accountholders, Debit Cardholders, HLB Cardholders, Eligible Credit Cardholders, Eligible FD/-i Customers, Eligible PowerLink Customers, Eligible Banca Customers, Eligible Credit Card Applicants, Eligible Mortgage/-i Customers, Qualified Auto Loan/Financing Customers, Eligible Personal Loan/Financing Customers, Eligible SMF Customers, Eligible Participants and Eligible TT Customers are collectively known as “the Customers”.

Promotional eFD / eFD-i Rates, Fee Waiver, Personal Loan / Financing Online Cash Back, Bonus Interest/Profit, Cash Back, Grab Redemption, Credit Card Gifts, Online Cash Back, UT Promotional FD Rate, Banca Promotional FD Interest, Mortgage/-i Cash Back, Personal Loan/Financing Cash Back, Auto Loan/Financing Rebate, SMF Rebate, Promotional FD/-i Rate and Remittance Offer are collectively known as “the Gifts”.

The iPhone 7 and FD Prize are collectively known as “the Prize”.

Online FD/-i Promotion, Zero Cost IBG & Instant Transfer Promotion, Personal Loan / Financing Online Promotion (including the iPhone Giveaway Contest), Bonus Interest/Profit Promotion, Cash Back Promotion, Grab Promotion, FD/-i Promotion, Online Shopping Cash Back Promotion, Unit Trust Promotion, Banca Promotion, Credit Card Promotion, Personal Loan/Financing Promotion, Auto Loan/Financing Promotion, Mortgage/-i Promotion, SMF Promotion, Contest and TT Promotion are collectively known as “the Promotion” and each as “each Promotion”.

34. By participating in the Promotion, the Customers:
 - (i) agree to have read, understood and to be bound by the T&Cs of the Promotion;
 - (ii) agree that HLB’s/HLISB’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/HLISB’s decision shall be entertained;
 - (iii) agree that the T&Cs herein, HLB’s/HLISB’s General Terms and Conditions of Accounts, HLB’s Remittance Application Form where applicable, and other applicable Terms & Conditions 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; and
 - (iv) agree to access HLB’s website at www.hlb.com.my (“HLB’s Website”), HLISB’s website at www.hlisb.com.my (“HLISB’s Website”) and Hong Leong Facebook page at regular time intervals to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs.
 - (v) authorizes HLB/HLISB to disclose their personal data (i.e. names, NRIC Numbers and contact details) to the Bank’s service providers including but not limited to Dynamic Search and M3Tech for the purpose of running and fulfilling this Promotion;
 - (vi) consent to HLB/HLISB disclosing or publishing their names and IC numbers (in masked form) or photos in media, marketing or advertising materials
 - (vii) agree that any reversal of Eligible Online Spend shall be excluded; and

35. HLB/HLISB reserves the right:
 - (i) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part at its absolute discretion, by way of posting on HLB's/HLISB's Website or in any other manner which HLB/HLISB's deems practical;
 - (ii) to substitute any or all of the Gifts/Prize with alternative products of similar value at any time with prior notice;
 - (iii) to disqualify any of the Customers for any reason whatsoever as HLB/HLISB may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Gift/Prize; and
 - (iv) to forfeit the Gifts/Prize in the event of non-compliance to the T&Cs herein.
 - (v) to forfeit the Gifts/Prize in the circumstance where there is reversal of Eligible Online Spend, termination of HLB Credit Card for any reason whatsoever during the Promotion Period or non-compliance to the terms and conditions herein
36. The Credit Card Gifts are limited to one (1) each per new applicant on a first-come, first-served basis and subject to stock availability during the Promotion Period and subject to the terms and conditions of each Promotion.
37. 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 in any of the Promotion and/or shall NOT be entitled for the Gift and/or the Prize.
38. The respective Customers are liable and shall personally bear all applicable taxes, government fees, all the cost related to delivery or installation or any other charges that may be levied against them under applicable laws, if any, in relation to participating in the Promotion and/or collection of the Gifts/Prize.
39. HLB/HLISB shall not be liable and responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated/MasterCard Worldwide, merchant establishments, postal or any party in which may result in the Customers being omitted from the Promotion herein;
40. HLB/HLISB shall not be responsible for nor does HLB/HLISB have any control whatsoever on the network or internet connection failure and/or interruptions and/or network traffic congestion on the part of the respective telecommunications service provider ("Telco") or for any other reason whatsoever during the process of performing transactions pertaining to the Promotion herein (including but not limited to TT Transaction), which may result in the delay of the relevant transactions (including but not limited to TT Transaction) being performed during the Promotion Period.
41. The Customers' account(s) must be valid/ active, in good standing and must not be in breach of any of the terms and conditions of this Promotion and/or Cardholder Agreement at all times.
42. The Gifts and/or the Prize will be provided on an "As Is" basis. The Gifts/Prize featured in all printed materials and/or website are for illustration purposes only. Any props, accessories or equipment featured with the Gifts and/or the Prize in any pictorial materials are for decorative purposes and shall not form part of the Gifts and/or the Prize.
43. HLB/HLISB gives no representation or warranty with respect to the quality or suitability of the Gifts and/or the Prize and shall not be responsible to replace any lost, stolen or damaged Gifts and/or the Prize (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). The Customers shall deal directly with the relevant merchant(s) and/or manufacturer(s) for all warranty information and claims without recourse to HLB/HLISB.

44. The Gifts/Prize are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.
45. In the event of any discrepancy between these T&Cs as compared to any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on HLB's/HLISB's Website shall prevail.
46. In addition to the terms stipulated above, the Customers agree that the general terms and conditions in the Cardholder Agreement, Share Financing Agreement, Insurance Contract, General Terms and Conditions of Accounts/Debit Card/Connect/Mortgage/Mortgage-i/Personal Loan/Financing, Terms and Conditions stated in HLB's Remittance Application Form/Hong Leong Fixed Deposit-i/Hong Leong Current and Savings Account-I (Tawarruq CASA-i) or relevant terms and conditions that the Bank may specify from time to time are read as an entire agreement. . Any discrepancies between these terms and conditions as compared to the general terms and conditions contained in the Cardholder Agreement, Share Financing Agreement, General Terms and Conditions of Accounts/Debit Card/Connect Mortgage/Mortgage-i/Personal Loan/Financing and Terms and Conditions stated in HLB's Remittance Application Form/Hong Leong Fixed Deposit-i/Hong Leong Current and Savings Account-I (Tawarruq CASA-i), the specific terms above shall prevail to the extent of such discrepancy.
47. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Accountholders agree to submit to the jurisdiction of the Courts of Malaysia.
48. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*

Deposit/Deposit-i and Insurance Products are eligible for protection by PIDM.