

HONG LEONG CREDIT CARD DIGITAL ACQUISITION CAMPAIGN

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's ('HLB') "**Digital Acquisition Campaign III**" ("Campaign") shall commence on 13 October 2017 and end on 12 November 2017, both dates inclusive ("Campaign Period"), unless notified otherwise.

TERMS AND CONDITIONS

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

ELIGIBILITY

1. "Eligible Cardholders" shall refer to individuals who have attained the age of twenty one (21) and:
 - a) do not hold any existing HLB credit cards (including Mach) ("HLB Credit Cards", each a "HLB Credit Card") as a principal; and
 - b) if applicable, whose re-application for any of his/ her HLB Credit Card was:
 - i) made during the Campaign Period; and
 - ii) the application for the previous HLB Credit Card was approved by HLB no earlier than twelve (12) consecutive months from the date of the application was made for, and
 - c) are not an employee of:
 - i) HLB & Hong Leong Islamic Bank Bhd (HLISB) (whether on permanent or on contractual basis); or
 - ii) the immediate family members (i.e. spouse, children, parent, brother or sister) of such employee; or

any of the HLB/HLISB's representatives or agents (including external auditors, vendors, suppliers and advertising agents) (each an "Eligible Cardholder").
2. Eligibility will be revoked in respect of Eligible 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 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, during or after the availability of this Campaign.

MECHANICS

3. An Eligible Cardholder:
 - a) who successfully submits an online credit card application ("Application") via www.hlb.com.my ("HLB Website") to become the new principal cardholders of at least **TWO** participating credit cards as mentioned in the table appended below ("Participating Credit Cards"); and

Participating Credit Cards
<ul style="list-style-type: none">• Hong Leong Infinite• Platinum Business• Sutera Platinum (Visa)• Sutera Platinum (MasterCard)

- WISE Platinum
- The Store Platinum/Gold
- Pacific Platinum/Gold
- WISE Gold
- Essential
- Fortune
- Visa Gold
- MasterCard Gold
- GSC Platinum/Gold
- I'M

- b) whose application for the Participating Credit Card is approved by HLB within thirty (30) calendar days from the date of the submission of the Application (“Approval Date”), will be eligible for (i) **1st Year Annual Fee Waiver** (as defined under clause 4 below) and (ii) **Approval Gift** (as defined under clause 5 below) subject to the fulfillment of the criteria as stated below.

4. 1st Year Annual Fee Waiver

- a) The Eligible Cardholders who have performed at least ONE (1) Retail Purchases (as defined under clause 6 below) by using the approved Participating Credit Cards issued under this Campaign regardless of the transaction amount within FORTY-FIVE (45) days from the approval date of the Participating Credit Card, will be eligible for the 1st Year Annual Fee Waiver for the approved Participating Credit Cards which were used to perform the Retail Purchases. The subsequent year annual fee waivers are subject to existing annual fee waiver terms and conditions. For details, please refer to the respective product page at HLB Website.
- b) For the avoidance of doubt, in order for the Eligible Cardholders to be eligible for the 1st Year Annual Fee Waiver for all the approved Participating Credit Cards issued under this Campaign, the Eligible Cardholders must perform at least ONE (1) Retail Purchases by using each of the approved Participating Credit Cards.

5. Approval Gift

- (a) In addition to the above, the Eligible Cardholders who performed an accumulated minimum Retail Purchases (as defined under clause 6 below) by using the approved Participating Credit Cards issued under this Campaign within **SIXTY (60) days** from the approval date of the Participating Credit Cards shall be eligible for the following gifts in the following manner:-
- (i) **ONE (1)** unit of Pensonic Tower Fan (“Gift 1”) for the Eligible Cardholders who performed an accumulated minimum Retail Purchases of RM2,000.00; or
 - (ii) **ONE (1)** unit of Pensonic Thermopot Eco (“Gift 2”) for the Eligible Cardholders who performed an accumulated minimum Retail Purchases of RM1,000.00,
- Gift 1 and Gift 2 are collectively referred to as the “**Gifts**”. Eligible Cardholders who fulfill the criteria as stated in Clause 5(a) above shall be referred to as the (“Successful Cardholders”).

Gift	Successful Cardholder	Accumulated Minimum Retail Purchases	Capped Units
Gift 1 - Pensonic Tower Fan	50 Eligible Cardholders	RM2,000	50
Gift 2 - Pensonic Thermopot Eco	100 Eligible Cardholders	RM1,000	100

- (b) For the avoidance of doubt, the Gift will be allocated on a first-come, first-served basis, limited to one (1) Gift for each Successful Cardholder throughout the Campaign Period regardless of the number of the Application submitted and the number of approved Participating Credit Cards during the Campaign Period, subject to the availability of the Capped Units of Gift (as defined in the table appended in clause 5(a) above).
 - (c) The Successful Cardholders will be notified by HLB by way of posting the list of Successful Cardholders on HLB website at www.hlb.com.my ("HLB Website") **by 31 March 2018** ("**Notification**"). Eligible Cardholders whose names are not in list of Successful Cardholders are deemed **NOT** entitled to the Gifts.
 - (d) The Gift will be delivered to the Successful Cardholders' **billing address** between four (4) to six (6) weeks from 31 March 2018. Successful Cardholders who do not receive the Gift within six (6) weeks from 31 March 2018 have to contact HLB call center by 12 May 2018, otherwise will be deemed to have forfeited the Gift accordingly. HLB shall not be responsible for any unclaimed Gift or for the delay by the Successful Cardholders in claiming the Gift. HLB shall not entertain any claim of non receipt of the Gift by the Successful Cardholders after the expiry of the six (6) weeks from 31 March 2018.
 - (e) It is the duty of each Successful Cardholders to provide their latest and accurate billing address to HLB. HLB shall not be responsible / held liable in the event HLB is unable to deliver / send the Gift to the each Successful Cardholder, for any reason whatsoever.
 - (f) Fulfilment and delivery of the Gift will be provided and supported by HLB's authorized fulfilment service provider, PCM Perfect Marketing Sdn Bhd ("PCM"), who can be contacted at 03-6280 1212 or Customer Care Hotline: 1300-80-0133 (from 9.00a.m. to 5.30p.m., Monday to Friday). Any request to deliver the Gift to alternative address other than the Successful Cardholder's billing address will not be entertained.
6. "Retail Purchases" shall refer to any retail/ store purchase transactions successfully charged to the approved Participating Credit Cards but shall **EXCLUDE** any of the following transactions:
- a) Cash withdrawal from any Automated Teller Machine;
 - b) Portfolio products such as Balance Transfer, Call-For-Cash, Call-For-Cash Plus and Flexi Payment Plan;
 - c) Reversals, refunds and fraudulent transactions; and/ or
 - d) Finance charges and fees such as credit card annual fee, late payment charges and government service tax.

GENERAL

7. This Campaign is not applicable in conjunction with any HLB's ongoing credit cards promotions unless otherwise stated.
8. By participating in this Campaign, the Eligible Cardholders:
- a. Agree to have read, understand and agree to be bound by the terms and conditions herein;
 - b. Agree that all records of transactions within or outside of Malaysia captured by the HLB system within the Campaign Period are accurate and final;
 - c. Agree that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all Eligible Cardholders. No appeal and/or further correspondence will be entertained;
 - d. Agree that any reversal of transactions shall be excluded;

- e. Agree that the Gifts are non-transferable and non-exchangeable for cash or other kinds;
 - f. Agree to access HLB's website at www.hlb.com.my ("HLB's Website") at regular time intervals to view the terms and conditions of the Campaign and to ensure they keep up-to-date with any changes or variations to the said terms and conditions;
 - g. Consent to and authorize HLB to disclose their personal data to PCM and/or other relevant provider for purpose of the fulfillment of the Campaign; and
 - h. Agree to publish and display their photos, names and IC numbers (in masked form) in media, marketing, advertising or HLB Website for the purposes of the Campaign.
9. HLB reserves the right to:
- a. Reject at its sole and absolute discretion any credit card application submitted;
 - b. Disqualify any Eligible Cardholders at its sole and absolute discretion from participating in this Campaign;
 - c. Forfeit the Gift in the event where there is non-compliance to the terms and conditions herein;
 - d. Substitute any or all of the Gift with another item of similar value at HLB's absolute discretion; and
 - e. Add, delete or amend the terms and conditions 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 Eligible Cardholders on such addition, deletion or amendment of the terms and conditions or the termination of this Campaign.
10. Any request to deliver and/or transfer the Gift to another third party will not be entertained.
11. The visuals of the Gift shown in any advertising, promotional, publicity and other materials relating to or in connection with the Campaign is/are solely for illustration purposes only and may not depict the actual colour, model or specifications of the Gift and does not include any additional accessories.
12. HLB shall not be liable and responsible for any failure or delay in submitting the credit card application and/ or transmission of sales transactions by Visa International Incorporated, MasterCard Worldwide, American Express, merchant establishments, postal or any party in which may result in the Eligible Cardholder being omitted from this Campaign.
13. Eligible Cardholders' Credit Card account(s) must be valid/ active, in good standing and must not be in breach of any of the terms and conditions of this Campaign and/or HLB Cardholder Agreement at the point the Gift is awarded.
14. The terms and conditions herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.
15. In addition to the terms stipulated above, Eligible Cardholders agree that the General Terms and Conditions in the HLB Cardholder Agreement shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between the T&Cs herein as compared to the General Terms and Conditions contained in the Cardholder Agreement, the specific T&Cs herein shall prevail to the extent of such discrepancy.

16. In the event of any discrepancy between the T&Cs herein as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final T&Cs on HLB's Website shall prevail.