

**HONG LEONG BANK BERHAD AND HONG LEONG ISLAMIC BANK BERHAD
HONG LEONG CREDIT/DEBIT CARD/-i 30% CASH BACK ON PIN TRANSACTIONS**

Last updated on 7 December 2016

The Hong Leong Bank Berhad (97141-X) (“HLB”), Mach by Hong Leong Bank (“Mach”) and Hong Leong Islamic Bank Berhad’s (686191-W) (“HLISB”) (HLB, Mach and HLISH are collectively known as “the Banks”) “**30% Cash Back up to RM100.00 on PIN Transactions**” (“Campaign”) commences from **01 January 2017** and ends on **30 June 2017**, both dates inclusive (“Campaign Period”), unless notified otherwise.

TERMS AND CONDITIONS (“T&Cs”)

1. The Campaign is open to all existing and new HLB, Mach and HLISB credit and debit Principal cardholders, who have a valid PIN-enabled card that allows for entry of a 6-digit PIN at the Point-of-Sale terminals (“POS”) for payment purposes, hereinafter collectively referred to as “Eligible Cardholders”.
2. The following persons are **NOT** eligible to participate in the Campaign / Eligible Cardholders shall exclude the following persons:
 - a. Cardholders who possess the Banks’ Credit / Debit Card(s) which are NOT issued in Malaysia;
 - b. Cardholders who possess the Banks’ Junior Debit Card(s);
 - c. Cardholders whose Credit/Debit Card account(s) are NOT in good standing, inactive, tagged to a closed or inactive Current Account/Current Account-i or Savings Account/Savings Account-i (“CASA/CASA-i”) or who are in breach of any terms and conditions of the Banks governing the Credit/Debit Card Accounts and/or CASA/CASA-i account(s) at any time during the Campaign Period;
 - d. Cardholders whose Credit/Debit Card account(s) are believed to be operated fraudulently, unlawfully and/or whose Credit/Debit Card(s) are invalid or cancelled within the Bank’s definition at any time during the Campaign Period until the end of fulfillment; and/or

SMS REGISTRATION

3. To participate in the Campaign, the Eligible Cardholders must perform a one-time registration by sending a SMS to 66600 (“Designated Number”) in accordance with the instructions as follows (“SMS Registration”):

Example: Reply P1<Space><IC Number/Passport Number>

#	Channel	Code
1	HLB Website	P1
2	HLB Facebook	P2
3	SMS Blast	P3
4	e-Direct Mailer	P4
5	e-Statement Banner	P5
6	Mach Branch Media Wall	P6
7	ATM Screen	P7
8	Tent Card & Stickers	P8
9	Outer Envelope	P9
10	Social Influencers' Post	P10

4. For the avoidance of doubt, the participation in the Campaign will only commence from the date the Banks received the SMS Registration (“SMS Registration Date”).

By participating this Campaign, the Banks’ Credit Cardholders will also be auto-enrolled to participate in the Hong Leong Credit Card “#100 Happy Days Campaign”. The full Terms and Conditions of the “#100 Happy Days Campaign” can be referred to at <https://www.hlb.com.my/main/promotion/20161115-001-happy-days>

5. 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 during the Campaign Period; and
 - (b) Pay the standard SMS charges as levied by their respective 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. The Banks shall not be held liable or responsible if the Telcos of an Eligible Cardholder is unable to support the sending of SMS to the Designated Number.
6. Eligible Cardholders are responsible to ensure that the details in the SMS Registration sent to the Designated Number are accurate, complete and within the Campaign Period, failing which, the Eligible Cardholders’ SMS Registration will not be processed and in such premises, the Banks shall not be responsible in the event that the Eligible Cardholders are unable to participate in the Campaign due to the unsuccessful SMS Registration.
7. Eligible Cardholders will receive a SMS confirmation from the Designated Number for the SMS Registration successfully sent to the Designated Number (“SMS Confirmation”), subject to the SMS traffic at the respective Telco’s network. This SMS Confirmation is automatically generated to confirm the receipt of a transmitted SMS Registration and shall NOT be deemed as a confirmation that the Eligible Cardholders are successfully registered for the Campaign and is subject to matching the IC numbers and mobile numbers recorded in HLB’s system.
8. In the event the SMS sent is incomplete/ invalid, the Eligible Cardholders will be notified via SMS at no cost on the part of Eligible Cardholders requesting them to re-register via SMS or re-send the SMS for SMS Registration purposes.

9. Proof of SMS Registration sent to the Designated Number by the Eligible Cardholders shall not be deemed as confirmation or acknowledgement of receipt by the Banks of the SMS Registration unless the Eligible Cardholders have received a SMS Confirmation as per Clause 8 above and such SMS Confirmation will only be sent to the same mobile phone number used in the SMS Registration.
10. The Banks shall not be liable and reserve the right at the Banks' sole and absolute discretion without assigning any reason thereof to disqualify any invalid SMS Registration sent to the Designated Number due to any reason whatsoever including but not limited to duplicate SMS Registration, IC number of the Banks' Principal Credit Cardholder not found in the Banks' records or not matched, use of the Banks' Supplementary Cardholder's IC number in the SMS Registration, incorrect SMS Registration format, unsuccessful or delayed transmission of SMS Registration.
11. The Banks are not responsible for and neither the Banks have any control whatsoever, on any SMS traffic congestion, network failure and/or interruptions and/or congestion on the part of the respective Telco or for any other reason whatsoever during the process of sending the SMS Registration to the Designated Number or the sending of the SMS Confirmation from the Designated Number to the Eligible Cardholders which may result in the delay of the SMS Registration and SMS Confirmation being transmitted during the Campaign Period.

CAMPAIGN MECHANICS

12. Eligible Transactions are:
 - (a) PIN transaction which is a 6-digit secret code that is selected by Eligible Cardholder and to be keyed into the POS or any type of payment device that requires input of the 6-digit secret code, in order to authenticate and complete a payment transaction via the Visa/MasterCard/MyDebit gateway.
 - (b) The PIN transaction is also defined as local and/or overseas retail transactions charged to the Banks' Credit Card and/or Debit Card within the Campaign Period that is posted in Ringgit Malaysia (RM).
 - (c) Inclusive of new 0% Interest Extended Payment Plan ("EPP") transactions transacted during the Campaign Period which are posted into the Eligible Cardholder's Bank(s) Credit Card Account. For EPP, the full transaction amount shall be treated as a single Eligible Transaction during the Campaign Period in which it was transacted. EPP is exclusive of all Insurance transactions, cash advance, Balance Transfer, Flexi-payment Plan (FPP), fund transfer, Call-For-Cash ("CFC"), reversal, fees and/or charges imposed by the Bank and posted into the Cardholder's Credit Card and/or Debit Card Account.
13. Eligible Transactions shall **EXCLUDE** the following:
 - a. Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;
 - b. Payment of Credit / Debit Card Issuance Fee/Annual Fee/Renewal Fee; or
 - c. Any other form of services or miscellaneous fees (including Penalty Charges) imposed by the Banks.
14. Tracking of the Eligible Transactions will be based on the dates of transaction (and times based on Malaysian Time for Eligible Transactions) posted in the Banks' system throughout the Campaign Period

in order to determine the entitlement of the 30% Cash Back of up to RM100.00 (“Cash Back”) which will be carried out after the conclusion of the Campaign Period.

15. For the avoidance of doubt, Eligible Cardholder who does not register for this campaign will not be eligible for any Cash Back and only the Eligible Cardholder who has performed the SMS Registration and duly received the SMS Confirmation will be eligible for the Cash Back (“Registered Cardholder”), subject to the T&Cs herein.
16. Registered Cardholders who perform the Eligible Transactions (as defined in Clause 13 above) with any amount of retail spend in a single receipt by using any of the Bank’s Credit Card(s) or Debit Card(s) during the Campaign Period, shall stand a chance to win the Cash Back on the highest valued Eligible Transaction performed in the participating month throughout the Campaign Period, in the manner as described in the Cash Back table in Clause 18 below.

17. Cash Back Table

Period	1 st – 31 st Jan’17		1 st – 28 th Feb’17		1 st – 31 st Mar’17		1 st – 30 th Apr’17		1 st – 31 st May’17		1 st – 30 th Jun’17	
	Credit Card	Debit Card	Credit Card	Debit Card	Credit Card	Debit Card	Credit Card	Debit Card	Credit Card	Debit Card	Credit Card	Debit Card
No. of winners (unit)	100	100	100	100	100	100	100	100	100	100	100	100
30% Cash Back on the highest valued POS transaction in RM (capped at RM100)	100	100	100	100	100	100	100	100	100	100	100	100
Total Cash Back pay-out (RM)	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000

CASH BACK FULFILLMENT AND WINNER SELECTION

18. After the conclusion of the Campaign Period, Registered Cardholders who have performed the Eligible Transactions within the Campaign Period with an active Credit Card and/or Debit Card will be randomly selected based on the predetermined criteria set by the Banks (“Shortlisted Cardholders”).
19. The Shortlisted Cardholders will receive SMS from the Banks, containing ONE (1) question and instructions to reply, at their latest telephone numbers furnished to the Bank and as shown in the Banks’ records. For the avoidance of doubt, the Banks shall not be held liable / responsible in the event that the Shortlisted Cardholders fail to/ cannot receive such SMS for any reasons whatsoever.
20. The Shortlisted Cardholders who responded via SMS within the fastest time with the correct answer and in the correct format as instructed in the SMS sent by the Banks as per Clause 20 above will stand a chance to win the Cash Back (“Winners”), subject to the maximum entitled number of winners of TWO HUNDRED (200) Winners per month (as stated in the table appended in Clause 18 above), will be selected.
21. In the event the Shortlisted Cardholder answers the question wrongly and / or does not respond to the question sent by the Banks via SMS within TWO (2) calendar days, the Shortlisted Cardholder will be disqualified for the particular month’s Promotion.

22. A Shortlisted Cardholder is entitled to earn the Cash Back only ONE (1) time per month although the Shortlisted Cardholders is entitled to the Cash Back for more than ONE (1) time during the Campaign Period if being selected and eventually emerged as the Winner.
23. Announcement of the Winners will be made on HLB's website at www.hlb.com.my and HLISB's website at www.hlisb.com.my (collectively known as the "The Banks' Websites") and via SMS within twelve (12) weeks after the Campaign Period.
24. The Cash Back will be credited into the Winner's Credit Card Account and/or Debit Card Retail Purchase Account within twelve (12) weeks after the conclusion of the Campaign.

GENERAL

25. By participating in this Campaign, the Eligible Cardholder agrees to be bound by the T&Cs herein.
26. The Banks shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Cardholder and/or third parties resulting directly or indirectly from the Campaign.
27. The T&Cs herein, General Terms and Conditions of Accounts, Debit Card Terms and Conditions, Credit Card Terms and Conditions or any relevant terms and conditions that the Banks 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.
28. The Banks reserve the right to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part or to suspend or terminate this Campaign at the Banks' sole discretion with twenty-one (21) calendar days' prior notice by way of posting on the Banks' Websites, or in any manner deemed suitable by the Banks.
29. The 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 the Banks 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 shall **NOT** be eligible to participate in the Campaign and/or **NOT** entitled for the Cash Back.
30. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and Eligible Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.
31. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*

Current and Savings Accounts tagged to the Debit Card is eligible for protection by PIDM.