

HONG LEONG BANK BERHAD AND HONG LEONG ISLAMIC BANK BERHAD HONG LEONG CREDIT/DEBIT CARD/-i 50% CASH BACK ON FIRST SAMSUNG PAY TRANSACTION

Last updated on 24 October 2017

PROMOTION PERIOD

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 HLISB are collectively known as “the Bank”) **“50% Cash Back on First Samsung Pay Transaction”** (“Promotion”) commences from **1 November 2017** and ends on **28 February 2018**, both dates inclusive (“Promotion Period”), unless notified otherwise.

TERMS AND CONDITIONS

The following sets out the terms and conditions applicable to the Promotion (“T&Cs”):

ELIGIBILITY

1. The Promotion is open to all existing and new Principal Credit Cardholders and Primary Debit Cardholders of the Bank who have successfully registered the Bank issued Credit Card (“Credit Card”) and/or Debit Card/-i (“Debit Card”) on Samsung Pay; and who performed their first Samsung Pay transaction using any of the Bank Credit Card/Debit Card/-i for payment purposes, hereinafter collectively referred to as “Eligible Cardholders” except for those stated in Clause 2.
2. Eligible Cardholders shall exclude the following persons:
 - a. Cardholders who possess the Credit/Debit Card/-i which are NOT issued in Malaysia;
 - b. Cardholders whose Credit/Debit Card/-i 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 Bank governing the Credit/Debit Card/-i Accounts and/or CASA/CASA-i account(s) at any time during the Promotion Period; and/or
 - c. Cardholders whose Credit/Debit Card/-i account(s) are believed to be operated fraudulently, unlawfully and/or whose Credit/Debit Card/-i(s) are invalid or cancelled within the Bank’s definition at any time during the Promotion Period until the end of fulfilment.
3. By participating in the Promotion and/or by accepting the Cash Back (as defined in Clause 4 herein), Eligible Cardholders agree to abide by the terms and conditions stated herein.

PROMOTION MECHANICS

4. For each participating promotion month, the first 3,750 Eligible Cardholders who perform their **first** Eligible Transactions (as defined in Clause 7 below) with any amount of retail expenditure in a single receipt by using any of the Credit Card or Debit Card/-i during the Promotion Period, shall stand a chance to win 50% Cash Back (“Cash Back”), in the manner as described in the Cash Back table in Clause 5 below on a first-come first-served basis.

5. Cash Back Table

Participating Month	1 Nov – 30 Nov'17	1 – 31 Dec'17	1 – 31 Jan'18	1 – 28 Feb'18
No. of Eligible Cardholders	3,750	3,750	3,750	3,750
*50% Cash Back on the first Samsung Pay transaction in RM (capped at RM20)	20	20	20	20
Total Cash Back pay-out (RM)	75,000	75,000	75,000	75,000

*For HLISB Cardholders, the Cash Back Rewards (50% Cash Back, capped at RM20) is considered as 'hibah' (gift) from HLISB to Eligible Cardholders.

6. For the avoidance of doubt, **the Cash Back is capped at maximum of Ringgit Malaysia Twenty (RM20.00) only for each Cardholder** (regardless of whether the Eligible Cardholder transacted on both Credit Card and Debit Card/-i via the Samsung Pay application) during the Promotion Period.
7. Eligible Transactions are:
 - (a) Approved retail payment made by the Eligible Cardholders using the Credit Card(s) or Debit Card/-i(s) via Samsung Pay on a reader/terminal that accepts Samsung Pay transaction in Malaysia.
 - (b) The Samsung Pay transaction is also defined as local retail transactions charged to the Credit Cards and/or Debit Cards/-i within the Promotion Period that is posted in Ringgit Malaysia (RM).
8. Eligible Transactions shall **EXCLUDE** the following:
 - a. Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;
 - b. Payment of Credit/Debit Card/-i Issuance Fee/Annual Fee/Renewal Fee; or
 - c. Any other form of services or miscellaneous fees (including Penalty Charges) imposed by the Bank.
9. 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 Bank's system throughout the Promotion Period in order to determine an Eligible Cardholder's entitlement to the Cash Back which will be carried out after the conclusion of the Promotion Period.

CASH BACK FULFILLMENT AND WINNER SELECTION

10. At the end of the Promotion Period, Eligible Cardholders who have performed the Eligible Transactions within the Promotion Period with an active Credit Card and/or Debit Card/-i will be selected based on the first 3,750 Eligible Cardholders who have successfully performed the first Samsung Pay transaction in the participating month during the Promotion Period ("Winner").
11. Announcement of the Winners will be made on HLBB's website at www.hlb.com.my, Mach's website at www.machbyhongleongbank.com and HLISB's website at www.hlisb.com.my (collectively known as the "The Bank's websites") and/or via SMS within twelve (12) weeks after the Promotion Period.
12. The Cash Back will be credited into the Winner's Credit Card Account and/or Debit Card/-i Retail Purchase Account (Savings Account/-i or Current Account/-i tied to the Debit Card/-i) within twelve (12) weeks after the conclusion of the Promotion.

GENERAL

13. By participating in this Promotion, the Eligible Cardholders read, understood and agree to be bound by this Promotion's T&Cs herein.
14. The Bank shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Cardholders and/or third parties resulting directly or indirectly from the Promotion.
15. The T&Cs herein, General Terms and Conditions of Accounts, Debit Card Terms and Conditions, Credit Card Terms and Conditions, Terms of Use of Samsung Pay 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.
16. The Bank 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 Promotion at the Bank's sole discretion by way of posting on the Bank's respective Websites, or in any manner deemed suitable by the Bank.
17. 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 Bank or have been declared bankrupt (pursuant to a petition by either Bank 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 Promotion and/or **NOT** entitled for the Cash Back.
18. 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.
19. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*.

Current and Savings Accounts/-i tagged to the Debit Cards/-i are eligible for protection by PIDM.