

HONG LEONG CREDIT CARD “VISA PAYWAVE 10% CASHBACK” CAMPAIGN**CAMPAIGN PERIOD**

The Hong Leong Bank Berhad’s (HLB) “**Visa payWave 10% CashBack Campaign**” (“Campaign”) shall commence on 14 August 2017 at at 00:00:00 hours (12:00AM MYT) and ends on 31 October 2017 at 23:59:59 hours (11:59PM MYT) 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. The Campaign is open to selected Hong Leong Visa Credit Cardholders (including former EON Bank Visa Credit Cardholders) with the Visa payWave ripple sign printed on the card (“HLB Visa payWave Credit Card”) issued in Malaysia (“Cardholders”) and who have fulfilled the criteria mentioned in Clause 2 below.
2. The Campaign is open to Cardholders of the below criteria (“Eligible Cardholders”):
 - a) aged above 18 years old;
 - b) Malaysian citizens and permanent residents of Malaysia;
 - c) never transacted any Visa payWave credit card transaction using HLB Visa Credit Cards as at 7 August 2017 (11:59PM MYT); and
 - d) who have received the campaign invitation via Short Message Service (“SMS”) or Electronic Direct Mail (“EDM”)
3. 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/Hong Leong Islamic Bank Berhad (“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 the Campaign Period.

MECHANICS

4. To participate in this Campaign, Eligible Cardholders are required to perform domestic retail transactions and make payment using HLB Visa payWave Credit Card during the Campaign Period at any merchant who accepts Visa payWave via the two (2) available methods below (“Eligible Transactions”):
 - a) **WAVE AND PIN**
Transaction above RM250 – HLB Visa payWave Credit Card shall be waved at the Visa and/or terminal contactless reader (“Contactless Reader”) (without any insertion into the Contactless Reader), followed by entering a valid 6-digit PIN for purchases; or
 - b) **WAVE AND GO**
Transaction of RM250 and below – HLB Visa payWave Credit Card shall be waved at the Contactless Reader (without any insertion into the Contactless Reader) and NO PIN is required for purchases.

5. Each Eligible Cardholder who performs any Eligible Transaction in a single receipt will be entitled to 10% cash back (“CashBack”) each.
6. This Campaign is not valid for any transaction made with a HLB Visa payWave Credit Card by inserting or dipping into a card reader or terminal card for payment using PIN (without complying to Clause 4) during the Campaign Period.
7. This Campaign is not valid for reversed, cancelled or disputed transactions, 0% Easy Payment Plans, Flexi Payment Plans, Cash Advances, Balance Transfers, Overseas Spend, online transactions, late payment charges and other fees and charges.
8. Total CashBack pool allocated for this Campaign is RM30,000.
9. The CashBack is capped at Ringgit Malaysia Ten (RM10) per Eligible Cardholder per month and Ringgit Malaysia Thirty (RM30) per Eligible Cardholder throughout the Campaign Period, on a first-come-first-served basis, subject to availability of the CashBack per month throughout the Campaign Period.
10. For avoidance of doubt, any Eligible Transactions made by supplementary cardholder will be aggregated under the principal cardholder’s account. Only the principle cardholder will be entitled to enjoy the redemption of the CashBack.
11. The CashBack shall be credited into the Eligible Cardholders account within twelve (12) weeks after the end of the Campaign Period. At the time of crediting the CashBack, the account of the Eligible Cardholders must be valid/active, in good standing and must not be in breach of any of the T&Cs of the Campaign and/or HLB Cardholder Agreement, otherwise the Eligible Cardholders will be disqualified.
12. Announcement of the Eligible Cardholders who are entitled to receive the CashBack will be made on the HLB’s website at www.hlb.com.my (“HLB Website”) within eight (8) weeks after the end of the Campaign Period.

GENERAL

13. By participating in this Campaign, the Eligible Cardholders:
 - a) agree that they have read, understood and agree to be bound by the T&Cs herein and the general terms and conditions of the HLB Cardholder Agreement available at HLB Website;
 - b) agree that all records of transactions within Malaysia captured by the HLB’s 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 the CashBack is not transferable to any third party (3rd), non-negotiable and non-exchangeable for other redemption item(s);
 - e) agree to access the HLB Website at regular time intervals to view the T&Cs and to ensure they keep up-to-date with any changes or variations to the T&Cs; and

- f) agree to the publishing or display of their names, National Registration Identity Card (“NRIC”) numbers (in masked form) and/or photo(s) in HLB Website.
14. HLB reserve the right to:
- a) disqualify any Cardholders at its role and absolute discretion from participating in this Campaign;
 - b) decline the eligibility of any Eligible Cardholder to participate in the Campaign for any reason whatsoever as HLB may in its absolute discretion deem fit.
 - c) forfeit any or all of the CashBack in the event where there is non-compliance to the T&Cs and HLB Cardholder Agreement herein;
 - d) amend the total CashBack amount and/or replace the CashBack herein with an alternative gift of similar value at its absolute discretion by way of posting on HLB’s Website or in any other manner which HLB deems practical, in order to give prior notice to the Eligible Cardholders; and
 - e) add, delete or amend the T&Cs 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 T&Cs or termination of this Campaign.
15. HLB shall not be liable and responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated, unavailability of Visa payWave Credit Card facility at merchant premises, merchant establishments, postal or any party in which may result in the Eligible Cardholders being omitted from this Campaign.
16. The Eligible Cardholders’ credit card account(s) must be valid/ active, in good standing and must not be in breach of any of the T&Cs and/ or HLB Cardholder Agreement at any time.
17. The T&Cs herein and the general terms and conditions of the HLB Cardholder Agreement shall be read together as an entire agreement and if there is any discrepancy between these T&Cs and the general terms and conditions of the HLB Cardholder Agreement, the specific T&Cs herein shall prevail to the extent of such discrepancy.
18. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardholders agree to submit to the non-exclusive jurisdiction of the Courts of Malaysia.