

HLB CREDIT CARD UPGRADE CAMPAIGN

Last updated on 16 February 2023

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**HLB Credit Card Upgrade Campaign (Principal Credit Card Offer)**" ("**Campaign**") commences on **16 February 2023** at 00:00:00 hours (12:00 a.m.) and ends on **16 April 2023** at 23:59:59 hours (11:59 p.m.), both dates inclusive ("**Campaign Period**"), unless specified herein or notified otherwise.

TERMS AND CONDITIONS

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

ELIGIBILITY

1. This Campaign is open to Existing-To-Card Customers ("**ETC Applicants**") who have during the Campaign Period, applied for at least one (1) of the HLB Credit Cards ("**Eligible Cards**") as stated in Table 1 below through the **HLB Connect Online Banking** channel:

Table 1: Eligible Cards for the Campaign

Eligible Cards	
VISA CREDIT CARD	MASTERCARD CREDIT CARD
Infinite P/Infinite/Infinite Doctor's Edition	Emirates World Elite
AirAsia Gold/Platinum	Emirates World
GSC Gold/Platinum	Emirates Platinum
Sutera Platinum	
WISE Gold	
Essential Gold	

2. The following shall **NOT** be eligible to participate in this Campaign:
 - (i) ETC Applicants who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB and/or Hong Leong Islamic Bank (200501009144 (686191-W)) ("**HLISB**") or have been declared bankrupt (pursuant to a petition by either banks or by any third party) or subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period; and
 - (ii) Existing HLB and/or HLISB staff.
3. For the purpose of this Campaign, all applications for the Eligible Cards by ETC Applicants via the HLB Connect Online Banking channel stated under Clause 1 above during the Campaign Period are subject to HLB's approval and all applications must be successfully approved latest on or before **30 April 2023** ("**Eligible Cardholders**").

CAMPAIGN MECHANICS

4. Subject to the fulfilment of conditions as set out under Clause 3 above, the Eligible Cardholders will be entitled to enjoy the following offers:
 - (a) **HLB Connect Approval Voucher: RM50 GrabGifts Gift Code ("Voucher")**
 - (i) The first ninety-eight (98) Eligible Cardholders who have successfully applied for at least one (1) of the Eligible Cards via HLB Connect Online Banking and have the Eligible Cards approved on or before **30 April 2023** will be entitled to receive Ringgit Malaysia Fifty (RM50) worth of GrabGifts Gift Code ("**Voucher**").
 - (ii) The total allocation of the Voucher is capped at Ringgit Malaysia Four Thousand Nine Hundred (RM4,900) only on a first come, first served basis. Each Eligible Cardholder is entitled to one (1) Voucher only throughout the Campaign Period.

- (iii) The successful Eligible Cardholders' names will be published by HLB by way of posting the list of Voucher Winners (i.e. masked names and/or masked Eligible Card numbers) on HLB's Website no later than **30 June 2023**.
- (iv) In the event the Eligible Cardholders fulfil the conditions as stated under Clause 4(a)(i) ("**Voucher Winners**"), the Voucher in the form of a promo Code shall be sent to the Voucher Winners' latest email address registered with HLB by 31 July 2023.
- (v) The Voucher will be issued by GrabCar Sdn. Bhd. (201401013360 (1089444)) ("**Issuer**") and any queries or disputes pertaining to the use of the Voucher shall be settled directly between the Eligible Cardholders and the Issuer without further recourse to HLB. The Issuer's terms and conditions in relation to the Voucher shall apply.
- (vi) It is the obligation of the Eligible Cardholders to provide their latest, valid, accurate email address to HLB. HLB shall not be responsible in the event the Eligible Cardholders do not receive the Voucher due to incorrect or wrong email address provided to HLB.
- (vii) In the event the Eligible Cardholders do not receive the Voucher by 31 July 2023, the Eligible Cardholders shall notify HLB by **31 August 2023**, failing which, the Eligible Cardholders shall be deemed to have received the Voucher.
- (viii) HLB gives no representation nor warranty with respect to the quality or suitability of the Voucher to the Eligible Cardholders and HLB shall not be responsible to replace any expired Voucher.
- (ix) HLB does not have any obligation to inform the Eligible Cardholders in the event the Voucher has reached the maximum allocation of ninety-eight (98) units throughout the Campaign Period during or before the conclusion of the Campaign Period.

GENERAL

- 5. By participating in this Campaign, the Eligible Cardholders agree:
 - (i) they have read, understood and to be bound by the T&Cs herein, the Cardholder Agreement and the specific Terms and Conditions applicable to the relevant Eligible Cards available on HLB's Website;
 - (ii) that all records of transactions date within or outside Malaysia captured by HLB's system within this Campaign are final;
 - (iii) that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Eligible Cardholders;
 - (iv) that the Voucher are non-transferable to any third party and non-exchangeable for up-front credit, cheque or in kind;
 - (v) to access HLB's Website at regular intervals to view the T&Cs of this Campaign, to ensure they keep up to date with any changes or variations to the T&Cs and to follow up with HLB if they have been enlisted for the entitlement of the Voucher;
 - (vi) to consent to HLB disclosing and publishing their names (in masked form), ID numbers (in masked form), Eligible Cards numbers (in masked form) and entitlement to Voucher on HLB's Website;
 - (vii) to authorise HLB to disclose their personal data, i.e. name, correspondence/email addresses and/or contact numbers to HLB's third party service provider, M3 Technologies (Asia) Berhad (199901007872 (482772-D)) and/or Infobip Asia Pacific Sdn. Bhd (201001014145 (898379-U)) and/or GrabCar Sdn. Bhd. (201401013360 (1089444)) as HLB deems fit for the purpose of providing SMS or email communications in relation to this Campaign; and
 - (viii) to ensure that all the approved Eligible Cards are valid, active, in good standing and not be in breach of any of the T&Cs of this Campaign, the general terms and conditions of the HLB's Cardholder Agreement and/or the specific Terms and Conditions of the relevant Eligible Cards throughout the Campaign Period and at the point the Voucher are awarded.

- 6. HLB reserves the right to:

- (i) forfeit the Voucher in the circumstance where there is a reversal of the Retail Spend or non-compliance to the T&Cs herein or termination of the Eligible Cards during the Campaign Period and/or at the point of awarding the Voucher ;
 - (ii) replace and substitute the Voucher herein with an alternative gift of similar value 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
 - (iii) add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Campaign by way of posting on HLB's Website, or in any other methods which HLB deems practical, in order to give prior notice to the Eligible Cardholders.
7. HLB shall not be liable or responsible for any failure or delay in the submission and/or processing of the Eligible Cards application and/or the sales transactions by VISA, Mastercard International, Merchant establishments, postal service providers or any party in which may result in the Eligible Cardholders being omitted from this Campaign.
8. In addition to the terms stipulated above, the Eligible Cardholders agree that the general terms and conditions of the HLB's Cardholder Agreement and the specific Terms and Conditions in relation to the relevant Eligible Cards shall be read together with the T&Cs herein as an entire agreement. In the event of any discrepancy between these T&Cs and general terms and conditions of the HLB's Cardholder Agreement or the specific Terms and Conditions in relation to the Eligible Cards, the specific T&Cs herein shall prevail to the extent of such discrepancies.
9. In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final terms and conditions in relation to this Campaign on HLB's Website shall prevail.
10. The T&Cs herein shall be governed by and constructed in accordance with the laws of Malaysia and the Eligible Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.
11. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

If you have any enquiries regarding the terms and conditions, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my.