

HLB VISA CREDIT CARD & DEBIT CARD – OLE OLE BOLA CAMPAIGN

Last updated on 26 May 2022

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") "Ole Ole Bola Campaign" ("Campaign") commences on 26 May 2022 at 00:00:00 hours (12:00 a.m.) and ends on 26 July 2022 at 23:59:59 hours (11:59 p.m.), both dates inclusive ("Campaign Period"), unless notified otherwise.

TERMS & CONDITIONS

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

CAMPAIGN ELIGIBILITY

- The Campaign is open to all new and existing HLB Visa Credit and/or HLB Visa Debit cardholders ("HLB Visa Cardholders"). New HLB Visa Cardholders are only qualified to participate in this Campaign, three (3) days after the activation date of their HLB Visa Credit card, and/or HLB Visa Debit card
- 2. The following persons shall not be eligible to participate in this Campaign:
 - (a) HLB Visa Cardholders whose HLB Visa Credit card and/or HLB Visa Debit card (collectively "the **Cards**") are NOT issued in Malaysia;
 - (b) HLB Visa Cardholders whose Cards' accounts are NOT in good standing, inactive, or who are in breach of any terms and conditions of HLB Visa Credit card and/or HLB Visa Debit card any time during the Campaign Period;
 - (c) HLB Visa Cardholders whose Cards' accounts are invalid or cancelled at any time during the Campaign Period;
 - (d) HLB Visa Cardholders who have cancelled their Cards and reapplied for a new Card as a principal cardholder within twelve (12) months from the date of such cancellation; and/or
 - (e) HLB Visa 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 or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period.

CAMPAIGN MECHANICS

- 3. HLB Visa Cardholders who perform a minimum spend of Ringgit Malaysia Fifty (RM50) per single transaction ("Qualifying Spend") between 26 May 2022 to 26 July 2022 ("Spend Period") using their Cards ("Eligible Cardholders") will be entitled to receive ONE (1) Game Token for HLB Ole-Ole Bola Game ("Game") between 31 May 2022 to 31 July 2022 ("Game Period").
- 4. The Game Token unique code will be sent via Short Message Service ("**SMS**") to the Eligible Cardholders' mobile numbers registered with HLB.
- Qualifying Spend will be accumulated and Game Token unique code(s) will be sent within FIVE
 (5) calendar days; i.e., spend on 26 May 2022, Game Token unique code will be sent to the Eligible Cardholder by 31 May 2022.

For all Qualifying Spend made by Supplementary Cardholders, the Game Token unique code will be sent to the Principal Cardholders.

- 6. Each Eligible Cardholder is entitled to receive up to a maximum of ONE HUNDRED (100) Game Tokens per day
- 7. The Game Token unique codes received will be valid for the stated number of Game(s), throughout the Game Period 31 May 2022 to 31 July 2022.



- 8. A one-time registration and password setup is required for first time login to register a Game Account to play the game. (Further details can be found at www.hlb.com.my/oob). The Eligible Cardholders need to register with their name, mobile number (MUST be the same mobile number registered with HLB), email address and the last four (4) digits of the Card. For subsequent login to the Game Account, only email address and password will be required. For the purpose of this Campaign, the Eligible Cardholders can only access the microsite "www.hlbolebola.com" to play the Game via smartphone device.
- 9. This Campaign consists of **Daily Prizes** and **Grand Prize** (collectively, **the Campaign Prizes**"). Eligible Cardholders who play the Game will stand a chance to win the respective Daily Prizes and/or and the Grand Prize as set out in **Table 1**.
- 10. Upon login the Game Account, the Eligible Cardholders shall enter the Game Token unique code received via SMS. The number of allocated Game(s) will be credited to the Game Account of the Eligible Cardholders .The Eligible Cardholders can play the Game anytime within the Game Period.
- 11. Eligible Cardholders will need to juggle the ball ensuring the ball does not fall onto the ground. **ONE (1) Point** will be awarded per every successful juggle. Refer **Appendix 1**.
- 12. Scores will be recorded per Game played and accumulated for entitlement to win the Grand Prize and the Daily Prizes.
- 13. Scores will be accumulated based on the same login name and mobile number. Should a different mobile number (other than the mobile number used to receive the Game Token unique code) is used, HLB will not be able to track the daily winners for the Daily Prizes, as well as to accumulate the scores for the Grand Prize entitlement.
- 14. Merging or combining scores using the Game Token unique codes that were not sent to the specific mobile number of the Eligible Cardholder is not allowed.
- 15. Daily scores will be captured from 00:00 till 23:59 of the same date to determine the winners of the Daily Prizes based on the unique codes used and the number of Games played ("**Daily Scores**").
- 16. Grand Prize winners will be selected based on the accumulated Daily Scores achieved by the Eligible Cardholders throughout the Campaign Period.
- 17. Eligible Cardholders may view the Top 10 Highest Score Players at the microsite Leaderboard, which will be updated on a weekly basis.
- 18. If the supplementary cardholder is playing the Game, they must log in using the mobile number of the principal Cardholder who received the Game Token unique code via SMS. All points and prize entitlement will be reconciled back to the unique code sent to the specific mobile number of the principal Cardholder.
- 19. Eligible Cardholders are entitled to a maximum of ONE (1) Daily Prize, per HLB Visa Debit and/or HLISB Visa Debit card account and ONE (1) Daily Prize per HLB Visa Credit card account per day regardless of how many Cards the Cardholders hold, and there is no limit to how many Daily Prizes an Eligible Cardholder can win throughout Campaign Period.
- 20. Eligible Cardholders MUST ensure the Wi-Fi/data connection is good at the time of game playing. Should the game hang or disconnect due to poor connection or any technical issue with the device, HLB will NOT be resending any replacement of Game Token unique code for the Game.
- 21. HLB will not be responsible to resend the Game Token unique code should the Eligible Cardholders accidentally deleted the code or lose the code.



22. Winners of the Daily Prizes and the Grand Prize will be announced and published in the microsite; "www.hlbolebola.com" based on the schedule as provided under Tables 2(a), 2(b) and 2(c). Winners' details will be masked accordingly in accordance with PDPA requirements.

CAMPAIGN PRIZES AND FULFILMENT SCHEDULE

- 23. In order to win the Campaign Prizes, the Cardholders must meet the qualifying criteria specified under Clause 2 & Clause 3 during the Campaign Period to earn the Game Token(s) and play the Game during the Game Period.
- 24. Refer to **Appendix 2** and **Appendix 3** on how the Daily Prizes and Grand Prize winners (collectively, "**Winners**") will be selected. In the event of a tie in score, Winners will be selected based on the player with the highest score first captured by the system.
- 25. Eligible Cardholders can log in to the microsite "<u>www.hlbolebola.com</u> >> MY REWARDS to check if they are the Winners, in accordance with to the Winners Announcement Schedule as set out in Tables 2 (a), 2(b) and 2(c) below.
- 27. For the purpose of this Campaign, HLB will be in contact with the Winners of the Grand Prize within two (2) weeks after the results announcement on 31 October 2022 as set out in Table 2(c) below, for details of the trip to FIFA World Cup Qatar 2022[™]. As for the Daily Prizes, the Official FIFA World Cup[™] adidas Al Rihla Miniball will be couriered to the Winners by 30 November 2022 after the respective announcement dates as set out in Table 2 (a) below, whereas the Cashback of Ringgit Malaysia Five (RM5) will be credited to the most active Card account of the Winners by the respective Cashback Crediting Dates after the respective announcement dates as set out in Table 2 (b) below.



Table 1: Campaign Prizes

Grand Prize x4 winners (based on accumulated highest scores)	 1st Place Grand Prize Winner 5D4N Package for 2 persons to attend the FIFA World Cup Qatar 2022 ™ Final Match, courtesy of Visa 2nd Place Grand Prize Winner 5D4N Package for 2 persons to attend the FIFA World Cup Qatar 2022 ™ Semi- Final Match, courtesy of Visa 3rd Place Grand Prize Winner 5D4N Package for 2 persons to attend the FIFA World Cup Qatar 2022 ™ Quarterfinal Match, courtesy of Visa 4th Place Grand Prize Winner 5D4N Package for 2 persons to attend the FIFA World Cup Qatar 2022 ™ Quarterfinal Match, courtesy of Visa 4th Place Grand Prize Winner 5D4N Package for 2 persons to attend the FIFA World Cup Qatar 2022 ™ Quarterfinal Match, courtesy of Visa 1st to 4th Grand Prize Winners will entitle to package for TWO (2) persons which includes: Return flights • 4 nights' hotel accommodations (5-star) • Airport transfers in Doha • Daily breakfast • Two (2) FIFA World Cup Qatar 2022™ Matches with Pre-Match Hospitality • Transportation to/from FIFA World Cup ™ Matches and scheduled activities • Group Activity • Visa prepaid product – USD400 value per package (\$50 USD per night per person) • Guest amenity/gift –USD400 value per package • Visa Everywhere Lounge • Visa Concierge located at the hotel • Visa Event, Medical and Security support staff.
Daily Prizes x110 winners daily (based on daily highest scores)	 1st to 10th cardholders with daily top scores Official FIFA World Cup™ adidas Al Rihla Miniball, courtesy of Visa x 620 winners (10 daily winners)
	11 th to 110 th cardholders with daily top scores • Cashback RM5 x 6,200 winners (100 daily winners)



29. Fulfilment of Campaign Prizes will be per below schedule:

Spend Period	Game Played Period	Winners Announcement by	Official FIFA World Cup adidas Al Rihla™ Miniball Fulfilment by
26 May - 1 Jun 2022	31 May - 6 Jun 2022	24 Jun 2022	30 November 2022
2 Jun - 8 Jun 2022	7 Jun - 13 Jun 2022	1 Jul 2022	30 November 2022
9 Jun - 15 Jun 2022	14 Jun - 20 Jun 2022	8 Jul 2022	30 November 2022
16 Jun - 22 Jun 2022	21 Jun - 27 Jun 2022	15 Jul 2022	30 November 2022
23 Jun - 29 Jun 2022	28 Jun - 4 Jul 2022	22 Jul 2022	30 November 2022
30 Jun - 6 Jul 2022	5 Jul - 11 Jul 2022	29 Jul 2022	30 November 2022
7 Jul - 13 Jul 2022	12 Jul - 18 Jul 2022	5 Aug 2022	30 November 2022
14 Jul - 20 Jul 2022	19 Jul - 25 Jul 2022	12 Aug 2022	30 November 2022
21 Jul - 26 Jul 2022	26 Jul - 31 Jul 2022	19 Aug 2022	30 November 2022

Table 2a: Daily Prize ~ Official FIFA World Cup™ adidas Al Rihla Miniball Winners Announcement & Fulfilment Date

Table 2b: Daily Prize ~ RM5 Cashback Winners Announcement & Fulfilment Date

The Daily Prizes of Cashback shall be credited into the most active Card account of the Winners per below schedule:

Spend Period	Game Played Period	Winners Announcement by	Cashback Crediting Date
26 May - 1 Jun 2022	31 May - 6 Jun 2022	24 Jun 2022	31 Aug 2022
2 Jun - 8 Jun 2022	7 Jun - 13 Jun 2022	1 Jul 2022	31 Aug 2022
9 Jun - 15 Jun 2022	14 Jun - 20 Jun 2022	8 Jul 2022	31 Aug 2022
16 Jun - 22 Jun 2022	21 Jun - 27 Jun 2022	15 Jul 2022	31 Aug 2022
23 Jun - 29 Jun 2022	28 Jun - 4 Jul 2022	22 Jul 2022	31 Aug 2022
30 Jun - 6 Jul 2022	5 Jul - 11 Jul 2022	29 Jul 2022	30 Sep 2022
7 Jul - 13 Jul 2022	12 Jul - 18 Jul 2022	5 Aug 2022	30 Sep 2022
14 Jul - 20 Jul 2022	19 Jul - 25 Jul 2022	12 Aug 2022	30 Sep 2022
21 Jul - 26 Jul 2022	26 Jul - 31 Jul 2022	19 Aug 2022	30 Sep 2022



Table 2c: Grand Prize Winners Announcement

Game Score Accumulation Period	Winners Announcement by	
31 May – 31 July 2022	31 October 2022	

- 29. HLB shall not be held responsible in the event the merchants' credit card terminals are not operational, offline or there's a delay in sending out the credit card transaction to HLB to recognize the Winners.
- 30. For the avoidance of doubt, **Qualifying Spend** shall **EXCLUDE** the following:
 - (a) Any monthly recurring/auto-billing;
 - (b) Refunded, disputed, unsuccessful, reversed, unauthorised, fraudulent or unlawful transactions;
 - (c) Any form of services or miscellaneous fees, including finance charges and fees such as credit card annual fee, late payment charges and government service tax, imposed by HLB; and/or
 - (d) Any credit card transactions processed manually/offline.

GENERAL

- 31. By participating in this Campaign, the Eligible Cardholders agree:
 - (a) that they have read, understood and accepted to be bound by the T&Cs herein, HLB's General Terms and Conditions of Account, HLB Debit Card Terms and Conditions and the Cardholder Agreement available at HLB's website at <u>www.hlb.com.my</u> (referred to as "HLB's Website");
 - (b) that all records of transactions and fulfilment of eligibility requirements captured by HLBs system for the purpose of this Campaign are accurate and final;
 - (c) that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Eligible Cardholders;
 - (d) that any reversal of transactions shall be excluded from the Qualifying Spend;
 - (e) that the Cashback is non-transferable to any third party and non-exchangeable for up-front credit, cheque or in kind;
 - (f) that HLB's decisions on all matters relating to the Campaign shall be final, conclusive and binding on all Eligible Cardholders;
 - (g) to be responsible for providing HLB with their valid and current contact details including mobile numbers and email addresses, and promptly notifying HLB in the event of any changes. HLB shall not be held responsible/liable in the event HLB is unable to contact the Winners for the Campaign Prizes and/or to deliver the Daily Prizes (i.e. <u>Official FIFA</u> <u>World Cup™ adidas Al Rihla Miniball</u>) to the Winners, if applicable, due to the inaccurate/invalid mobile number and/or address provided by the Eligible Cardholders or the SMS is unable to be delivered due to any reason whatsoever;
 - to access HLB's Website at regular intervals to view the T&Cs of this Campaign to ensure that they keep up-to-date with any changes or variations to the T&Cs;
 - to authorise HLB to disclose their personal data i.e., contact numbers and/or email addresses to authorised 3rd party vendor, Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or M3 Technologies (ASIA) Berhad (199901007872 (482772-D)) and/or DCATALYST Sdn Bhd (200801017996 (819292-U)), as HLB deems fit for the purpose of sending SMS and/or email and to Dreamsmind International Sdn Bhd (1090246-T) and PCM Perfect Marketing Sdn Bhd (0821135-X) for such purposes related to this Campaign; and



- (j) to be liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to their participation in this Campaign.
- 32. HLB reserves the right to:
 - (a) disqualify any Eligible Cardholders who have performed the Qualifying Spend (as the case may be) in a manner or pattern which HLB deems to be abnormal, irregular and/or is indicative of an attempt to obtain an unfair advantage over other Eligible Cardholders;
 - (b) forfeit and/or claw back the Cashback where there is reversal of Qualifying Spend (as the case may be), as applicable, or termination of the Cards during the Campaign Period and/or at the point of crediting the Cashback and/or non-compliance to the T&Cs herein; and
 - (c) add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Campaign, by way of posting on the HLB's Websites or in any other methods which HLB deems practical, in order to give a prior notice to the Eligible Cardholders.
- 33. The Game result is final and no correspondence thereon will be entertained. Scores will be recorded by the system based on the first captured highest daily scores (for Daily Prize Winners) and accumulated highest scores (for Grand Prize Winners.)
- 34. In the event HLB has a prize giving ceremony, the Grand Prize Winners are required to attend at their own cost and expense to collect the Grand Prize. In the event the Grand Prize Winner is not able to attend the prize giving ceremony, the Grand Prize Winner can nominate a representative to be present at the prize giving ceremony to accept the prize on his/her behalf. The representative will be required to present a written authorisation from the Grand Prize Winner and photocopy of the Grand Prize Winner's NRIC (front & back).
- 35. In the event a Winner chooses not to accept the Campaign Prize, no replacement or exchange of Campaign Prize will be entertained.
- 36. The Grand Prize is not transferable to any third party and must be claimed/collected by the Winner in person. Identification, which includes NRIC, or passport that displays a photograph of the Winner will be required.
- 37. HLB reserves the rights to forfeit the Campaign Prizes if the Winners failed to provide the required details as stipulated in these T&Cs herein.
- 38. All Campaign Prizes are accepted entirely at the risk of the Winners, and HLB excludes all warranties in connection with any of the Campaign Prizes to the extent permitted by law.
- 39. Grand Prize Winners shall assume full liability and responsibility in case of any liability, mishap, injury, damage, claim or accidents [including death] resulting from their participation in the Campaign, redemption and/or utilisation of the Grand Prize and agree to release and hold HLB, Visa International Incorporated and FIFA free and harmless of any liability.
- 40. All transportation, accommodation, personal costs and/or any other costs, fees and/or related expenses incurred in participating in the Campaign and redeeming the Campaign Prizes shall be the sole responsibility of the Winners.
- 41. HLB shall reserve the rights to use the names and/or photographs of the Winners as materials for the purposes of publicity, without any prior notice to the Winners. The Winners shall not be entitled to claim ownership or other forms of compensation on the materials.
- 42. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the sales transactions by Visa International Incorporated, Merchant establishments, or any party in which may result in the Eligible Cardholders being omitted from this Campaign.



- 43. 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 exclusive jurisdiction of the Courts of Malaysia.
- 44. In addition to the terms stipulated above, Eligible Cardholders agree that the HLB's General Terms and Conditions of Account, HLB Debit Card Terms and Conditions and the Cardholder Agreement shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and HLB's General Terms and Conditions of Account or HLB Debit Card Terms and Conditions or the Cardholder Agreement, the specific terms in this T&Cs shall prevail to the extent of such discrepancies.
- 45. In the event of any discrepancies 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 terms and conditions on HLB's Websites shall prevail.

If you have any queries regarding these T&Cs, please email us at <u>hlonline@hlbb.hongleong.com.my</u>



Appendix 1 – How To Play The Game

* Pictures and tables shown are for illustration purposes only.



#	Player Username	Daily Scores	Score Recorded Time	Daily Prize Winner
1	Mike	150	31 May, 00:08:33	FIFA World Cup™ adidas Al Rihla Miniball Winner #1
2	Julian	150	31 May, 01:01:05	FIFA World Cup™ adidas Al Rihla Miniball Winner #2
3	Alie	130	31 May, 01:55:23	FIFA World Cup™ adidas Al Rihla Miniball Winner #3
4	Rose	125	31 May, 02:00:07	FIFA World Cup™ adidas Al Rihla Miniball Winner #4
5	Justin	120	31 May, 02:37:09	FIFA World Cup™ adidas Al Rihla Miniball Winner #5
6	Amy	115	31 May, 03:00:33	FIFA World Cup™ adidas Al Rihla Miniball Winner #6
7	Natalie	115	31 May, 05:55:55	FIFA World Cup™ adidas Al Rihla Miniball Winner #7
8	Ramlee	100	31 May, 06:09:45	FIFA World Cup™ adidas Al Rihla Miniball Winner #8
9	Muthu	95	31 May, 10:55:11	FIFA World Cup™ adidas Al Rihla Miniball Winner #9
10	John	90	31 May, 13:15:33	FIFA World Cup™ adidas Al Rihla Miniball Winner #10
11	Benjamin	90	31 May, 13:15:43	RM5 Cashback Winner #1
12	Yang	90	31 May, 15:07:11	RM5 Cashback Winner #2
13	Samy	85	31 May, 16:06:16	RM5 Cashback Winner #3
14	Joe	80	31 May, 16:35:27	RM5 Cashback Winner #4
15	Thomas	70	31 May, 17:00:01	RM5 Cashback Winner #5
16	Gunalan	60	31 May, 17:12:11	RM5 Cashback Winner #6
17	Gib	50	31 May, 17:19:21	RM5 Cashback Winner #7
18	Puteri	40	31 May, 18:02:03	RM5 Cashback Winner #8
19	Meng	30	31 May, 18:05:59	RM5 Cashback Winner #9
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110	Fadzli	30	31 May, 20:00:39	RM5 Cashback Winner #100

Appendix 2 – Daily Prize Winners Selection

* Pictures and tables shown are for illustration purposes only.



Appendix 3 – Grand Prize Winners Selection

#	Player Username	Total Accumulated Scores	FINAL Score Recorded Time	Grand Prize Winners
1	Mike	1,888	28 July, 21:08:33	1st Place Grand Prize Winner 5D4N Package to attend the FIFA World Cup Qatar 2022 ™ Final Match, courtesy of Visa
2	Julian	1,737	30 July, 18:52:07	2nd Place Grand Prize Winner 5D4N Package to attend the FIFA World Cup Qatar 2022 ™ Semi- Final Match, courtesy of Visa
3	Alie	1,626	29 July, 17:21:19	3 rd Place Grand Prize Winner 5D4N Package to attend the FIFA World Cup Qatar 2022 ™ Quarterfinal Match, courtesy of Visa
4	Rose	1,618	30 July, 18:08:33	4 th Place Grand Prize Winner 5D4N Package to attend the FIFA World Cup Qatar 2022 ™ Quarterfinal Match, courtesy of Visa
5	Justin	1,618	30 July, 18:22:11	n/a
6	Amy	1,215	29 July, 19:12:11	n/a
7	Natalie	1,166	27 July, 22:53:23	n/a
8	Ramlee	1,027	30 June, 21:09:45	n/a
9	Muthu	989	23 July, 20:55:11	n/a
10	John	933	25 June, 21:15:33	n/a

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