

Terms & Conditions (“T&C’s”): “AirAsia Add-Card Campaign”

Campaign Period

Hong Leong Bank Berhad’s (“**HLB**”); “AirAsia Add-Card Campaign” (“**Campaign**”) shall commence on 11 November 2019 at 00:00:00 hours (12:00 a.m.) and end on 31 December 2019 at 23:59:59 hours (11:59 p.m.), both dates inclusive (“**Campaign Period**”), unless notified otherwise by HLB.

ELIGIBILITY

1. This Campaign is ONLY open to selected Malaysian HLB Principal Credit Cardholders, who, in the past twelve (12) months, have purchased a budget airline ticket and/or travel package with their HLB credit card (“**Eligible Cardholders**”) save and except for the Eligible Cardholders who:
 - a. Have any of the following HLB credit cards prior to or during the Campaign Period:
 - i. Visa AirAsia Gold
 - ii. Visa AirAsia Platinum
 - iii. Mastercard Emirates HLB World Elite
 - iv. Mastercard Emirates HLB World
 - v. Mastercard Emirates HLB Platinum
 - vi. Visa Infinite Plus
 - vii. Visa Infinite
 - viii. Visa Infinite Doctor’s Edition
 - b. 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 or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period;
 - c. Have committed or determined by HLB/HLISB to be potentially committing any of the wrongful acts stipulated therein; or
 - d. Employees of HLB and HLISB whether permanent or on contractual basis; and/or
 - e. Have invalid or cancelled or delinquent or suspended or terminated account(s) with HLB in the past TWELVE (12) months prior to the commencement of the Campaign Period.

CAMPAIGN MECHANICS

2. The Eligible Cardholders who participate in this Campaign will be issued with one (1) of the following HLB credit cards (“**Add-Card**”) at HLB’s absolute discretion:
 - a. Visa AirAsia Gold; or
 - b. Visa AirAsia Platinum
3. The Eligible Cardholders will be entitled to Ringgit Malaysia Twenty-Five (RM25) cashback and first year annual fee waiver (“**Gift**”) subject to the fulfilment of the following:
 - a. The Eligible Cardholders must perform a minimum of one (1) Retail Purchase transaction (as defined under Clause 17) within forty-five (45) days from the approval date of the Add-Card.
4. The Eligible Cardholders who have fulfilled the conditions as stated under Clause 3(a) will be eligible to receive the Gift (“**Successful Cardholders**”).
5. The cashback is capped at Ringgit Malaysia Twenty-Five (RM25) per Add-Card per Principal Cardholder throughout the Campaign Period.

6. The cashback shall be credited to the Add-Card account of the Successful Cardholders within twelve (12) weeks from the approval date of the Add-Card, subject to Cardholder account must be valid/active, in good standing and must not be in breach of any of the T&Cs of this Campaign, and/ or General Terms and Conditions of the Credit Cardholder Agreement at the point the Gift is rewarded
7. The Gift is non-transferable to any third party and non-exchangeable for cash, credit, 'cheque' or gifts in kind.

CAMPAIGN PARTICIPATION CRITERIA

8. All Eligible Cardholders will receive a participation notification of the Campaign via Short Message Service (SMS) sent to his/her mobile number maintained in HLB's records.
9. The Eligible Cardholders who wish to participate in this Campaign are required to register his/her participation by replying to the said SMS in the following manner:

For Visa AirAsia Gold Credit Card:

Key-in "AAG<space> Last 4-digit NRIC Number" and send to 66600 [E.g: AAG 5664]

For Visa AirAsia Platinum Credit Card:

Key-in "AAP<space> Last 4-digit NRIC Number" and send to 66600 [E.g: AAP 5664]

10. Any SMS registration with a Supplementary Card Number shall not be accepted and shall be void.
11. The Eligible Cardholders are responsible to ensure that the SMS details are complete, accurate and sent during the Campaign Period. Proof of SMS sent does not constitute a confirmation of receipt by HLB.
12. The Eligible Cardholders who successfully register for the Campaign will receive a confirmation SMS from HLB. Standard normal Telco Operator charges will apply for each SMS registration.
13. In the event the reply SMS is incomplete/invalid, an automatic SMS will be sent to the Eligible Cardholder to inform him/her to re-register via SMS at no cost.
14. HLB will not be held responsible and reserves the absolute discretion to disqualify any registration from duplicate entries, incomplete/inaccurate SMS, late entries, error message, unsuccessful registration due to network failure and/or interruption experienced by a Telco Operator or for any reason whatsoever as HLB may in its absolute discretion deem fit.
15. If the date and time of a successful SMS registration or transaction date and time captured in HLB's system differs or dispute arises as to when the registration took place, HLB's system date and time shall prevail.
16. "Retail Purchase" shall refer to any purchase transactions made locally and overseas, including online transactions which are charged to the Add-Card during the Campaign Period but **excludes** the following transactions:
 - a. Quasi cash transactions (example: online betting and/or gaming transactions);

- b. Monthly instalments under any instalment payment facility provided by HLB;
 - c. Standing Instructions/Recurring and auto payment service;
 - d. Any transactions for payments effected through the internet for Insurance/Takaful Premiums, Utility Bills, Government Services and JomPAY;
 - e. Transactions for payments made towards Mail Order and Telephone Order (“**MOTO**”); and
 - f. Cash advance/withdrawal/deposit transactions, Call-For-Cash/Plus, Balance Transfer, Flexi Payment Plan (FPP), fund transfer, reversal, fees and/or charges imposed by HLB and posted into the Eligible Card’s account.
17. HLB reserves the right to:
- a. Determine what constitutes a Retail Purchase and shall not be challenged by any parties in any manner whatsoever;
 - b. Disqualify any Eligible Cardholders at its sole and absolute discretion from participating in this Campaign;
 - c. Forfeit any or all of the Gift in event where there is non-compliance with the T&Cs herein;
 - d. Add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Campaign, at its absolute discretion (“**Variation**”), by way of posting such Variation on HLB’s website, or in any other manner which HLB deems practical, in order to give a prior notice to the Eligible Cardholders on such Variation of this Campaign; and/or
 - e. Cancel, terminate or suspend the Campaign. For the avoidance of doubt, cancellation, termination or suspension by HLB of the Campaign shall not entitle the Eligible Cardholder to any claim or compensation against HLB for any and all loss or damage suffered or incurred by the Eligible Cardholder as a direct and indirect result of the act of cancellation, termination or suspension.

GENERAL

18. By participating (i.e.: by replying to the SMS in the manner prescribed under Clause 10) , the Eligible Cardholders/Successful Cardholders agree:
- a. To accept the Add-Card and the terms and conditions of the Add-Card;
 - b. That they have read, understood and agreed to be bound by the T&Cs herein;
 - c. That all records of transactions within or outside of Malaysia captured by HLB’s system(s) for the Campaign are accurate and final;
 - d. That HLB’s decision on all matters relating to this Campaign shall be final, conclusive and binding on all Eligible Cardholders/Successful Cardholders and no appeal and/or further correspondence will be entertained;
 - e. To access www.hlb.com.my/addAA (“**Campaign Website**”) at regular intervals to view the T&Cs and to ensure to keep up-to-date with any changes or variations to the T&Cs; and
 - f. To have read, understood and agree to be bound by HLB Privacy Notice, which available on HLB’s website (<https://www.hlb.com.my/en/connect/privacy-en.html>).
 - g. That HLB shall not be liable, whether directly or consequentially, for any loss or damage or whatsoever suffered by the Eligible Cardholder/Successful Cardholder from his/her participation in the Campaign as a result of any act or omission on the part of HLB.
19. The T&Cs herein, the General Terms and Conditions in HLB Cardholder Agreement, the terms and conditions of the Add-Card and any relevant terms and conditions that HLB may specify from time to time shall be read together as an entire agreement and if there is any discrepancy between these T&Cs, the General Terms and Conditions in HLB Cardholder Agreement and the

terms and conditions of the Add-Card, the specific T&Cs herein shall prevail to the extent of such discrepancy.

20. In the event of any discrepancy between these T&Cs as compared to the advertising, Campaign, publicity and other materials relating to or in connection with this Campaign, the final T&Cs on HLB's website shall prevail.
21. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardholders/Successful Cardholders agree to submit to the exclusive jurisdiction of the courts of Malaysia.
22. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.
23. The Eligible Cardholders hereby consents to the delivery of the card by ordinary post to the address of the Eligible Cardholder registered with HLB and the delivery shall take a minimum of ten (10) working days after responding to the SMS registration.
24. The Eligible Cardholders are responsible to notify HLB immediately on any changes of the Eligible Cardholders' address.