

HLB VISA CREDIT CARD: HARI RAYA ONLINE WEEKEND SPECIAL CAMPAIGN

CAMPAIGN PERIOD

10 APRIL 2021 – 30 MAY 2021

STEPS TO EARN REBATE

Spend on the brands featured for the weekend with HLB Visa credit cards to earn 20% REBATE!

(Rebate is capped at a maximum amount of RM15 per cardholder per weekend and no minimum spending required)

CAMPAIGN MECHANICS

Week	Date	Brands featured	Rebate Pool
1	10 to 11 April 2021	Online grocery brands under MCC: 5411	RM300,000
2	17 to 18 April 2021	Lazada (Except Lazada Pay)	RM300,000
3	24 to 25 April 2021	Adidas, Cotton On, JDSport, Love Bonito, Mango, Uniqlo, Nike, Padini, Puma, Zalora, Zara	RM300,000
4	1 to 2 May 2021	All online transactions (Except E-wallet top ups)	RM300,000
5	8 to 9 May 2021	Althea, Amway, Atomy, Caring, Guardian, Hermo, Kiehl's, Mary Kay Cosmetics, Nu Skin, Sephora, Watson	RM300,000
6	15 to 16 May 2021	Shopee (Except Shopee Pay)	RM300,000
7	22 to 23 May 2021	Dominos, KFC, McD, Pizza Hut	RM300,000
8	29 to 30 May 2021	AirAsia Food, Aliment, Food Panda, GrabFood, POP meals	RM300,000

ILLUSTRATION

Week	1	2	3	4	5	6	7	8
Day of week	10/4 to 11/4 Weekend	17/4 to 18/4 Weekend	24/4 to 25/4 Weekend	1/5 to 2/5 Weekend	8/5 to 9/5 Weekend	15/5 to 16/5 Weekend	22/5 to 23/5 Weekend	29/5 to 30/5 Weekend
Online merchant/store	Happy Fresh	Lazada	Uniqlo	Maxis Online	Sephora	Shopee	McD	GrabFood
Spend amount (RM)	RM200	RM150	RM150	RM120	RM150	RM200	RM150	RM150
Rebate earned (RM)	RM15	RM15	RM15	RM15	RM15	RM15	RM15	RM15

Please see the following pages for the full campaign details and terms & conditions.

HLB VISA CREDIT CARD: HARI RAYA ONLINE WEEKEND SPECIAL CAMPAIGN
CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") "**HLB Visa Credit Card: Hari Raya Online Weekend Special Campaign**" ("**Campaign**") commences on **10 April 2021** at 01:00:00 hours (01:00 a.m.) and ends on **30 May 2021** 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

1. The Campaign is open to all new and existing HLB VISA Credit cardholders ("**Cardholders**"). New cardholders refer to those who do not hold any HLB credit cards prior to the Campaign Period.
2. The following persons shall not be eligible to participate in this Campaign:-
 - (a) Cardholders who possess HLB credit card(s) ("**Cards**") which are NOT issued in Malaysia;
 - (b) Cardholders whose Cards accounts are NOT in good standing, inactive, or who are in breach of any terms and conditions of HLB credit card account(s) at any time during the Campaign Period;
 - (c) Cardholders whose Cards' accounts are invalid or cancelled at any time during the Campaign Period;
 - (d) 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) 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. Cardholders shall be entitled to receive the Rebate when they perform the respective Qualifying Spend with their Cards on the respective Weekend during the Campaign Period as set out in Table 1 below, subject to the fulfilment of the terms and conditions herein ("**Eligible Cardholders**").

Table 1

Weekend	Theme	Qualifying Spend	Rebate	Rebate Pool
10 April 2021 to 11 April 2021	Online Grocery Weekend	Online grocery brands under MCC: 5411	20% Rebate based on the amount of Qualifying Spend (no minimum spend limit and maximum Rebate is capped at RM15 only)	RM300,000
17 April 2021 to 18 April 2021	Lazada Weekend	Lazada (except Lazada Pay)		RM300,000
24 April 2021 to 25 April 2021	Fashion Weekend	Adidas, Cotton On, JDSport, Love Bonito, Mango, Uniqlo, Nike, Padini, Puma, Zalora, Zara		RM300,000
1 May 2021 to 2 May 2021	May Day Weekend	All online transactions (except E-wallet top ups)		RM300,000

8 May 2021 to 9 May 2021	Health and Beauty Weekend	Althea, Amway, Atomy, Caring Pharmacy, Guardian, Hermo, Kiehl's, Mary Kay Cosmetics, Nu Skin, Sephora, Watsons		RM300,000
15 May 2021 to 16 May 2021	Shopee Weekend	Shopee (except Shopee Pay)		RM300,000
22 May 2021 to 23 May 2021	Fast Food Weekend	Domino's Pizza, KFC, McDonald's, Pizza Hut		RM300,000
29 May 2021 to 30 May 2021	Food Delivery Weekend	AirAsia Food, Aliment, FoodPanda, GrabFood, POP meals		RM300,000

Note: Each Eligible Cardholder is eligible to receive a maximum amount of Rebate of RM15 per weekend regardless of the number of Qualifying Spend performed and amount of spending transacted.

- For example, if an Eligible Cardholder performs Qualifying Spend during the Campaign Period as prescribed above, then he/she will receive the Rebate as illustrated in Table 2 below.

Table 2

Date	Day of Week	Qualifying Spend	Transaction Amount	Total Rebate
10/04/2021	Saturday	Jaya Grocer	RM100	RM15
17/04/2021	Sunday	Lazada	RM50	RM10
01/05/2021	Saturday	JomPay	RM100	RM15
15/05/2021	Saturday	Shopee	RM100	RM15
30/05/2021	Sunday	GrabFood	RM100	RM15
Total Rebate				RM70

- For the purpose of Clause 3 above, “**Qualifying Spend**” includes online purchases transacted locally and internationally. Qualifying Spend made in currencies other than Ringgit Malaysia (“**RM**”) will be converted to and computed in RM based on the conversion rate determined by HLB at the time of transaction.
- For the avoidance of doubt, Qualifying Spend shall **EXCLUDE** the following:
 - Any E-wallet Top Ups;
 - Shopee Pay;
 - Lazada Pay;
 - Any monthly recurring/auto-billing;
 - Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;
 - 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
 - Any credit card transactions processed offline.
- The Qualifying Spend made by supplementary credit cardholder(s) under the same principal Eligible Cardholders’ account and/or Qualifying Spend made by the same Eligible Cardholders using different Cards will also be included in the computation of the Eligible Cardholders’ total Qualifying Spend.
- HLB shall not be liable and responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated, merchant establishments, postal or any party in which may result in the Eligible Cardholders being omitted from this Campaign.

9. The assignment of Qualifying Spend Merchant Code Category description (“MCC”) for the merchant is performed by the respective merchant’s acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct MCC. Spend will not be qualified in the event of incorrect assignment of MCC by the acquiring bank.

CAMPAIGN FULFILMENT

10. Eligible Cardholders selection for the Rebate:
 - a) The Eligible Cardholders who have performed the Qualifying Spend will receive the Rebate on a first come, first served basis subject to the allocation of the Rebate Pool for each Weekend as set out in Table 1 above.
 - b) Each Eligible Cardholder is eligible to receive a maximum of Ringgit Malaysia Fifteen (RM15) each weekend during the Campaign Period.
 - c) Each Eligible Cardholder is eligible to receive a maximum of Ringgit Malaysia One Hundred Twenty (RM120) throughout the Campaign Period.
11. The total Rebate Pool allocation for the Online Grocery Weekend, Lazada Weekend, Fashion Weekend, May Day Weekend, Health and Beauty Weekend, Shopee Weekend, Fast Food Weekend, Food Delivery Weekend is capped at Ringgit Malaysia Three Hundred Thousand (RM300,000) each weekend. HLB has no obligation to inform the Eligible Cardholders should the Rebate allocation reach its limit.
12. The Rebate for the Cards shall be credited into the Eligible Cardholders’ principal credit card account within ten (10) working days after the end of each weekend (“**Rebate Period**”).
13. At the time of rewarding the Rebate, the Cards’ accounts 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 HLB Cardholder Agreement up to the Campaign Period and up to the point the Rebate is credited, failing which the Eligible Cardholders will be disqualified automatically.
14. The Rebate will be credited based on the transaction date and/or time (Malaysian date and/or time) captured in HLB’s record on a first come, first served basis. In the event there are multiple Eligible Cardholders that transact at the same date and/or time, the Rebate will be awarded to the Eligible Cardholders with the highest Qualifying Spend amount captured in HLB’s system and any decision by HLB on selection of the Eligible Cardholders for the Rebate shall be final and conclusive.
15. The Eligible Cardholders who do not receive the Rebate within or after the end of the Rebate Period are deemed not qualified for the Rebate and any appeal/request for the reimbursement of the Rebate shall not be entertained by HLB.

GENERAL

16. By participating in this Campaign, the Eligible Cardholders agree:
 - (a) that they have read, understood and agree to be bound by the T&Cs herein and HLB’s General Terms and Conditions of the Cardholder Agreement available at HLB’s Website at www.hlb.com.my (“**HLB’s Website**”);
 - (b) that all records of transactions captured by HLB’s system for the purpose of this Campaign are 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 Rebate is non-transferable to any third party and non-exchangeable for up-front credit, cheque or in kind;
 - (f) 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; and
 - (g) to authorise HLB to disclose their personal data i.e., contact numbers and/or email address 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 for the purpose of this Campaign.
17. HLB reserves the right to:
- (a) disqualify any Eligible Cardholders who have performed the Qualifying Spend 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 Rebate where there is reversal of Qualifying Spend, as applicable, or termination of the Cards during the Campaign Period and/or at the point of crediting the Rebate 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 HLB's Website or in any other methods which HLB deems practical, in order to give a prior notice to the Eligible Cardholders.
18. 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.
19. 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.
20. In addition to the terms stipulated above, Eligible Cardholders agree that HLB's General Terms and Conditions of 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 the Cardholder Agreement, the specific terms in this T&Cs shall prevail to the extent of such discrepancies.
21. 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 on HLB's Website shall prevail.