HLB EXCLUSIVE FLASH DEAL JUST FOR YOU

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") **"HLB Credit Card Exclusive Flash Deal Just For You Campaign"** ("**Campaign**") commences on **28 February 2021** at 00:01:00 hours (12:01 a.m.) and ends on **28 February 2021** at 23:59:59 hours (11:59 p.m.) ("**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 existing HLB cardholders ("HLB Cardholders) who receive the invitation via SMS sent with no cost ("**Eligible Cardholders**") by HLB.

2. Eligible Cardholders shall **exclude** the following persons:
   (a) HLB Cardholders who possess HLB credit card(s) ("**Cards**") which are NOT issued in Malaysia;
   (b) HLB 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) HLB Cardholders whose Cards accounts are invalid or cancelled at any time during the Campaign Period; and/or
   (d) HLB 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.

3. Eligible Cardholders must spend using the Cards on Retail Spend as defined under Clause 6 below within the Campaign Period.

CAMPAIGN MECHANICS

4. The Participating Cardholders shall be entitled to receive the Cashback as set out in Table 1 below, subject to the fulfilment of the T&Cs herein.

Table 1

Spend Category	Qualifying Transaction	Other Spend Criteria	Cashback
A	Spend on any Retail Spend with no minimum spend	Only the first transaction on Sunday (28/02/2021)	20%

Note: Each Eligible Cardholder is able to receive a maximum of one (1) time Cashback throughout the Campaign Period on a first come, first served basis.

5. For example, if an Eligible Cardholders performs the Qualifying Transaction during the Campaign Period as prescribed above, then he/she will receive the Cashback as illustrated in Table 2 below.

Table 2

Retail Spend	Transaction Amount	Day	Total Cashback
Government Bill Payments	RM60	Sunday	RM12*

*RM12 is calculated based RM60 X 0.2 = RM12

6. For the purpose of Clause 3 above, "**Retail Spend**" includes retail and online purchases spend transacted locally and internationally. Retail 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.

7. For the avoidance of doubt, "Retail Spend" shall **EXCLUDE** the following:
   (a) Insurance (Merchant Category Code: 5960 & 6300);
   (b) Big Pay Top up;
   (c) Any monthly recurring /auto-billing;
   (d) Any portfolio products such as Balance Transfer (BT), Call-For-Cash Plus (CFC Plus), Call-For-Cash (CFC) and Flexi Payment Plan (FPP);
   (e) Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;
   (f) 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
   (g) Any credit card transactions processed offline.

8. The Retail Spend made by Supplementary Credit Cardholder(s) under the same Principal Credit Cardholder's account(s) will also be included in the computation of the Principal Credit Cardholder's eligibility for the Cashback.

9. The Eligible Cardholders shall be responsible to check and ensure that their respective telecommunication service providers are able to support the receiving of SMS from 66600 under this Campaign.

10. HLB shall not be liable and responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated, MasterCard Worldwide, merchant establishments, postal or any party in which may result in the Eligible Cardholders being omitted from this Campaign.

11. As the Campaign coincides with the **Exclusive Spend 5 to Get 10 Campaign** ("**5GET10 Campaign**"), the Eligible Cardholders are entitled to receive both Campaigns' cashback. In the event a transaction qualifies for both this Campaign and the 5GET10 Campaign, the Eligible Cardholders will receive the Cashback for the transaction from this Campaign and any subsequent transactions will receive the Cashback from the 5GET10 Campaign.

CAMPAIGN FULFILMENT

12. The Eligible Cardholders who have performed the Qualifying Transaction will receive the Cashback on a first come, first served basis.

13. The total Cashback allocation for this Campaign is capped at Ringgit Malaysia Two Hundred Fifty Thousand (RM250,000) throughout the Campaign Period. HLB has no obligation to inform the Eligible Cardholders should the Cashback allocation reach its limit.

14. The Cashback for HLB Credit Card shall be credited into the Eligible Cardholders' principal credit card account which was used to spend for the first transaction within forty (40) working days after the end of the Campaign Period.

15. All 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 Cashback is credited, failing which the Eligible Cardholders will be disqualified automatically from receiving the Cashback.

16. The Cashback will be credited based on 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 Cashback will be awarded to the Eligible Cardholders with the highest Qualifying Transaction amount captured in HLB's system. The Qualifying Transaction must be posted at the time of crediting the Cashback and those Qualifying Transaction posted after the crediting will not be entitled for the Cashback.

17. The Eligible Cardholders will NOT be notified directly via SMS or any other communication channels whether they have successfully qualified for the Cashback. Eligible Cardholders that do not receive the Cashback forty (40) working days from the end of each Campaign Period are deemed not qualified for the Cashback and any appeal/request for the reimbursement of the Cashback shall not be entertained by HLB.

GENERAL

18. 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 HLB's General Terms and Conditions of the Cardholder Agreement available at HLB's website at www.hlb.com.my ("**HLB's Website**");
    (b) agree that all records of transactions captured by HLB's system for the purpose of this Campaign are final;
    (c) agree that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Eligible Cardholders;
    (d) agree that any reversal of transactions shall be excluded from the Retail Spend;
    (e) agree that the Cashback is non-transferable to any third party and non-exchangeable for cash or in kind;
    (f) agree 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) 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 (898379-U) and/or M3 Technologies (ASIA) Berhad (482772-D) and/or DCATALYST Sdn Bhd (819292-U) as HLB deems fit for the purpose of sending SMS and/or email for the purpose of this Campaign.

19. HLB reserves the right to:
    (a) disqualify any Eligible Cardholders who have performed the Retail 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 Cashback where there is reversal of Retail Spend, as applicable, or termination of the Cards during the Campaign Period and/or at the point of awarding the Cashback 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 prior notice to the Eligible Cardholders.

20. 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, MasterCard Worldwide, Merchant establishments, or any party in which may result in the Eligible Cardholders being omitted from this Campaign.

21. 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.

22. 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.

23. 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.