

HLB CARDS: APPLE PAY ACTIVATION PROMOTION

Last updated on 13 January 2026

PROMOTION PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "HLB Cards: Apple Pay Activation Promotion" ("Promotion") commences on 15 January 2026 and ends on 25 February 2026, both dates inclusive, or, until complete utilisation of the Promotion Cashback Pool, whichever is earlier ("Promotion Period").

TERMS & CONDITIONS

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

PROMOTION ELIGIBILITY

1. The Promotion is open to all new and existing, Malaysian and non-Malaysian, individual principal **HLB Visa Credit Cardholders and/or HLB Visa Debit Cardholders** (collectively known as "**Cardholders**") to participate during the Promotion Period. New Cardholders refer to those who do not have any HLB Visa credit card or HLB Visa debit card with HLB before the Promotion Period. Registration is not required to participate in the Promotion.
2. The following Cardholders shall not be eligible for this Promotion:
 - (a) Cardholders whose HLB Visa Credit Cards or HLB Visa Debit Cards ("Card") are NOT issued in Malaysia;
 - (b) Cardholders whose Card accounts are NOT in good standing, inactive, or who are in breach of any of HLB's General Terms and Conditions of the Cardholder Agreement and the specific Terms and Condition in relation to the Card at any time during the Promotion Period;
 - (c) Cardholders whose Card accounts are invalid or cancelled at any time during the Promotion Period;
 - (d) Cardholders who have committed any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB;
 - (e) Cardholders who have been declared bankrupt/insolvent (pursuant to a petition either by banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the Promotion Period; and/or
 - (f) Cardholders who are winners of "*BY INVITATION ONLY HLB Cards: Cashback with Apple Pay Promotion*".

PROMOTION MECHANICS

3. To participate in this Promotion, Cardholders must use their Card to fulfil the **Qualifying Criteria** set out in Table 1A below within a Promotion Week (as defined in Table 1B below) during the Promotion Period to be in the running to win the **Promotion Prize**, as listed in Table 1 below:

Table 1A: Qualifying Criteria

Qualifying Criteria	Promotion Prize
<u>Applicable to payments via Apple Pay only:</u> Spend a minimum of Ringgit Malaysia Fifty (RM50) each on 3 Eligible Transactions (as defined under Clause 9 below) within a Promotion Week (as defined in Table 1B below) using his/her Card via Apple Pay .	RM30 Cashback

Table 1B: Promotion Week and Applicable Date(s)

Promotion Week	Applicable Date(s)
1	15 – 21 January 2026
2	22 – 28 January 2026
3	29 January – 4 February 2026
4	5 – 11 February 2026
5	12 – 18 February 2026
6	19 – 25 February 2026

4. Each Promotion Week applies the same Qualifying Criteria.
5. A Cardholder who fulfils the Qualifying Criteria and is not ineligible under Clause 2 above (“**Eligible Cardholders**”) will be eligible to win up to a maximum of one (1) Promotion Prize per Promotion Week, subject to availability of the Promotion Cashback Pool. Promotion Prizes are awarded on a first come, first served basis premised determined by the earliest time an Eligible Cardholder fulfils the Qualifying Criteria in a Promotion Week. No further Promotion Prizes will be awarded once the Promotion Cashback Pool is fully utilised.
6. An Eligible Cardholder may participate in multiple Promotion Weeks to win the Promotion Prizes, however each Eligible Cardholder may only win the Promotion Prize once throughout the Promotion Period.
7. Subject to Clause 5 above, the Promotion Prizes awarded to Eligible Cardholders (“**Promotion Winners**”) are subject to the total cashback amount available (“**Promotion Cashback Pool**”) during the Promotion Period, as listed in Table 2 below:

Table 2: Promotion Cashback Pool

Promotion Cashback Pool
RM1,400,000

8. For the avoidance of doubt, in the event of a tie (i.e. where there is more than **one (1)** Eligible Cardholder who have fulfilled the Qualifying Criteria during the Promotion Period and would have been the Promotion Winner (if not for the tie), the Promotion Prize will be awarded to the Eligible Cardholders in the sequence based on the following hierarchy of criteria (“**Tie-Breaker**”) as set out in Table 3 below:

Table 3: Tie Breaker Criteria

Priority	Tie Breaker Criteria
1	The Promotion Prize will be awarded to the Eligible Cardholder who fulfils the Qualifying Criteria at an earlier date and time during the Promotion Period.
2	If there is a tie in Priority (1), the Promotion Prize will be awarded to the Eligible Cardholder with the highest amount spent on the Eligible Transactions during the Promotion Period.

3	If there is a tie in Priority (2) (i.e. same amount), the Promotion Prize will be awarded to the Eligible Cardholder with the highest transaction count based on the Eligible Transactions performed during the Promotion Period.
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9. No registration is required for participation in this Promotion. The Eligible Cardholders' Eligible Transactions shall be automatically tracked by HLB for the selection of Promotion Winners of the Promotion Prize.
10. Eligible Transactions shall INCLUDE all retail and online purchases transacted locally and internationally during the Promotion Period ("**Eligible Transactions**") **except** those listed under the Merchant Category Code ("**MCC**") as specified in Table 4 and excludes transactions set out under Clause 13 below:

Table 4: List of Excluded MCCs for Eligible Transactions

Excluded Merchant Category	Merchant Category Code (MCC)
HEALTH CARE (HOSPITALS)	8062
FUNERAL SERVICE/CREMATORIES	7261

11. Eligible Transactions 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.
12. Eligible Transactions must be made on the same Card for the purpose of meeting the Qualifying Criteria and cannot be combined across multiple Card(s).
13. Eligible Transactions shall further **EXCLUDE** the following:
 - (a) purchases involving any portfolio products such as Balance Transfer (BT), Quick Cash (QC) and Flexi Payment Plan (FPP);
 - (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) subsequent transaction(s) after the first transaction at the same merchant on the same date ("**Split Transactions**"). In such cases, only the first transaction at the same merchant will be included for tabulation of Eligible Transactions.
14. In the event which the Promotion Cashback Pool allocated as set out in Table 2 above for the Promotion Prize has been fully utilized, HLB will publish a notification at the Promotion's website (<https://www.hlb.com.my/en/personal-banking/credit-cards/credit-card-services/consumer-services/apple-pay.html>).

PROMOTION FULFILMENT

15. Subject to Clause 19, the Promotion Prize will be fulfilled via crediting of cashback into the Promotion Winners' principal Card accounts within sixty (60) days after the end of the Promotion Period ("**Promotion Prize Fulfilment Period**").
16. At the time of rewarding the Promotion Prize, the Card account of the Promotion Winners must be valid and/or active, in good standing and must not be in breach of any of these T&Cs, HLB's General Terms and Conditions of the Cardholder Agreement and the specific Terms and

Condition in relation to the Card during the Promotion Period and up to the **Promotion Prize Fulfilment Period**, failing which the Promotion Winners will be disqualified automatically.

17. Promotion Winners will be notified by HLB during the Promotion Prize Fulfilment Period by way of notification via IAP or email within thirty (30) days after HLB has credited the Promotion Prize to the Promotion Winners' Card accounts during the Promotion Prize Fulfilment Period.
18. It is essentially the obligation of the Promotion Winners to inform HLB before 31 May 2026 in the event of non-receipt of the Promotion Prize, failing which the Promotion Winners are deemed to have received the Promotion Prize and any complaints of non-receipt thereof shall not be entertained by HLB.
19. Eligible Transactions must be posted during the Promotion Period or within five (5) days from the end of Promotion Period. Any Eligible Transactions posted later than five (5) days after the end of Promotion Period will not be considered as fulfilling the Qualifying Criteria as set out in Table 1 above.
20. The Promotion Prize is neither transferable to any third party nor exchangeable for any credit, cheque, cash or benefit-in-kind. HLB reserves the right to replace the Promotion Prize with any other item(s) of equal value at its discretion due to the unavailability of the Promotion Prize or due to unforeseen circumstances beyond HLB's control.

GENERAL

21. By participating in the Promotion, the Cardholders:
 - (a) confirm that they have read, understood and agreed to be bound by the T&Cs herein, HLB's General Terms and Conditions of the Cardholder Agreement and the specific Terms and Condition in relation to the Card available at HLB's website at www.hlb.com.my ("HLB's Website");
 - (b) agree that all records of the Eligible Transactions captured by HLB's system for the purpose of this Promotion are accurate and final;
 - (c) agree that HLB's decision on all matters relating to this Promotion shall be final, conclusive and binding on all the Cardholders;
 - (d) agree that the Promotion Prize is non-transferable to any third party and non-exchangeable for any cash, credit, cheque or in kind;
 - (e) agree to access HLB's Website at regular intervals to view these T&Cs of this Promotion to ensure they keep up-to-date with any changes or variations to these T&Cs;
 - (f) agree to authorise HLB to disclose their personal data i.e., contact numbers and email addresses to its authorised 3rd party vendor, Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or DCATALYST Sdn Bhd (200801017996 (819292-U)) for the purpose of sending information related to the Promotion; and
 - (g) agree 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 the Promotion.
22. HLB reserves the right to:
 - (a) disqualify any Eligible Cardholders who have performed the Eligible Transactions 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 Promotion Prize where there is reversal of the Eligible Transactions or termination of the Card or non-compliance to the T&Cs herein during the Promotion Period and/or at the point of awarding the Promotion Prize; and
 - (c) add, delete or amend the T&Cs herein, wholly or in part, or to terminate the Promotion, 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.

23. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the Eligible Transactions by Visa International Incorporated, Merchant establishments, or any party in which may result in the Eligible Cardholders being omitted from the Promotion.
24. 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.
25. In addition to the terms stipulated above, Cardholders agree that HLB's General Terms and Conditions of the Cardholder Agreement and the specific Terms and Condition in relation to the Card shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between the T&Cs herein and HLB's General Terms and Conditions of the Cardholder Agreement or the specific Terms and Condition in relation to the Card, the specific terms in these T&Cs shall prevail to the extent of such discrepancies.
26. 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 the Promotion, the final terms and conditions on HLB's Website shall prevail.

If you have any enquiries regarding these T&Cs and/or require a copy of the Bahasa Malaysia version, please email us at hlonline@hlbb.hongleong.com.my.

Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat dan/atau memerlukan salinan terma dan syarat dalam versi Bahasa Malaysia, sila e-mel kami di hlonline@hlbb.hongleong.com.my.