

HONG LEONG CREDIT CARD

“WIN SAMSUNG GALAXY NOTE 9 WITH 0% EXTENDED PAYMENT PLAN” CONTEST

CONTEST PERIOD

The Hong Leong Bank Berhad’s (97141-X) (“HLB”) “Win Samsung Galaxy Note 9 With 0% EPP” (“Contest”) commences on 15th October 2018 at 00:00:00 hours (12:00a.m.) and ends on 31st December 2018 at 23:59:59 (11:59p.m.), inclusive of both dates (“Contest Period”), unless notified otherwise.

TERMS & CONDITIONS

The following sets-out the terms and conditions applicable to the Contest (“T&Cs”):-

ELIGIBILITY

1. The Contest is open to all HLB’s Principal Credit Cardholders who spend on “0% Extended Payment Plan” (“EPP”) from 15th October 2018 to 31st December 2018.
2. The following persons are **NOT** eligible to participate in the Contest:
 - (a) Cardholders of HLB Debit Card(s);
 - (b) Cardholders of HLB Credit Card(s) issued outside of Malaysia;
 - (c) Cardholders of HLB Corporate Credit Card(s);
 - (d) Cardholders who no longer hold any valid HLB Credit Card and/or Cardholders whose Credit Card accounts(s) is/are delinquent; and
 - (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 and 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 Contest Period.

CONTEST MECHANICS

3. To participate in the Contest, Hong Leong Principal Credit Cardholders must convert their purchases to EPP during the Contest Period (“Eligible Cardholders”) to earn the qualifying entries (“Qualifying Entries”) and stand to win the prizes as stated under Clause 4.

4. Qualifying Entries and Prizes:

No. of winners	Prizes	Qualifying Entries
Ten (10) winners	One (1) unit SAMSUNG GALAXY NOTE 9 (128GB) per winner.	<ul style="list-style-type: none"> • Eligible Cardholders will earn one (1) qualifying entry for every EPP transaction. • There is no cap to the number of qualifying entries for Eligible Cardholders.

5. For the avoidance of doubt, EPP transactions performed by both the Principal and Supplementary Cardholders shall be attributed for the computation of Qualifying Entries.

0% EXTENDED PAYMENT PLAN (“EPP”)

6. EPP is open to all HLB Principal and Supplementary Credit Cardholders (“Cardholders”).
7. EPP is a 0% interest rate Extended Payment Plan offered by Merchant.
8. The EPP is made available to Cardholders whose Credit Card Accounts are in good standing (not in default) at time of EPP application.
9. Cardholders are allowed to apply up to a maximum of 80% of the Cardholders’ combined credit limit for EPP transactions, regardless of the number of credit cards are held.
10. The Cardholder shall choose the EPP tenure that is only applicable to plan offered by Merchant, that is either 3, 6, 12, 18, 24 or 36 months plan.
11. Cardholders who utilize the temporary increase in credit limit amount on the Credit Card for EPP transactions will be charged an additional fee upon expiry of the temporary increased credit limit period if there are any outstanding payments in their permanent credit limit.
12. The Cardholders of an EPP may make (a) full payment of the monthly installment specified at the time the EPP is entered into, which is usually at the point in time of purchase, or as indicated in his monthly credit card statement, or (b) a partial payment of the monthly installment.
13. The EPP is free from interest only if the Cardholders settle the monthly installment in full.
14. In cases where the Cardholders opts to pay the minimum amount of five percent (5%) of the balance remaining unpaid under the EPP or Ringgit Malaysia Fifty (RM50), whichever is higher, instead of the monthly installment in full, the Cardholders will be liable for the interest charges on the outstanding balance.
15. Failure to comply with clause 13 and 14 will result in the Cardholders being subject to interest on the outstanding balance.
16. If at any time the Cardholders’ Credit Card Accounts are suspended or terminated, the EPP 0% interest rate will be retracted and the prevailing retail interest rate will be charged on the total outstanding amount until full repayment.
17. HLB will not be liable for any inadequate, damaged or defective merchandise or be concerned with any dispute by Cardholders with the Merchant. Notwithstanding the dispute between Cardholders and the Merchant, Cardholders will continue to pay the monthly amount due as per the Statement to the Cardholders’ Credit Card Accounts.

WINNERS SELECTION AND FULFILMENT

18. After the end of the Contest Period, twenty (20) Eligible Cardholders with an active HLB Credit Card will be randomly selected by HLB and/or officially appointed vendor’s system based on the Qualifying Entries (“Shortlisted Cardholders”) and stand to win a Samsung Galaxy Note 9 (128GB) (“Prizes”). There are a total of ten (10) units of Prizes to be won under this Contest. Colour of the Prizes is subject to availability and Shortlisted Cardholders are not able to choose the colour of the Prizes.
19. The first ten (10) Shortlisted Cardholders will then be contacted by HLB or its appointed Contest Manager, Dynamic Search Sdn Bhd (136574-V) (“Dynamic Search”) on best efforts TWICE a day at any time during office hours (Monday to Friday from 9.00 am to 6.00 pm) at the latest telephone number(s) recorded in HLB’s system to answer **ONE (1)** question.
20. In the event HLB or Dynamic Search is unable to contact the Shortlisted Cardholders after two (2) attempts or the Shortlisted Cardholders fails to answer the telephone after five (5) rings or fail to provide the correct answer for any reason whatsoever, the Shortlisted Cardholders are deemed to have missed the chance of winning the Prizes and HLB and/or Dynamic Search shall have the absolute right to select another Shortlisted Cardholder whenever necessary.

21. Shortlisted Cardholder who successfully answers the question correctly will be deemed as the Winner of the Prizes (“Winner”).
22. Announcement of Winners will be made on HLB’s website at www.hlb.com.my (“HLB Website”) and/or in any manner deem appropriate by HLB within eight (8) weeks from the end of the Contest Period (“Notification Period”). HLB’s appointed representative, PCM Perfect Marketing Sdn Bhd (821135-X) (“PCM”) will deliver the Prizes to the respective Winners at their latest correspondence addresses (recorded in HLB’s system) within four (4) weeks from the end of the Notification Period.
23. In the event of non-receipt of the Prize, the Winners are required to contact HLB Customer Service 03-7626 8899 latest by 30 April 2019 to request an inquiry. No request for any inquiry will be entertained after 30 April 2019.

GENERAL

24. The Eligible Cardholders’ Credit Card Accounts must be valid/active, in good standing and must not be in breach of any of the T&Cs herein and Cardholders Agreement Terms and Conditions (“Cardholder Agreement”) at all times at the point of selection of Winners and until the time of Prizes delivery.
25. By participating in this Contest, the Eligible Cardholders:
 - a) Agree to have read, understood and to be bound by the T&Cs herein and Cardholder Agreement;
 - b) Consent and authorize HLB to disclose their personal data to Dynamic Search (i.e. name, phone number, NRIC number) and PCM (i.e. name, phone number, address) engaged by HLB for the purpose of this Contest;
 - c) Consent for HLB to disclose or publish their names, National Registration Identity Card (“NRIC”) numbers (in masked form) and/or photo(s) in HLB’s website;
 - d) Agree that HLB’s decision on all matters relating to the Contest shall be final, conclusive and binding on all Eligible Cardholders. No further appeal or correspondence will be entertained;
 - e) Agree to access the HLB’s Website at regular time intervals to view the T&Cs herein and Cardholders Agreement to ensure that they keep-up-to-date with any changes or variations to the T&Cs and Cardholder Agreement;
 - f) Agree that the T&Cs herein and Cardholder Agreement shall be read together as an entire agreement and if there is any discrepancy between these T&Cs and Cardholder Agreement, the specific T&Cs herein shall prevail to the extent of such discrepancy.
26. HLB reserves the right to:
 - a) Decline the eligibility of any Eligible Cardholders to participate in the Contest for any reason whatsoever as HLB may in its absolute discretion deem fit;
 - b) Substitute Prizes with other products of similar value by way of posting on the HLB’s Website or in any other manner which HLB deemed practical, in order to give prior notice to the Eligible Cardholders;
 - c) Add, delete or amend the T&Cs, either wholly or in part, or to suspend or terminate this Contest at any time at its absolute discretion, by way of posting on the HLB’s Website, or in any other manner which HLB deems practical, in order to give prior notice to Eligible Cardholders on such addition, deletion or amendment of the T&Cs or suspension or termination of this Contest.
27. HLB gives no representation or warranty with respect to the quality or suitability of the Prizes. The Winners shall deal directly with the provider and/or manufacturer for all warranty information.
28. The Prizes featured in all printed materials and HLB’s Website is for illustration purpose only. Any props, accessories or equipment featured with the Prizes in any pictorial materials are for decorative purpose and shall not form part of the Prizes.

29. The Prizes are not transferable to any third (3rd) party and non-exchangeable for up-front cash, credit, cheque and/or benefit-in-kind.
30. 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 Contest, the final T&Cs on HLB's Website shall prevail.
31. The T&Cs of the Contest shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardholders agree to submit to the non-exclusive jurisdiction of the Courts of Malaysia.