

ETC ADD CARD 2020 CREDIT CARDS ACQUISITION CAMPAIGN

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") "**ETC Add Card 2020 Credit Cards Acquisition Campaign**" ("**Campaign**") commences on **1 July 2020** at 00:00:00 hours (12:00 a.m.) and ends on **31 August 2020** at 23:59:59 hours (11:59 p.m.), inclusive of both dates ("**Campaign Period**"), unless specified herein or notified otherwise.

TERMS AND CONDITIONS

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

ELIGIBILITY

1. This Campaign is open to Existing-to-Card ("**ETC**") HLB Principal Credit Cardholders ("**ETC Principal Cardholders**") who have, during the Campaign Period, applied for the **Eligible Cards** as stated in Table 1 appended below via HLB's website at www.hlb.com.my ("**HLB's Website**") or Hong Leong Connect Online Banking ("**Connect**") by completing an online HLB credit card application form and uploading all required supporting documents to Connect and the Eligible Card(s) must be successfully approved latest by **30 September 2020**.
2. In order to apply for the Eligible Cards via Connect, ETC Principal Cardholders must be a registered user of Connect ("**Connect User**").

Table 1: Eligible Cards for the Campaign

| Eligible Cards | |
|-----------------------|-------------------------|
| VISA CREDIT CARD | MASTERCARD CREDIT CARD |
| Infinite | Emirates World Elite |
| AirAsia Gold/Platinum | Emirates World |
| GSC Gold/Platinum | Emirate Platinum |
| Sutera Platinum | The Store Gold/Platinum |
| WISE Gold | Pacific Gold/Platinum |
| Essential Gold | Sutera Platinum |
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3. For the avoidance of doubt, all the Eligible Cards application is subject to HLB's approval and must be activated via Connect or Short Message Service ("**SMS**") within forty-five (45) days from the Eligible Card(s) approval date in order for the ETC Principal Cardholders to be eligible to participate in this Campaign ("**Eligible Cardholders**").
4. ETC Principal Cardholders denote existing HLB principal cardholders who hold a minimum of one (1) valid and/or active HLB credit card prior to the Campaign Period.

CAMPAIGN MECHANICS

5. Subject to all requirements being fulfilled, the Eligible Cardholders will be entitled to enjoy the following offers:

(a) Annual Fee Waiver

- (i) The Eligible Cardholders, who have performed a minimum of one (1) Retail Spend (as defined under Clause 6 below) for each Eligible Card approved and issued by HLB under this Campaign within forty-five (45) days from the Eligible Cards' approval date, will be entitled to the 1st year annual fee waiver ("**Annual Fee Waiver**").
- (ii) Emirates World Elite, Emirates World and Emirates Platinum Cardholders will be entitled for the Annual Fee Waiver without having to fulfil the above criteria under Clause 5(a)(i).

(b) RM50 Cashback

- (i) The ETC Eligible Cardholders shall be entitled to Ringgit Malaysia Fifty (RM50) Cashback ("**RM50 Cashback**") in the event that the Eligible Cardholders have fulfilled the criteria as illustrated in Table 2 below:

Table 2: RM50 Cashback

| Cashback Allocation | Criteria |
|---|---|
| RM30,000 per Campaign Period <ul style="list-style-type: none"> • Limited to the first three hundred (300) Eligible Cardholders per month per Campaign Period, on a first-come, first-served basis. • Total limited to six hundred (600) Eligible Cardholders per Campaign Period. | Eligible Cardholders who have performed a minimum cumulative Retail Spend (as defined under Clause 6 below) of Ringgit Malaysia One Hundred (RM100) on Eligible Card(s) approved and issued by HLB under this Campaign within thirty (30) days from Eligible Card(s) activation date, will be entitled for the RM50 Cashback. |

- (ii) Retail Spend performed by Supplementary Cardholder(s) under the same Principal Eligible Cardholder's account(s) will be included in the minimum cumulative retail spend of Ringgit Malaysia One Hundred (RM100) in order for the ETC Principal Cardholder(s) to be entitled for RM50 Cashback.
- (iii) Each Eligible Cardholder is only entitled for one (1) RM50 Cashback for this Campaign.
- (iv) The total allocation of RM50 Cashback for this Campaign is capped at Ringgit Malaysia Thirty Thousand (RM30,000) and will be given to the first three hundred (300) Eligible Cardholders per month per Campaign Period, on a first-come, first-served basis. Total limited to six hundred (600) Eligible Cardholders per Campaign Period.
- (v) In the event the Eligible Cardholders have fulfilled the condition stated above, the RM50 Cashback shall be credited to the Eligible Cardholder's account within four (4) months from the end of the Campaign Period. The Eligible Cardholders will be notified by HLB by way of posting the list of the Eligible Cardholders (Principal Cardholders name, masked Eligible Card numbers and/or Cashback amount) on HLB's Website at www.hlb.com.my/ccetc no later than 31 December 2020 ("**Notification**").
- (vi) HLB shall have the right to decline the eligibility of a ETC Principal Cardholders who has performed a Retail Spend not within the meaning of these T&Cs, 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 ETC Principal Cardholders with normal/regular spending patterns, and HLB's decision in this matter shall be final and conclusive on all ETC Principal Cardholders.
- (vii) all the approved Eligible Card(s) 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 of the RM50 Cashback are rewarded. For the avoidance of doubt, the RM50 Cashback will be credited to the Eligible Card with the most active in transaction count as the primary fulfilment account if the Eligible Cardholders have more than one (1) Eligible Cards.
 - (viii) In the event of non-receipt of the RM50 Cashback, the Eligible Cardholders shall notify HLB within five (5) months from the end of the Campaign Period, failing which the Eligible Cardholders are deemed to have received the RM50 Cashback.
 - (ix) HLB does not have any obligation to inform the Eligible Cardholders in the event of:
 - (i) the RM50 Cashback has reached the maximum allocation of Ringgit Malaysia Fifteen Thousand (RM15,000) per month per Campaign Period or Ringgit Malaysia Thirty Thousand (RM30,000) per Campaign Period; or
 - (ii) HLB has achieved three hundred (300) Eligible Cardholders per month per Campaign Period or six hundred (600) Eligible Cardholders per Campaign Period;before the conclusion of the Campaign Period.
6. Retail Spend refers to any retail and online purchases (including standing instructions and 0% Interest Easy Payment Plan (“**EPP**”)) transacted locally and/or overseas (including spend transacted in Ringgit Malaysia (“**RM**”) and/or other currencies) which have been successfully charged to the Eligible Cards. Retail purchases made in currencies other than RM will be converted to and computed in RM based on the conversion rate determined by HLB at the time of transaction.
7. Retail Spend **excludes** the following:
- (i) cash withdrawal in any method (i.e. Automated Teller Machine, over-the-counter, quasi cash, cash advance, etc);
 - (ii) portfolio products such as Balance Transfer (“**BT**”), Call-For-Cash Plus (“**CFC Plus**”), Call-For-Cash (“**CFC**”) and Flexi Payment Plan (“**FPP**”);
 - (iii) JomPAY and/or government related transactions;
 - (iv) refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - (v) 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.

GENERAL TERMS & CONDITIONS

8. By participating in this Campaign, the ETC Principal Cardholders:
- (i) agree that they have read, understood and agree to be bound by the T&Cs herein, the General Terms and Conditions of the Credit Cardholder Agreement available at HLB's Website;
 - (ii) agree that all records of transactions date within or outside of Malaysia captured by the HLB's system within this Campaign are accurate and final;

- (iii) agree that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Eligible Cardholders;
 - (iv) agree that the Annual Fee Waiver and the RM50 Cashback are non-transferable to any third party and non-exchangeable for cash or other kinds;
 - (v) agree to access HLB's Website at www.hlb.com.my at regular intervals to view the T&Cs of this Campaign, to ensure they keep up-to-date with any changes or variations to the T&Cs and to follow up with HLB if they have been enlisted for the entitlement of the RM50 Cashback;
 - (vi) consent for HLB to disclose or publish their names, ID numbers (in masked form), Eligible Card(s) numbers (in masked form), Cashback amount and/or photo(s) on HLB's Website; and
 - (vii) authorise HLB to disclose their personal data i.e. contact numbers to M3 Technologies (Asia) Berhad (482772-D) as HLB deems fit for the purpose of this Campaign.
9. HLB reserves the right to:
- (i) forfeit and/or claw back the Annual Fee Waiver and the RM50 Cashback in the circumstance where there is reversal of Retail Spend or termination of the Eligible Cards during the Campaign Period and/or at the point of awarding the Annual Fee Waiver and the RM50 Cashback or non-compliance to the T&Cs herein;
 - (ii) amend the Annual Fee Waiver and/or the RM50 Cashback and/or replace the Annual Fee Waiver and/or the RM50 Cashback herein with an alternative gift of similar value by way of posting on HLB's Website or in any other manner which HLB deems practical, in order to give prior notice to the ETC Principal Cardholders; and
 - (iii) 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 ETC Principal Cardholders on such addition, deletion or amendment of the T&Cs or termination of this Campaign.
10. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the Eligible Cards application and/or the sales transactions by Visa International Incorporated, MasterCard Worldwide, Merchant establishments, postal service providers or any party in which may result in the ETC Principal Cardholders being omitted from this Campaign.
11. In addition to the terms stipulated above, ETC Principal Cardholders agree that the General Terms and Conditions of the Credit Cardholders' Agreement shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and the General Terms and Conditions of the Credit Cardholder Agreement, the specific terms above shall prevail to the extent of such discrepancies.
12. 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.
13. 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 jurisdiction of the Courts of Malaysia.

14. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.