

HLB 0% DEBIT MDR CAMPAIGN

Campaign Period

The Hong Leong Bank Berhad's [193401000023 (97141-X)] ("**HLB**") and Hong Leong Islamic Bank Berhad's [200501009144 (686191-W)] ("**HLISB**") (hereinafter collectively referred to as "the Bank") "**HLB 0% Debit MDR Campaign**" ("**Campaign**") commences from 1 December 2020 to 31 March 2021 ("**Campaign Period**"), both dates inclusive, unless specified or notified otherwise.

Terms and Conditions

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

Eligibility

1. The Campaign is open to all merchants who are the Bank's Business Current Account/Current Account-i holders (whether new or existing accountholders of the Bank's Business Current Account/Current Account-i) and have successfully registered for a **Hong Leong Bank "All-In-One Android (A920)" merchant terminal** ("**Terminal**") during the Campaign Period and fulfilled the Campaign mechanics and T&Cs herein ("**Eligible Merchants**").

Campaign Mechanics

2. Eligible Merchants will be entitled to receive 0% debit Merchant Discount Rate (MDR) on local debit card transactions (0% Debit MDR) **up until 31 May 2021** provided the following Campaign criteria & requirements have been fulfilled by the Eligible Merchants:
 - (i) The Eligible Merchants are required to maintain a Hong Leong Business Current Account/Current Account-i as the settlement account; and
 - (ii) The Eligible Merchants have successfully registered and installed a Terminal during the Campaign Period.
3. Promotional 0% Debit MDR is only valid on transactions made by local debit cards.

Fulfillment

4. The obligation of the Bank to make the full settlement payment with 0% Debit MDR shall be subject to the following conditions precedent:
 - (i) upon the execution of the settlement by the Eligible Merchants via the Settlement Function;
 - (ii) subject to any other conditions provided in the Bank's Merchant Services Terms and Conditions, or such other conditions as the Bank may stipulate from time to time by giving prior notice to the Eligible Merchants; and
 - (iii) provided always the Bank has not received any notice requiring the Bank to withhold payment to the Eligible Merchant or the Bank has yet to exercise its discretion to withhold payment to the Eligible Merchant pursuant to Merchant Term and Conditions made available online www.hlb.com.my/merchant-tnc.
5. It is essentially the obligation of the Eligible Merchants to inform the Bank in the event of non-receipt of the 0% Debit MDR within fourteen (14) days from every settlement performance, failing which the Eligible Merchants are deemed to have received the 0% Debit MDR and any appeal or request for the reimbursement of the duly charged MDR shall not be entertained by the Bank.
6. For the avoidance of doubt, Settlement Function is defined as the procedures required of and carried out by the Eligible Merchant via a POS Terminal/MPOS for purposes of transmitting data of Card/ E-Debit Transactions to the Bank or the terminal vendor to enable the Bank to make settlement to the Eligible Merchant.

General

7. By participating in this Campaign, the Eligible Merchants agree:
 - a) to have read, understood and agreed to be bound by the T&Cs herein and any other relevant terms and conditions in respect of the Campaign that the Bank may impose from time to time, which are available at HLB's website at www.hlb.com.my and HLISB's website at www.hlisb.com.my (hereinafter collectively referred to as "**the Bank's Websites**");
 - b) that all the debit card transactions performed on the Terminals and as recorded by the Bank are final;
 - c) that the 0% Debit MDR is not transferable to a third party account, cheques or any other form and the 0% Debit MDR are non-transferable and non-exchangeable for cash or in kind.

8. The Bank reserves the right to:
 - a) disqualify any Eligible Merchants from participating in this Campaign as the Bank may in its discretion deem fit;
 - b) forfeit and claw back the 0% Debit MDR given to the Eligible Merchant(s) at any point of time in the event of breach of this T&Cs by the Eligible Merchants;
 - c) to add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Campaign, by way of posting on the Bank's Websites, or in any other methods which the Bank deems practical, in order to give prior notice to the Eligible Merchants; and
 - d) cancel, terminate or suspend this Campaign and the Eligible Merchant(s) shall not be entitled to claim for any compensation against the Bank for any and all losses or damages suffered or incurred by the Eligible Merchants as a direct or indirect result of the act of cancellation, termination or suspension of the Campaign.

9. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

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