

HONG LEONG BANK GSC VISA CREDIT CARD: MORE THAN A MOVIE 2.0 CREDIT CARD CAMPAIGN

Campaign Period

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**Hong Leong Bank GSC Visa Credit Card: More Than A Movie 2.0 Credit Card Campaign**" ("**Campaign**") commences on 5 November 2020 and ends on 31 January 2021 ("**Campaign Period**"), unless specified or notified otherwise.

Terms & Conditions

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

Eligibility

1. All new and existing customers of HLB who hold a Hong Leong Bank GSC Visa Credit Card ("**Eligible Card**") are eligible to participate in the Campaign ("**Eligible Cardholders**").
2. The following shall not be considered as the Eligible Cardholders:
 - (a) Cardholders whose HLB Credit Card account(s) is/are delinquent;
 - (b) 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/or Hong Leong Islamic Bank Berhad; and
 - (c) Cardholders who have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period.

Campaign Mechanics

3. Eligible Cardholders who spend with the Eligible Card at any Eligible Fast-Food Chain (as defined under Clause 4 below), either at physical outlets or through their respective official online delivery platforms during the Campaign Period will be entitled to enjoy a cashback of Ringgit Malaysia Six (RM6) subject to a minimum spend of Ringgit Malaysia Thirty (RM30) in one transaction ("**Cashback**").
4. "**Eligible Fast-Food Chain**" means any McDonald's, Kentucky Fried Chicken and Pizza Hut fast-food chain restaurants within Malaysia. For the avoidance of doubt, any transactions made via third (3rd) party online delivery platforms (e.g Foodpanda, Grab) will not be eligible for the Cashback.
5. The total Cashback allocated for the Campaign is limited to Ringgit Malaysia One Hundred Thousand (RM100,000) only ("**Cashback Limit**"). There is no limit on the number of Cashback an Eligible Cardholder is entitled to, and the Cashback is given on a first-come, first-served basis subject to the Cashback Limit.

Campaign Fulfilment

6. The Cashback will be credited into the Eligible Card account of the Eligible Cardholders by the fulfilment date based on the applicable period as illustrated in Table 1 below:

Table 1: Illustration of Cashback Fulfilment Date

Applicable Period	Cashback Fulfilment Date
1 November 2020 – 30 November 2020	31 December 2020
1 December 2020 – 31 December 2020	31 January 2021
1 January 2021 – 31 January 2021	28 February 2021

7. HLB does not have any obligation to inform the Eligible Cardholders in the event the Cashback Limit has been reached.

GENERAL

8. By participating in this Campaign, the Eligible Cardholders:
- agree that they have read, understood and agreed to be bound by the T&Cs herein and the General Terms and Conditions of the Cardholder Agreement available at www.hlb.com.my (“HLB’s Website”);
 - agree that HLB’s decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Eligible Cardholders;
 - agree that any reversal of transactions shall be excluded from the Cashback entitlement;
 - agree that the Cashback is non-transferable to any third party and non-exchangeable for payment in kind; and
 - 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.
9. HLB reserves the right to:
- disqualify any Eligible Cardholders from participating in the Campaign for any reason whatsoever as HLB may deem fit. In particular, HLB shall have the right to disqualify Eligible Cardholders who have performed any spend at the Eligible Fast-Food Chain in a manner or pattern which HLB deems to be abnormal, irregular and/or indicative of an attempt to manipulate entitlement for the Cashback and HLB’s decision in this matter shall be final on all Eligible Cardholders; and
 - 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 Eligible Cardholders.
10. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the sales transactions by Visa or any party in which may result in the Eligible Cardholders being omitted from this Campaign.

11. The Eligible Cardholder's account(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 HLB Cardholder Agreement at the point the Cashback is rewarded.
12. 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.
13. In addition to the terms stipulated above, Eligible Cardholders agree that the General Terms and Conditions of the HLB 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 HLB Cardholder Agreement, the T&Cs herein shall prevail to the extent of such discrepancies.
14. 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.