

HONG LEONG BANK GSC VISA CREDIT CARD: CONNECT AND WIN CAMPAIGN

Campaign Period

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "Hong Leong Bank GSC Visa Credit Card: Connect and Win 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 existing HLB customers who do not have the Hong Leong Bank GSC Visa Credit Card ("**Eligible Card**") prior to the Campaign Period and apply for the Eligible Card via Hong Leong Connect Online Banking during the Campaign Period shall be eligible to participate in this Campaign ("**Eligible Customers**").
2. The following shall not be considered as the Eligible Customers:
 - (a) Existing principal or supplementary cardholders of the Eligible Card;
 - (b) Customers with HLB credit card(s) whose HLB credit card account(s) is/are delinquent;
 - (c) Customers who have cancelled their Eligible Card and have reapplied for a new Eligible Card as a principal or supplementary credit cardholder within twelve (12) months from the date of such cancellation;
 - (d) Customers 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 or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period; and
 - (e) Customers who have applied for the Eligible Card before the Campaign Period.

Campaign Mechanics

3. The Eligible Customers who apply for the Eligible Card via Hong Leong Connect Online Banking during the Campaign Period and whose application is successfully approved by 31 March 2021 and subsequently activate the Eligible Card within thirty (30) days from the approval date ("**Entitled Customers**") shall be entitled to one (1) unit of wireless earbuds ("**Gift**"), subject to the terms and conditions herein.
4. The Entitled Customers will be notified by HLB by way of posting the list of Entitled Customers (Principal and/or Supplementary credit cardholders' name and masked credit card number) on HLB's website at www.hlb.com.my ("**HLB's Website**") by 30 April 2021 ("**Notification Date**").
5. The Gift is limited to the first three hundred (300) Entitled Customers who have fulfilled the criteria under Clause 3 above each month during the Campaign Period.
6. The number of Gifts available for this Campaign is limited as illustrated in Table 1 below:

Table 1: Illustration of Gift Availability

Month	Number of Gifts Available
November 2020	300 units
December 2020	300 units
January 2021	300 units

7. HLB does not have any obligation to inform the Eligible Customers in the event the Gift allocated has reached the maximum allocation above.
8. The Gift will be delivered by GD Express Sdn Bhd (also known as **GDEX**, a courier service provider appointed by HLB) to the Entitled Customer's address based on the latest information reflected in HLB's record. The Gift will be delivered by the dates as indicated in Table 2 below depending on the month of application ("**Delivery Date**"):

Month of Application	Delivery Dates
November 2020	28 February 2021
December 2020	31 March 2021
January 2021	30 April 2021

9. It is the obligation of the Entitled Customer to provide their latest, valid, accurate telephone number(s) and mailing address to HLB and HLB shall not be responsible in the event the Entitled Customer do not receive the Gift for any reason whatsoever.
10. For Entitled Customers with name and masked credit card number published on HLB's Website under Clause 4 above but do not receive the Gift by their respective Delivery Date, the Entitled Customers shall notify HLB in writing by 31 May 2021 regarding the non-receipt of the Gift, failing which, the Entitled Customers shall be deemed to have received the Gift.
11. HLB gives no representation or warranty with respect to the quality or suitability of the Gift to the Entitled Customers and HLB shall not be responsible to replace any lost, stolen, damaged or defective Gift (whether due to defects in materials or workmanship by the manufacturer under warranty or otherwise). The Entitled Customers shall, at their own costs and expense, deal directly with Sosu Asia (Company No: 002878175-K) for any complaint, dispute or claim in relation to the Gift without recourse to HLB.

GENERAL

12. By participating in this Campaign, the Eligible Customers:
 - (a) 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 HLB's Website;
 - (b) agree that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Eligible Customers;

- (c) agree that the Gift is non-transferable to any third party and non-exchangeable for cash or in kind;
- (d) 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;
- (e) consent for HLB to disclose or publish their names and credit card numbers (in masked form) on HLB's Website; and
- (f) authorise and consent for HLB to disclose their personal data i.e. contact numbers and mailing address to GDEX for the purpose of this Campaign.

13. HLB reserves the right to:

- (a) disqualify any Eligible Customers from participating in the Campaign for any reason whatsoever as HLB may deem fit. In particular, HLB shall have the right to disqualify Eligible Customers who have cancelled their Eligible Card at any point in time within the Campaign Period and HLB's decision in this matter shall be final and conclusive on all Eligible Customers;
- (b) 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 Customers; and
- (c) substitute the Gift with an alternative gift of similar value at its discretion with prior notice.

14. 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 Customers being omitted from this Campaign.

15. The Entitled Customers 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 Gift is rewarded.

16. 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.

17. In addition to the terms stipulated above, Eligible Customers 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.

18. 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 and/or the Campaign, the final terms and conditions on HLB's Website shall prevail.