

## HONG LEONG BANK GSC VISA CREDIT CARD: FASTEST FOOD DEAL EVER CAMPAIGN

### Campaign Period

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**Hong Leong Bank GSC Visa Credit Card: Fastest Food Deal Ever 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 fulfil **all** the criteria below during the Campaign Period ("**Eligible Customers**") shall be eligible to participate in the Campaign:
  - (a) Open any one (1) of the following Hong Leong Current Account, Savings Account or Fixed Deposit Account ("**Participating Accounts**") at any one of HLB Branch:
    - (i) Hong Leong Basic Current Account;
    - (ii) Hong Leong Current Account;
    - (iii) Hong Leong Pay&Save Account;
    - (iv) Hong Leong Basic Savings Account;
    - (v) Hong Leong Saving Account;
    - (vi) Hong Leong Harvest Savings Account;
    - (vii) Hong Leong Top Yield Account;
    - (viii) Hong Leong Premium Savings Account;
    - (ix) Hong Leong Smartlink Account;
    - (x) Hong Leong One Account;
    - (xi) Hong Leong Senior Savers Savings Account;
    - (xii) Hong Leong Senior Prime CA Account;
    - (xiii) Hong Leong Money Box Deposit Account;
    - (xiv) Hong Leong Payroll Basic Savings Account;
    - (xv) Hong Leong Payroll Savings Account;
    - (xvi) Hong Leong Payroll Pay&Save Account;
    - (xvii) Hong Leong Fixed Deposit Account;
    - (xviii) Hong Leong Bank Flexi Fixed Deposit Account
  - (b) Apply for a Hong Leong Bank GSC Visa Credit Card ("**Eligible Card**") on the same date as account opening of the Participating Account(s);
  - (c) Aged between twenty-one (21) to sixty-five (65) years; and
  - (d) Earn a minimum annual income of Ringgit Malaysia Twenty-Four Thousand (RM24,000).
2. The following customers are NOT eligible to participate in the Campaign:
  - (a) 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 or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period;

- (b) Customers who are determined by HLB to be potentially committing any of the wrongful acts stipulated herein;
- (c) Existing principal or supplementary cardholders of the Eligible Card;
- (d) Existing cardholders whose HLB Credit Card account(s) is/are delinquent; and
- (e) Customers who have applied for the Eligible Card before the Campaign Period.

### **Campaign Mechanics**

- 3. The first one thousand eight hundred (1,800) Eligible Customers who have fulfilled the criteria under Clause 1 above during the Campaign Period (**“Maximum Allocation”**) will be entitled to receive a Kentucky Fried Chicken (**“KFC”**) dining voucher worth Ringgit Malaysia Twenty (RM20) (**“Voucher”**).
- 4. For the avoidance of doubt, each Eligible Customer is entitled to receive only one (1) Voucher throughout the Campaign Period.
- 5. HLB does not have any obligation to inform the Eligible Customers in the event the Voucher allocated has reached the Maximum Allocation as mentioned in Clause 3 above.
- 6. The Voucher will be given to the Eligible Customers by HLB staff upon the submission of their duly completed application form together with the respective documents required for the Eligible Card and the opening of the Participating Account(s) at any HLB branch. Thereafter, the Eligible Customers are required to complete the Acknowledgement Form to acknowledge receipt of the Voucher.
- 7. HLB gives no representation or warranty with respect to the suitability or validity of the Voucher to the Eligible Customers and HLB shall not be responsible to replace any lost, defaced, stolen, expired or torn Voucher. Any request for replacement of such lost, defaced, stolen, expired or torn Voucher shall not be entertained by HLB.
- 8. The Voucher is issued by KFC (**“Issuer”**) and any queries or disputes pertaining to the use of the Voucher shall be settled directly between the Eligible Customers and the Issuer without further recourse to HLB. The Issuer’s terms and conditions in relation to the Voucher shall apply.

### **GENERAL**

- 9. 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, the General Terms and Conditions of the Cardholder Agreement, Bank’s General Terms and Conditions of Accounts and Terms & Conditions of the Participating Accounts 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 Voucher is non-transferable to any third party and non-exchangeable for cash or in kind; and
- (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.

10. HLB reserves the right to:

- (a) disqualify the Eligible Customers from participating in the Campaign for any reason whatsoever as HLB may deem fit;
- (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 Voucher with alternative gifts of similar value at its discretion with prior notice.

11. The Eligible Customer'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 and/or the General Terms and Conditions of Accounts at the point the Voucher is rewarded.

12. 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.

13. In addition to the terms stipulated above, Eligible Customers agree that the General Terms and Conditions of the HLB Cardholders Agreement and General Terms and Conditions of Accounts shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs, the General Terms and Conditions of Accounts 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 and/or the Campaign, the final terms and conditions on HLB's Website shall prevail.

Deposit Products are eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM") up to RM250,000 for each depositor.