

HARI-HARI SPEND CAMPAIGN TERMS AND CONDITIONS

CAMPAIGN PERIOD

Hong Leong Bank Berhad (193401000023 (97141-X)) (“HLB”)’s and Hong Leong Islamic Bank Berhad’s (200501009144 (686191-W)) (“HLISB”)’s “**Hari-Hari Spend Campaign**” (“**Campaign**”) commences on **01 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.) both dates inclusive (“**Campaign Period**”), unless notified otherwise.

HLB and HLISB are collectively known as the “**Bank**”.

TERMS & CONDITIONS

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

CAMPAIGN ELIGIBILITY

1. The Campaign is open to all cardholders (“**Cardholders**”) of (i) HLB Credit Card, (ii) HLB Debit Card and (iii) Hong Leong Debit Card-i (collectively, “**Participating Cards**”).
2. Cardholders shall **exclude** the following persons:
 - (a) Cardholders who possess the Participating Cards which are NOT issued in Malaysia;
 - (b) Cardholders whose Participating Cards accounts are NOT in good standing, inactive, tagged to a closed or inactive Current Account/Current Account-i or Savings Account/Savings-i Account (“**Participating Accounts**”) or who are in breach of any terms and conditions of the Participating Cards and/or Participating Accounts at any time during the Campaign Period;
 - (c) Cardholders whose Participating Cards are invalid or cancelled at any time during the Campaign Period; and/or
 - (d) Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period.

CAMPAIGN MECHANICS & PARTICIPATION CRITERIA

3. Cardholders shall be entitled to the following **Cashback** for every Minimum Spend of Ringgit Malaysia One Hundred (RM100) performed under the Spend Category in a single receipt during Campaign Period (“**Qualifying Spend**”) as set out in Table 1 below, subject to the fulfilment of the terms and conditions herein (“**Eligible Cardholders**”).

Table 1

Spend Category	Minimum Spend	Cashback	Total Cashback Allocation
Grocery Spend under Merchant Category Code (MCC): 5411	RM100 in a single receipt during Campaign Period	RM5 Cashback	RM 600,000
Pharmacy Spend under Merchant Category Code (MCC): 5912 & 5122		RM5 Cashback	
Online Transaction pay with non-Visa Cards		RM5 Cashback	
Online Transaction pay with Visa Cards		RM6 Cashback	

4. For the purpose of Clause 3 above, “Qualifying Spend” includes the following:
 - (a) Spending on Grocery and Pharmacy at physical stores;
 - (b) Spending online on Grocery/Pharmacy will be accepted as an online transaction;
 - (c) eWallet top ups for online transaction;
 - (d) Spending transacted locally and internationally. Qualifying Spend made in currencies other than Ringgit Malaysia (“RM”) will be converted to and computed in RM based on the conversion rate determined by the Bank at the time of transaction;

5. For the avoidance of doubt, “Qualifying Spend” shall **EXCLUDE** the following:
 - (a) Any retail spend by recurring payment or auto-billing;
 - (b) Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;

6. For example, if an Eligible Cardholder spends on grocery or pharmacy amounting to Ringgit Malaysia One Hundred (RM100) **online** using Participating Cards under Visa during the Campaign Period, then he/she will receive a total of Ringgit Malaysia Six (RM6) Cashback as illustrated in Table 2 below.

Table 2

Qualifying Spend	Participating Card	Transaction Amount	Total Cashback
Online Transaction	Visa	RM100	RM6

7. For example, if an Eligible Cardholder spends on pharmacy in a **physical store** amounting to Ringgit Malaysia One Hundred (RM100) and top up eWallet amounting to Ringgit Malaysia One Hundred (RM100) using Participating Cards under Non-Visa during the Campaign Period, then he/she will receive a total of Ringgit Malaysia Ten (RM10) Cashback as illustrated in Table 3 below.

Table 3

Qualifying Spend	Participating Card	Transaction Amount	Total Cashback
Pharmacy	Non-Visa	RM100	RM5
Online Transaction	Non-Visa	RM100	RM5
Total Cashback			RM10

8. The Qualifying Spend made by Supplementary Credit Cardholder(s) under the same Principal Credit Cardholder’s account(s) will also be included in the computation of the Principal Credit Cardholder’s eligibility for the Cashback.

9. The assignment of MCC for the merchant is performed by the respective merchant’s acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct MCC. Spend will not be qualified in the event of incorrect assignment of MCC by the acquiring bank.

CAMPAIGN FULFILMENT

10. Eligible Cardholders selection for Cashback:
 - a) Each Eligible Cardholder is eligible to receive a maximum of one (1) time Cashback for each Spend Category i.e. grocery, pharmacy physical purchase and online transaction per day, on a first-come, first-served basis.

b) Each Eligible Cardholder is eligible to receive a maximum Cashback capped at Ringgit Malaysia Fifty (RM50) for HLB Credit Card and a maximum Cashback capped at Ringgit Malaysia Twenty (RM20) for HLB Debit Card/Hong Leong Debit Card-i for each Cashback Month as set out in Table 4.

11. The total Cashback allocation for this Campaign is capped at Ringgit Malaysia Six Hundred Thousand (RM600,000) with a weekly capping throughout the Campaign Period. The Bank has no obligation to inform the Eligible Cardholders should the Cashback allocation reach its limit.

Table 4

Cashback Month	Campaign Week (during the Campaign Period)	Total Weekly Capping	
		Credit Card	Debit Card/i
Month 1	Week 1: 1 July – 7 July 2020	RM 56,000	RM 11,500
	Week 2: 8 July 2020 – 14 July 2020	RM 56,000	RM 11,500
	Week 3: 15 July - 21 July 2020	RM 56,000	RM 11,500
	Week 4: 22 July - 28 July 2020	RM 56,000	RM 11,500
Month 2	Week 5: 29 July 2020 – 4 August 2020	RM 56,000	RM 11,500
	Week 6: 5 August – 11 August 2020	RM 56,000	RM 11,500
	Week 7: 12 August – 18 August 2020	RM 56,000	RM 11,500
	Week 8: 19 August – 25 August 2020	RM 56,000	RM 11,500
	Week 9: 26 August – 31 August 2020	RM 52,000	RM 8,000
Total Capping Amount		RM 500,000	RM 100,000

12. The Cashback for HLB Credit Card shall be credited into the Eligible Cardholder’s principal credit card account within ten (10) working days for each Campaign Week.

13. The Cashback for HLB Debit Card and/or Hong Leong Debit Card-i for Month 1 shall be credited into the Eligible Cardholder’s HLB Debit Card and/or Hong Leong Debit Card-i account within fifteen (15) working days after the end of Cashback Month 1 while Cashback for Month 2 shall be credited within fifteen (15) working days after the end of the Cashback Month 2.

14. All Participating Cards’ accounts of of the Eligible Cardholders must be valid/active, in good standing and must not be in breach of any of the T&Cs of the Campaign, HLB Cardholder Agreement, HLB Debit Card Terms and Conditions and/or Hong Leong Debit Card-i Terms and Conditions (“**Bank’s Terms and Conditions**”) up to the Campaign Period and up to the point the Cashback is credited failing which the Eligible Cardholders will be disqualified automatically from receiving the Cashback.

15. The Cashback will be credited based on transaction date and/or time (Malaysia Date and/or Malaysian Time) captured in the Bank’s record. In the event there are multiple transactions performed by multiple Eligible Cardholders at the same date and/or time, the Cashback will be awarded to the Eligible Cardholder with the highest Qualifying Spend amount captured in the Bank’s system.

GENERAL

16. By participating in this Campaign, the Eligible Cardholders:

- (a) agree that they have read, understood and agree to be bound by the T&Cs herein and the Bank’s Terms and Conditions available at the Bank’s website at www.hlb.com.my (“**HLB’s Website**”) and www.hlisb.com.my (“**HLISB Website**”) which will be collectively known as (“**Bank’s Website**”);

- (b) agree that all records of transactions captured by the Bank's system for the purpose of this Campaign are accurate and final;
 - (c) agree that the Bank's decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Eligible Cardholders. No appeal and/or correspondence will be entertained;
 - (d) agree that any reversal of transactions shall be excluded in fulfilling the Qualifying Spend;
 - (e) agree that the Cashback is non-transferable to any third party and non-exchangeable for cash or in kind;
 - (f) agree to access the Bank'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;
 - (g) consent and authorise the Bank to disclose their personal data i.e. contact numbers to an authorised 3rd party vendor, Infobip Asia Pacific Sdn Bhd (898379-U) as the Bank deems fit for the purpose of sending SMS to promote this Campaign.
17. The Bank reserves the right to:
- (a) disqualify any Eligible Cardholders from participating in this Campaign for any valid reason whatsoever as the Bank may deem fit. In particular, any Eligible Cardholder who has performed the Qualifying Spend in a manner or pattern which the Bank deems to be abnormal, irregular and/or is indicative of an attempt to obtain an unfair advantage over other Eligible Cardholders; and
 - (b) forfeit and/or claw back the Cashback where there is reversal of Qualifying Spend, as applicable, or termination of the Participating Cards during the Campaign Period and/or at the point of awarding the Cash Back or non-compliance to the T&Cs herein;
 - (c) 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 Website or in any other methods which the Bank deems practical, in order to give a prior notice to the Eligible Cardholders.
18. The Bank shall not be liable and responsible for any failure or delay in the submission and/or processing of the sales transactions by Visa International Incorporated, Mastercard Worldwide, Merchant establishments, or any party in which may result in the Eligible Cardholders being omitted from this Campaign.
19. 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.
20. In addition to the terms stipulated above, Eligible Cardholders agree that the Bank's Terms & Conditions shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between this T&Cs and the Bank's Terms and Condition, the specific terms in this T&Cs shall prevail to the extent of such discrepancies.
21. In the event of any discrepancies between this 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 the Bank's Website shall prevail.