

PRINCIPAL CREDIT CARDS GENERIC ACQUISITION – CREDOLAB CAMPAIGN**Last Updated on 30.06.2021****CAMPAIGN PERIOD**

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") "**Principal Credit Cards Generic Acquisition - CredoLab Campaign**" ("**Campaign**") to drive new Credit Card applications using HLB QuickScore (Android Smartphone app) commences on **01 July 2021** at 00:00:00 hours (12:00 a.m.) and ends on **31 July 2021** at 23:59:59 hours (11:59 p.m.), both dates inclusive ("**Campaign Period**"), unless specified herein or notified otherwise.

TERMS AND CONDITIONS

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

ELIGIBILITY

1. This Campaign is open to customers ("**NTC Applicants**") who have applied for at least one (1) of the "**Eligible Cards**" as set out in Table 1 below during the Campaign Period in the following manner:
 - (a) submitted their income documents through the HLB Corporate Website at www.hlb.com.my ("**HLB's Website**"); and
 - (b) successfully downloaded the "**HLB QuickScore**" application from Google Playstore using an Android smartphone and provided consent for the application to collect anonymized data from their smartphone.

Table 1: Eligible Cards for the Campaign

VISA CREDIT CARD
AirAsia Gold
GSC Gold
WISE Gold
Essential Gold
I'm

2. The following are **NOT** eligible to participate in the Campaign:
 - (a) Existing principal cardholders of any HLB credit cards;
 - (b) Customers who have joined other HLB credit card acquisition campaigns during the same period;
 - (c) Customers whose HLB credit card account is delinquent;
 - (d) Customers who have cancelled their HLB credit cards and have reapplied for a new HLB credit card (including any of the Eligible Cards) as a principal cardholder within twelve (12) months from the date of cancellation;
 - (e) 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 ("**HLISB**") or have been declared bankrupt (pursuant to a petition by either banks or by any third party) or subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period; and
 - (f) Existing HLB and/or HLISB staff.
3. For the purpose of this Campaign, all applications for the Eligible Cards by **NTC Applicants** via the channel as set out under Clause 1 during the Campaign Period are subject to HLB's approval and all applications must be successfully approved latest by **31 August 2021** ("**Eligible Cardholders**").

CAMPAIGN MECHANICS

4. Subject to the fulfilment of the respective conditions set for each of the four (4) different categories of rewards set out under (a), (b), (c) or (d) below, Eligible Cardholders will be entitled to enjoy the following offers:

(a) Annual Fee Waiver (“Annual Fee Waiver”)

- (i) The Eligible Cardholders, who have performed a minimum of one (1) Retail Spend (as defined under Clause 5 of any amount for Eligible Cards approved and issued by HLB under this Campaign within forty-five (45) days from the Eligible Card’s approval date, will be entitled to the 1st year Annual Fee Waiver.

(b) RM25 Cashback (“Cashback 1”)

- (i) Eligible Cardholders who have activated each of the approved Eligible Cards within forty-five (45) days from the Eligible Card’s approval date will be entitled to Ringgit Malaysia Twenty-Five (RM25) Cashback.
- (ii) The total allocation of the Cashback 1 is capped at Ringgit Malaysia Six Thousand Five Hundred (RM6,500) on a first come, first served basis throughout the Campaign Period.
- (iii) In the event the Eligible Cardholders have fulfilled the conditions as set out under Clause 4(b)(i) (“**Cashback 1 Winner**”), the Cashback 1 shall be credited to the Cashback 1 Winners’ credit card account according to the schedule as set out under Table 2.

Table 2: Cashback 1 Fulfilment Schedule

Eligible Cards Approval Month	Campaign Fulfilment Month for Cashback 1
July 2021	By 30 September 2021
August 2021	By 31 October 2021

- (iv) The Cashback 1 Winners will be notified by HLB by way of posting the list of Cashback 1 Winners (i.e the names and/or masked Eligible Card numbers and/or cashback entitlement) on HLB’s Website during the respective Campaign Fulfilment Month for Cashback 1.
- (v) In the event of non-receipt of Cashback 1, the Cashback 1 Winners shall notify HLB within one (1) month from the end of the respective Campaign Fulfilment Month for Cashback 1, failing which the Cashback 1 Winners are deemed to have received the Cashback 1.

(c) HLB Connect Sign Up Cashback (“Cashback 2”)

- (i) Eligible Cardholders who have signed up for HLB Connect within forty-five (45) days from the Eligible Card’s approval date will be entitled to Ringgit Malaysia Twenty-Five (RM25) Cashback.
- (ii) The total allocation of the Cashback 2 is capped at Ringgit Malaysia Five Thousand (RM5,000) on a first come, first served basis throughout the Campaign Period.
- (iii) In the event the Eligible Cardholders have fulfilled the conditions as stated in Clause 4(c)(i) above (“**Cashback 2 Winner**”), the Cashback 2 shall be credited to the Cashback 2 Winners’ credit card account according to Table 3 below:

Table 3: Cashback 2 Fulfilment Schedule

Eligible Card Approval Month	Campaign Fulfilment Month for Cashback 2
July 2021	By 30 September 2021
August 2021	By 31 October 2021

- (iv) The Cashback 2 Winners will be notified by HLB by way of posting the list of Cashback 2 Winners (i.e the names and/or masked Eligible Card numbers and/or cashback entitlement) on HLB's Website during the respective Campaign Fulfilment Month for Cashback 2.
- (v) In the event of non-receipt of Cashback 2, the Cashback 2 Winners shall notify HLB within one (1) month from the end of the respective Campaign Fulfilment Month for Cashback 2, failing which the Cashback 2 Winners are deemed to have received the Cashback 2.

(d) RM350 Cashback with RM200 Monthly Spend over 7 Months ("Cashback 3")

- (i) For the Eligible Cardholders who have performed Ringgit Malaysia Two Hundred (RM200) monthly Retail Spend (as defined under Clause 5 on the approved Eligible Card in any of the seven (7) consecutive months from the Eligible Card's approval date ("**Cashback 3 Reward Period**") will be entitled to Ringgit Malaysia Fifty (RM50) Cashback 3 in the month of such qualifying spend as set out in Table 4.

Table 4: Monthly Spend Period

Cards Approval Month	1 st Month	2 nd Month	3 rd Month	4 th Month	5 th Month	6 th Month	7 th Month
1 – 31 Jul 2021	Spend by 31 Aug 2021	Spend by 30 Sept 2021	Spend by 31 Oct 2021	Spend by 30 Nov 2021	Spend by 31 Dec 2021	Spend by 31 Jan 2022	Spend by 28 Feb 2022
1 – 31 Aug 2021	Spend by 30 Sept 2021	Spend by 31 Oct 2021	Spend by 30 Nov 2021	Spend by 31 Dec 2021	Spend by 31 Jan 2022	Spend by 28 Feb 2022	Spend by 31 Mar 2022

- (ii) Subject to item (iii) below, each Eligible Cardholder is entitled to one (1) time Ringgit Malaysia Fifty (RM50) Cashback 3 per month and up to a maximum of Ringgit Malaysia Three Hundred and Fifty (RM350) during the Cashback 3 Reward Period.
- (iii) The total allocation for the Cashback 3 reward is capped at Ringgit Malaysia Seventy Thousand (RM70,000) on a first come, first served basis throughout the Cashback 3 Reward Period.
- (iv) Subject to the total allocation item (ii) above, in the event the Eligible Cardholders have fulfilled the conditions as set out under Clause 4(d)(i) ("**Cashback 3 Winners**"), Cashback 3 shall be credited to Cashback 3 Winners' credit card account on a monthly basis according to the respective Campaign Fulfilment Month for Cashback 3 as set out in Table 5.

Table 5: Cashback 3 Fulfilment Schedule

Eligible Card Approval Month	Campaign Fulfilment Month for Cashback 3
July 2021	September 2021 – March 2022
August 2021	October 2021 – April 2022

- (v) The Cashback 3 Winners will be notified by HLB on a monthly basis by way of posting the list of Cashback 3 Winners (i.e the names and/or masked Eligible Card numbers and/or cashback entitlement) on HLB's Website during the respective Campaign Fulfilment Month for Cashback 3. In the event of non-receipt of Cashback 3, the Cashback 3 Winners shall notify HLB within one (1) month after the end of the respective Campaign Fulfilment Month for Cashback 3, failing which the Cashback 3 Winners are deemed to have received the Cashback 3.

5. **Retail Spend** refers to any retail and online purchases (including standing instructions, 0% Interest Easy Payment Plan ("**EPP**") transacted locally and/or overseas; and spend

transacted in Ringgit Malaysia (“**RM**”) and/or other currencies) which have been successfully charged to the Eligible Cards. Retail purchases made in currencies other than RM will be converted to and computed in RM based on the conversion rate determined by HLB at the time of transaction.

6. Retail Spend **excludes** the following:
- (a) cash withdrawal in any method (i.e., Automated Teller Machine, over-the-counter, quasi cash, cash advance, etc);
 - (b) portfolio products such as Balance Transfer, Quick Cash One-Time Fee, Quick Cash Monthly Interest and Flexi Payment Plan;
 - (c) JomPAY and government related transactions;
 - (d) refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - (e) any form of services or miscellaneous fees, including finance charges and fees such as credit card annual fee, late payment charges and government service tax, imposed by HLB.

GENERAL

7. 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, the General Terms and Conditions of the Credit Cardholder Agreement available on HLB’s Website;
 - (b) agree that all records of transactions date within or outside Malaysia captured by HLB’s system within this Campaign are final and conclusive;
 - (c) agree that HLB’s decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Eligible Cardholders;
 - (d) agree that the Annual Fee Waiver, Cashback 1, Cashback 2 and/or Cashback 3 are non-transferable to any third party and non-exchangeable for up-front credit, cheque or in kind;
 - (e) agree to access HLB’s Website at regular intervals to view the T&Cs of this Campaign, to ensure they keep up-to-date with any changes or variations to the T&Cs and to follow up with HLB if they have been enlisted for the entitlement of the Annual Fee Waiver, Cashback 1, Cashback 2 and/or Cashback 3;
 - (f) consent for HLB to disclose or publish their names, ID numbers (in masked form), Eligible Cards numbers (in masked form), entitlement to Cashback 1, Cashback 2 and/or Cashback 3 on HLB’s Website;
 - (g) authorise HLB to disclose their personal data i.e., contact numbers to HLB’s third party service provider, M3 Technologies (Asia) Berhad (199901007872 (482772-D)) and/or Infobip Asia Pacific Sdn. Bhd (201001014145 (898379-U)) and/or PCM Perfect Marketing Sdn. Bhd. (200801019824 (821135-X)) as HLB deems fit for the purpose of this Campaign; and
 - (h) agree to ensure that all the approved Eligible Cards are valid, active, in good standing and not be in breach of any of the T&Cs of this Campaign, and/or General Terms and Conditions of the Credit Cardholder Agreement throughout the Campaign Period and at the point of the Annual Fee Waiver, Cashback 1, Cashback 2 and/or Cashback 3 are rewarded. For the avoidance of doubt, if the winners have more than one (1) Eligible Cards, the Cashback 1, Cashback 2 and/or Cashback 3 will be credited to the Eligible Card with the most number of transactions.
8. HLB reserves the right to:
- (i) forfeit and/or claw back the Annual Fee Waiver, Cashback 1, Cashback 2 and/or Cashback 3 in the circumstance where there is a reversal of the Retail Spend or termination of the Eligible Cards during the Campaign Period and/or at the point of awarding the Annual Fee Waiver, Cashback 1, Cashback 2 and/or Cashback 3 or non-compliance to the T&Cs herein;
 - (ii) replace and substitute the Annual Fee Waiver, Cashback 1 and/or Cashback 2 and/or Cashback 3 herein with an alternative gift of similar value by way of posting on HLB’s Website or in any other manner which HLB deems practical, in order to give prior notice to the Eligible Cardholders;

- (iii) 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; and
 - (iv) decline the eligibility of the Eligible Cardholders from receiving the Cashback 1, Cashback 2 and/or Cashback 3 who has performed a Retail Spend not within the meaning of these T&Cs, in a manner or pattern which HLB deems to be abnormal, irregular and/or is indicative of an attempt to obtain an unfair advantage over other Eligible Cardholders with normal/regular spending patterns and HLB's decision in this matter shall be final and conclusive on all the Eligible Cardholders.
9. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the Eligible Cards application and/or the sales transactions by Visa international Incorporated, Mastercard Worldwide, Merchant establishments, postal service providers or any party in which may result in the Eligible Cardholders being omitted from this Campaign.
10. In addition to the terms stipulated above, Eligible Cardholders agree that the General Terms and Conditions of the Credit Cardholder 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 Credit Cardholder Agreement, the specific terms above shall prevail to the extent of such discrepancies.
12. 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.
13. 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 jurisdiction of the Courts of Malaysia.
14. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.