

LIGHTEN YOUR LIFE & DITCH YOUR DEBT CAMPAIGN 2021

Last updated on 30 July 2021

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") **Lighten Your Life & Ditch Your Debt Campaign** ("**Campaign**") commences on 01 August 2021 at 00:00:00 hours (12:00 a.m.) and ends on 31 December 2021 at 23:59:59 hours (11:59 p.m.), both dates inclusive ("**Campaign Period**"), unless specified herein or notified otherwise.

TERMS & CONDITIONS

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

ELIGIBILITY

1. This Campaign is open to all existing principal cardholders of HLB credit card ("**Credit Card**") who fulfil the following eligibility criteria ("**Eligible Cardholders**"):
 - (a) Submitted their application for Balance Transfer ("**BT**"), Balance Transfer One-Time Fee ("**BT OTF**"), Quick Cash Month Interest ("**QC MI**"), Quick Cash One-Time Fee ("**QC OTF**") and/or Flexi Payment Plan ("**FPP**") (collectively the "**Eligible Plans**") with a minimum amount of Ringgit Malaysia One Thousand (RM1,000) during the Campaign Period; and
 - (b) Have all of their Credit Card accounts in good standing and/or not delinquent.
2. The following shall NOT be eligible for the Campaign:
 - (a) Principal 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 or Hong Leong Islamic Bank Berhad (20050109144 (686191-W)) ("**HLISB**"); or
 - (b) Principal cardholders who have been declared bankrupt (pursuant to a petition by either banks or by any third parties) or is subject to any bankruptcy proceedings at any time prior to, during or after the Eligible Plans application.
3. HLB reserves the right to disqualify the Eligible Cardholders from the Campaign if their Credit Card accounts are blocked or in default.

MECHANICS

4. Eligible Cardholders may participate in each and every Campaign Month (as set out in Table 1) during the Campaign Period and stand a chance to win the Campaign Prizes in accordance with the T&Cs herein, subject to the maximum number of prizes each Eligible Cardholder is entitled to win as set out in Clause 7(a) and (b). The applications for the Eligible Plans shall be submitted via either of the following channels:
 - (a) Online Channels
HLB Connect Online Banking and HLB Connect App
 - (b) Other Channels
HLB Branches, HLB Telemarketing Sales and all other offline channels
5. Eligible Cardholders shall be entitled to one (1) contest entry for every Ringgit Malaysia One Thousand (RM1,000) approved under the Eligible Plans during the Campaign Period. For approved Eligible Plans submitted via Online Channels, the Eligible Cardholders shall be entitled to double of the contest entry as illustrated below:

Approved Application Amount	Number of Contest Entries	
	Other Channels	Online Channels
RM5,000	5	10
RM15,500	15	30

6. Entry form or registration is not required for the Campaign participation. HLB shall track the contest entries of the Eligible Cardholders on the following month after the application of the Eligible Plans is approved. For example, if the application submitted by an Eligible Cardholder is approved in August 2021, the contest entries tracking will commence in September 2021.
7. Eligible Cardholders who meet the criteria as set out under Clause 1 shall stand a chance to win the following prizes ("**Campaign Prizes**"):

Item	Description
Grand Prizes	Get your Credit Card debt "Wiped Off" for one (1) month (up to the amount of RM10,000 or the Eligible Customers' existing prescribed credit limit, whichever is lower)
Consolation Prizes	RM50 Cashback

- (a) Grand Prizes
Each Eligible Cardholder shall be entitled to win only one (1) Grand Prize throughout the Campaign Period.
- (b) Consolation Prizes
Each Eligible Cardholder shall be entitled to win a maximum of two (2) Consolation Prizes throughout the Campaign Period. Eligible Cardholders who have won a Consolation Prize are eligible to continue participate the Campaign in the following Campaign Month within the Campaign Period. If an Eligible Cardholder have won a Consolation Prize subsequently wins a Grand Prize on the following Campaign Month, the Eligible Cardholder is not eligible to win any Campaign Prizes thereafter during the Campaign Period.
8. The Credit Card debt "Wiped Off" in the Grand Prize description in Clause 7 means that the outstanding balances billed to the Eligible Cardholders' Credit Card statement in the Campaign Month where the application of Eligible Plans is approved ("**Outstanding Balances**") will be credited back to the Credit Card and reflected on the following month's Credit Card statement.
9. For the avoidance of doubt, the "**Outstanding Balances**" shall:
 - (a) include fees, accrued interest, annual fees, finance charges and other charges as well as the instalments payable under other HLB Credit Card programme which is approved before the Campaign Period, e.g. QC OTF, OC MI, FPP, etc.; and
 - (b) exclude the fees and charges incurred and/or the instalments payable correlate to the Eligible Plans which were approved within the Campaign Period.
10. The "Wiped Off" amount is subject to a maximum of Ringgit Malaysia Ten Thousand (RM10,000) or up to each Eligible Cardholder's existing prescribed credit limit, whichever is lower.
11. For Eligible Cardholders who have more than one (1) Credit Card, the "Wiped Off" amount shall be the cumulative Outstanding Balances across all Credit Cards. The Credit Card with highest Outstanding Balance shall be included first as part of cumulative sum followed by the Credit Card with lower Outstanding Balance.

12. Two hundred (200) Eligible Cardholders who have earned contest entries during each Campaign Month will be randomly selected within sixty (60) days after the respective Campaign Month ("**Shortlisted Cardholders**").
13. The Shortlisted Cardholders will receive a Short Message Service ("**SMS**") from HLB containing one (1) question which is to be answered by the Shortlisted Customers correctly within one (1) calendar day. The SMS will be sent one (1) time only to the Shortlisted Cardholders' mobile number registered with HLB, at any time during office hours from 9:00 a.m. to 5:00 p.m. on a best effort basis.
14. The Shortlisted Cardholders will be disqualified from the Campaign if they answer the question wrongly and/or do not respond to the question sent by HLB via SMS within one (1) calendar day.
15. The first three (3) Shortlisted Cardholders who reply to the question via SMS with the correct answer within the one (1) calendar day time frame shall be deemed as the winners of the Grand Prizes and the next fifty (50) Shortlisted Cardholders who respond to the question via SMS with the correct answer within the one (1) calendar day time frame shall be deemed as the winners of the Consolation Prizes (collectively "**Campaign Winners**"). The number of monthly Campaign Winners for each Campaign Month is set out in Table 1 below.

Table 1

Campaign Month	Number of Monthly Campaign Winners		Total Winners
	Grand Prizes	Consolation Prize	
Aug 2021	3	50	53
Sept 2021	3	50	53
Oct 2021	3	50	53
Nov 2021	3	50	53
Dec 2021	3	50	53
Total Winners	15	250	265

16. Shortlisted Cardholders shall bear the cost of the SMS fees charged by the telecommunication service providers (if any) when participating the Campaign.
17. HLB will notify the Campaign Winners by way of sending SMS ("**Winners Notification**") to their mobile numbers registered with HLB within ninety (90) business days after the end of the respective Campaign Month as set out in Table 2 below.
18. It is the obligation to the Eligible Cardholders to provide their latest and accurate mobile number to HLB. HLB shall not be liable or responsible for any failure or delay in transmission or receiving of any SMS to or from any telecommunications service providers in which may result in the Shortlisted Cardholders being omitted from participating in the Campaign or the Campaign Winners unable to receive the Winners Notification due to any reason whatsoever.
19. The Campaign Prizes will be credited to the Campaign Winners' Credit Card account according to the fulfilment schedule as illustrated in Table 2 below.

Table 2

Campaign Month	Grand Prizes (Credit Card debt "Wiped Off")	Consolation Prizes (RM50 Cashback)	Campaign Fulfilment Month
Aug 2021	3 winners	50 winners	By 31 Oct 2021
Sept 2021	3 winners	50 winners	By 30 Nov 2021

Oct 2021	3 winners	50 winners	By 31 Dec 2021
Nov 2021	3 winners	50 winners	By 31 Jan 2022
Dec 2021	3 winners	50 winners	By 28 Feb 2022

20. For Campaign Winners with more than one (1) Credit Card:

(a) Grand Prizes

The "Wiped Off" amount will be credited back to the respective Credit Cards where the Outstanding Balances are billed to and will be reflected on the Campaign Winners' following month's Credit Card statements.

(b) Consolation Prizes

The RM50 Cashback will be credited to the Credit Card with the highest Outstanding Balances in the respective Campaign Month.

21. In the event of non-receipt of the Campaign Prizes, the Campaign Winners shall notify HLB within one (1) month after the respective Campaign Fulfilment Month, failing which the Campaign Winners are deemed to have received the Campaign Prizes.

22. At the time of rewarding the Campaign Prizes, the Eligible Cardholders' Credit Card account must be valid or active, in good standing and must not be in breach of any of these T&Cs herein and/or the general terms and conditions of the HLB's Cardholder Agreement up to the Campaign Period and up to the point the Campaign Prizes are rewarded. Failing which, the Eligible Cardholders shall be disqualified automatically.

GENERAL

23. By participating in the Campaign, the Eligible Cardholders agree:

- that they have read, understood and to be bound by the T&Cs herein and the general terms and conditions of the HLB's Cardholder Agreement;
- that HLB's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Eligible Cardholders;
- that the Campaign Prizes are non-transferable to any third party and non-exchangeable for cash or in kind;
- to access HLB's website at www.hlb.com.my ("**HLB's Website**") at regular intervals to view the T&Cs of the product and keep up-to-date on any changes or variations to the T&Cs; and
- authorize 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)) as HLB deems fit for the purpose of the Campaign.

24. HLB reserves the right:

- to reject any Eligible Plans application submitted by the Eligible Cardholders;
- to disqualify any Eligible Cardholders from applying for the Eligible Plans;
- to forfeit and/or claw back the Campaign Prizes where the Eligible Cardholders' Credit Cards and/or the Eligible Plans are terminated and/or cancelled at the point of the awarding the Campaign Prizes or for non-compliance to the T&Cs herein; and
- to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, by way of posting on HLB's Website, or in any manner deemed suitable by HLB at any time with prior notice.

25. In addition to the terms stipulated above, the Eligible Cardholders agree that the general terms and conditions in the HLB's Cardholder Agreement shall be read together with these T&Cs as an entire agreement. In the event any discrepancies between these T&Cs with the general terms and

conditions contained in the HLB's Cardholder Agreement, the specific terms and conditions in these T&Cs shall prevail to the extent of such discrepancies.

26. In the event of any discrepancies between the T&Cs herein and any advertising, publicity and other materials relating to or in connection with the Campaign, the final T&Cs on HLB's Website shall prevail.
27. 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.