

## DEBIT CARD CASHBACK CAMPAIGN

Last updated on 01 December 2021

### CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLISB**") [hereinafter collectively referred to as "**the Bank**"] "**Debit Card Cashback Campaign**" ("**Campaign**") commences on 01 December 2021 at 00:00:00 hours (12:00 a.m.) and ends on 30 June 2022 at 23:59:59 hours (11:59 p.m.) both dates inclusive ("**Campaign Period**"), unless notified otherwise.

### TERMS & CONDITIONS

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

### CAMPAIGN ELIGIBILITY

1. This Campaign is open to the Bank's new Debit Card/Debit Card-i (hereinafter collectively refer to as "**HLB Debit Card**") customers ("**New HLB Debit Card Customers**") who have tagged their HLB Debit Cards with any of the Participating Accounts (as defined under Clause 3 below) for the purpose of retail purchase transaction in order to participate in this Campaign. The tagging of the HLB Debit Card shall be done in accordance with the instructions provided with the HLB Debit Card issued.
2. "**New HLB Debit Card Customers**" refers to:
  - (a) All Malaysian and non-Malaysian individual customers of the Bank;
  - (b) Customers who do not have any HLB Debit Card and Participating Accounts listed under Clause 3 below with the Bank prior to the Campaign Period and apply for a HLB Debit Card and any of the Participating Accounts during the Campaign Period; or
  - (c) Primary accountholders of the Participating Accounts who do not have a HLB Debit Card and APPLY for a HLB Debit Card during the Campaign Period.
3. Participating Accounts for the purpose of this Campaign are as follows:
  - (a) Hong Leong Basic Savings Account;
  - (b) Hong Leong Basic Savings Account-i;
  - (c) Hong Leong Savings Account;
  - (d) Hong Leong Savings Account-i;
  - (e) Hong Leong Current Account;
  - (f) Hong Leong Current Account-i;
  - (g) Hong Leong Multi-tier Savings Account-i;
  - (h) Hong Leong Senior Savers Savings Account;
  - (i) Hong Leong Harvest Savings Account;
  - (j) Hong Leong Pay&Save Account;
  - (k) Hong Leong Pay&Save Account-i;
  - (l) Hong Leong Top Yield Account;
  - (m) Hong Leong One Account;
  - (n) Hong Leong Current Account One-i;
  - (o) Hong Leong Payroll Basic Savings Account;
  - (p) Hong Leong Payroll Basic Savings Account-i;
  - (q) Hong Leong Payroll Savings Account;
  - (r) Hong Leong Payroll Savings Account-i;
  - (s) Hong Leong Payroll Pay&Save Account; and
  - (t) Hong Leong Payroll Pay&Save Account-i.
4. The following New HLB Debit Card Customers are NOT eligible to participate in the Campaign:
  - (a) non-individual customers including sole proprietorships, partnerships, professional practices, companies and corporate bodies;
  - (b) whose HLB Debit Card is NOT issued in Malaysia;
  - (c) whose HLB Debit Card and Participating Account are not in good standing, inactive, tagged to a closed or inactive Current Account/Current Account-i or Savings Account/Savings

- Account-i (“**CASA/CASA-i**”) or who are in breach of terms and conditions of HLB Debit Card and/or CASA/CASA-i at any time during the Campaign Period;
- (d) whose HLB Debit Card is invalid or cancelled at any time during the Campaign Period or for the past ninety (90) days from any date within the Campaign Period ; and/or
  - (e) who have committed or are suspected of committing 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**

- 5. The offer available for this Campaign is Ringgit Malaysia Twenty-Five (RM25) cashback (“**Cashback**”). In order to receive the Cashback, the New HLB Debit Card Customers **MUST** perform at least five (5) Eligible Transactions (defined under Clause 9) with no minimum spend required for each Eligible Transaction within the Campaign Group Month as set out in Table 1 below (“**Eligible Customers**”).
- 6. The total maximum Cashback pool allocated by the Bank for this Campaign is capped at Ringgit Malaysia One Million (RM1,000,000) throughout the Campaign Period (“**Capped Pool**”) on a first come, first served basis.
- 7. Eligible Customers who have met the criteria as defined under Clause 5 above shall be entitled for the Cashback for three (3) consecutive months as set out in Table 1 below. Each Eligible Customer is entitled to receive one (1) time Cashback per month under the Campaign Group Month (“**Campaign Group Month**”) and up to a maximum capped limit of Ringgit Malaysia Seventy-Five (RM75) throughout the Campaign Group Month.

**Table 1**

<b>Campaign Group Month</b>	<b>Month 1</b>	<b>Month 2</b>	<b>Month 3</b>
<b>December Group</b>	01 – 31 December 2021	01 – 31 January 2022	01 – 28 February 2022
<b>January Group</b>	01 – 31 January 2022	01 – 28 February 2022	01 – 31 March 2022
<b>February Group</b>	01 – 28 February 2022	01 – 31 March 2022	01 – 30 April 2022
<b>March Group</b>	01 – 31 March 2022	01 - 30 April 2022	01 – 31 May 2022
<b>April Group</b>	01 – 30 April 2022	01 – 31 May 2022	01 – 30 June 2022
<b>May Group</b>	01 – 31 May 2022	01 – 30 June 2022	01 – 31 July 2022
<b>June Group</b>	01 – 30 June 2022	01 – 31 July 2022	01 – 31 August 2022
Grand Total	RM1,000,000		

- 8. For the avoidance of doubt:
  - (a) Eligible Customers who applied for a HLB Debit Card from 01 – 31 December 2021 will be classified as “**December Group**” and regardless of which date or day of the month itself, they will be entitled for the Cashback until 28 February 2022; and
  - (b) Eligible Customers who applied for a HLB Debit Card from 01 – 31 January 2022 will be classified as “**January Group**” and regardless of which date or day of the month itself, they will be entitled for the Cashback until 31 March 2022; and
  - (c) Eligible Customers who applied for a HLB Debit Card from 01 – 28 February 2022 will be classified as “**February Group**” and regardless of which date or day of the month itself, they will be entitled for the Cashback until 30 April 2022; and
  - (d) Eligible Customers who applied for a HLB Debit Card from 01 – 31 March 2022 will be classified as “**March Group**” and regardless of which date or day of the month itself, they will be entitled for the Cashback until 31 May 2022; and

- (e) Eligible Customers who applied for a HLB Debit Card from 01 – 30 April 2022 will be classified as “**April Group**” and regardless of which date or day of the month itself, they will be entitled for the Cashback until 30 June 2022; and
- (f) Eligible Customers who applied for a HLB Debit Card from 01 – 31 May 2022 will be classified as “**May Group**” and regardless of which date or day of the month itself, they will be entitled for the Cashback until 31 July 2022; and
- (g) Eligible Customers who applied for a HLB Debit Card from 01 – 30 June 2022 will be classified as “**June Group**” and regardless of which date or day of the month itself, they will be entitled for the Cashback until 31 August 2022.
9. For the purpose of Clause 5 above, “**Eligible Transactions**” includes the following:
- (a) Retail purchases transacted via point-sale-purchase (card present transaction) at any retail outlets operate in Malaysia and effected in Ringgit Malaysia (“**RM**”); and
- (b) Retail purchases transacted via online purchase (card not present transaction) at any e-commerce website effected in RM.
10. Eligible Transactions EXCLUDE the following:
- (a) Retail purchases transacted via point-sale-purchase (card present transaction) at any retail outlets operate outside Malaysia;
- (b) Retail purchases transacted via online purchase (card not present transaction) at any e-commerce website effected in other foreign currency than RM;
- (c) Refunded, disputed, unsuccessful, reserved, unauthorized, fraudulent, or unlawful transactions;
- (d) Payment of the Bank’s HLB Debit Card issuance fee; and
- (e) Any split payment refers to the act of splitting (dividing) a single and full amount of payment in two (2) or more simultaneous transactions made by different payment methods.
11. For the avoidance of doubt, the Cashback eligibility under this Campaign is illustrated below:

Scenario A: Eligible Customer who applies for a HLB Debit Card on 15 December 2021

<b>December Group</b>			
<b>Campaign Month</b>	<b>Eligible Transactions</b>	<b>Cashback Eligibility</b>	<b>Remarks</b>
December 2021	5	RM25	Entitled for one (1) Cashback
January 2022	5	RM25	Entitled for one (1) Cashback
February 2022	5	RM25	Entitled for one (1) Cashback
Total		RM75	

Scenario B: Eligible Customer who applies for a HLB Debit Card on 05 December 2021

<b>December Group</b>			
<b>Campaign Month</b>	<b>Eligible Transactions</b>	<b>Cashback Eligibility</b>	<b>Remarks</b>
December 2021	10	RM25	Entitled for one (1) Cashback per month only
January 2022	3	0	Not entitled
February 2022	5	RM25	Entitled for one (1) Cashback
Total		RM50	

Scenario C: Eligible Customer who applies for a HLB Debit Card on 10 February 2022

<b>February Group</b>			
<b>Campaign Month</b>	<b>Eligible Transactions</b>	<b>Cashback Eligibility</b>	<b>Remarks</b>
February 2022	1	0	Not entitled for the Cashback. Eligible Transactions do not accumulate throughout the Campaign Period.
March 2022	2	0	
April 2022	2	0	
Total		0	

Scenario D: Eligible Customer who applies for a HLB Debit Card on 28 January 2022

January Group			
Campaign Month	Eligible Transactions	Cashback Eligibility	Remarks
January 2022	0	0	Not entitled for the Cashback
February 2022	5	RM25	Entitled for one (1) Cashback
March 2022	5	RM25	Entitled for one (1) Cashback
June 2022	5	0	Not entitled for the Cashback. January Group is only able to enjoy the Cashback until 31 March 2022. (Refer to Clause 8)
Total		RM50	

12. Eligible Transactions (as specified under Clause 9) that have been successfully posted and reflected in the Bank's system and recorded with the relevant transaction amount successfully debited from the Eligible Customers' Participating Accounts will be entitled for the Cashback.
13. The Bank shall not be liable and responsible for any failure or delay in transmission of the Eligible Transactions and/or debiting of the Eligible Transactions performed from the Eligible Customers' Participating Accounts which may result in the Eligible Customers being omitted from receiving the Cashback.
14. The Bank will track the Eligible Customers' Eligible Transactions from day one (1) to day thirty (30) after the end of each month of the Campaign Group Month. The Cashback will be credited to the Eligible Customers' Participating Accounts within thirty (30) days after the end of each month of the Campaign Group Month.
15. The Cashback will be reflected at their CASA/CASA-i statement whether the Eligible Customers have successfully qualified for the Cashback. Eligible Customers can check with the Bank if they do not receive the Cashback from day thirty-one (31) to day sixty (60) by the end of each applicable month of the Campaign Group Month ("**Due Date**") failing which, any appeal/request for the reimbursement of the Cashback shall not be entertained by the Bank after the Due Date.
16. To the fullest extent permitted by law, the Bank is excluded of any responsibilities and all liabilities arising from any postponement, cancellation, delay or changes to the Cashback details or any other unforeseen circumstances beyond the Bank's reasonable control and for any act or default by any third party supplies or vendors (if any).

## **GENERAL**

17. By participating in the Campaign, the Eligible Customers:
  - (a) confirm and acknowledge that they have read, understood and agreed to bound by the T&Cs herein and the Terms and Conditions of HLB Debit Card and/or CASA/CASA-i available at [www.hlb.com.my](http://www.hlb.com.my) and [www.hlisb.com.my](http://www.hlisb.com.my) ("**Bank's Websites**");
  - (b) agree that all records of transactions captured by the Bank's system for the purpose of the Campaign are 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 Customers;
  - (d) agree that any reversal transactions shall be excluded in fulfilling the Eligible Transactions;
  - (e) agree that the Cashback is non-transferable to any third party and non-exchangeable for up-front credit, cheque or benefit in kind;
  - (f) agree to access the Bank's Websites 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; and
  - (g) consent and authorise the Bank to disclose their personal data to such as contact numbers to an authorised 3<sup>rd</sup> party vendor, Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) as the Bank deems fit for the purpose of sending SMS to promote this Campaign (if any).

18. The Bank reserves the right to:
  - (a) disqualify any Eligible Customers from participating in this Campaign. In particular, any Eligible Customers who have performed the Eligible Transactions 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 Customers;
  - (b) forfeit and/or claw back the Cashback where there is a reversal in the Eligible Transactions, as applicable, or termination of the HLB Debit Card during the Campaign Period and/or at the point of awarding the Cashback or non-compliance to the T&Cs herein; and
  - (c) add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Campaign, by the way of posting on the Bank's Websites or in any other methods which the Bank deems practical, in order to give prior notice to the Eligible Customers.
19. The Bank shall not be liable and responsible for any failure or delay in the submission and/or processing of the sales transactions by MyDebit/Visa/Mastercard, Merchant establishments, or any party in which may result in the Eligible Customers being omitted from this Campaign.
20. 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.
21. In addition to the terms stipulated above, the Eligible Customers agree that the Terms and Conditions of HLB Debit Card and/or CASA/CASA-i shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and the Terms and Conditions of HLB Debit Card and/or CASA/CASA-i, the specific terms in these T&Cs shall prevail to the extent of such discrepancies.
22. 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 the Bank's Websites shall prevail.
23. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa

All Islamic deposit accounts of the Participating Accounts are based on the Shariah principle of Tawarruq.

The Participating Accounts are protected by Perbadanan Insurans Deposit Malaysia ("**PIDM**") up to Ringgit Malaysia Two Hundred Fifty Thousand (RM250,000) for each depositor.

If you have any enquiries regarding the terms and conditions, you may seek clarification from our staff who attended to you. Alternatively, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my) or call 03-7626 8899.