

CREDIT CARDS ON-GROUND ACQUISITION CAMPAIGN

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "Fixed Deposit Pledge Credit Cards On-Ground Acquisition Campaign" ("Campaign") commences on **1 January 2021** at 00:00:00 hours (12:00 a.m.) and ends on **31 March 2021** at 23:59:59 hours (11:59 p.m.), inclusive of both dates ("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

- This Campaign is open to new HLB Principal Credit Cardholders ("NTC Principal Cardholders") who have during the Campaign Period, applied for at least one (1) of the Eligible Cards as stated in Table 1 below via HLB Branch and/or Direct Sales.

Table 1: Eligible Cards for the Campaign

Eligible Cards	
VISA CREDIT CARD	MASTERCARD CREDIT CARD
Infinite P/Infinite/Infinite Doctor's Edition	Emirates World Elite
AirAsia Gold/Platinum	Emirates World
GSC Gold/Platinum	Emirate Platinum
Sutera Platinum	The Store Gold/Platinum
WISE Gold	Pacific Gold/Platinum
Essential Gold	I'm

- NTC Principal Cardholders refer to new cardholders who do not hold any existing HLB Credit Cards (including Mach) prior to the Campaign Period and subject to Clause 3 below.
- The following shall **NOT** be considered as NTC Principal Cardholders and shall **NOT** be eligible to participate in this Campaign:
 - Existing Principal Cardholders of any HLB Credit Cards;
 - Cardholders who have joined other HLB Credit Card Acquisition Campaigns during the same period;
 - Cardholders whose HLB Credit Card account(s) is/are delinquent;
 - Cardholders 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 such cancellation;
 - 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 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
- (vi) Existing HLB and/or HLISB staff.

4. For the purpose of this Campaign:

- (i) All applications for the Eligible Cards by NTC Principal Cardholders either via HLB branch or Direct Sales (i.e. submission to sales representatives of HLB who are stationed at roadshows and/or events) during the Campaign Period are subject to HLB's approval and all applications must be successfully approved latest by **30 April 2021**; and
- (ii) All approved Eligible Cards must be activated via HLB Connect Online or Mobile Banking ("Connect") or Short Message Service ("**SMS**") within forty-five (45) days from the Eligible Cards' approval date in order for the NTC Principal Cardholders to be eligible to participate in this Campaign ("**Eligible Cardholders**").

CAMPAIGN MECHANICS

5. Subject to fulfilment of Clause 4 above, the Eligible Cardholders will be entitled to enjoy the following offers:

(a) Annual Fee Waiver

- (i) Eligible Cardholders who have performed a minimum of one (1) Retail Spend (as defined under Clause 6 below) of any amount for each approved Eligible Card within forty-five (45) days from the Eligible Card's approval date will be entitled to the 1st year annual fee waiver ("**Annual Fee Waiver**").
- (ii) Emirates World Elite, Emirates World and Emirates Platinum Cardholders will be entitled for the Annual Fee Waiver without having to fulfil the above criteria under Clause 5(a)(i).

(b) Fixed Deposit Pledge Promo Rate – 4.0% p.a. for 3 months

- (i) The Eligible Cardholders shall be entitled to 4.0% p.a. for three (3) months Fixed Deposit ("**FD Pledge Promo Rate**") if they have fulfilled the criteria as illustrated in Table 2 below:

Table 2: FD Pledge Promo Rate

FD Fund	Criteria
RM320,000,000 for the Campaign Period, on a first-come, first-served basis.	Eligible Cardholders who have successfully pledged any placement of fixed deposit (" FD ") at the time of application of the Eligible Cards and provided that the Eligible Cards are approved by HLB during the Campaign Period will be entitled to FD Pledge Promo Rate (" FD Pledge Promo Rate Qualified Cardholders "). FD placement must be of a minimum amount of Ringgit Malaysia Two Thousand (RM2,000) up to

	a maximum amount of Ringgit Malaysia Fifty Thousand (RM50,000) for each FD Pledge Promo Rate Qualified Cardholder.
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- (ii) The FD Promo Rate is only limited to the FD Pledge Promo Rate Qualified Cardholders who have their Eligible Cards applied and approved during the Campaign Period.
 - (iii) For the avoidance of doubt, FD Pledge Promo Rate Qualified Cardholders shall not be entitled to participate in any other ongoing HLB credit card acquisition campaigns.
 - (iv) The FD placement must take place during the application for the Eligible Cards and shall take effect from the date the FD pledge is completed and approved.
 - (v) The FD placement amount shall be the same with the credit limit of the Eligible Card assigned to Eligible Cardholders on 1:1 basis.
 - (vi) Each FD Pledge Promo Rate Qualified Cardholder is entitled for one-time (1) FD Promo Rate only. The total allocation for the FD fund is capped at Ringgit Malaysia Three Hundred Twenty Million (RM320,000,000) on a first-come, first-served basis.
 - (vii) In the event the Eligible Card application is not successful, cancelled or rejected the FD Pledge Promo Rate will be deemed cancelled and not applicable and the current HLB published board rates will apply accordingly on the FD pledged instead from the date of the Eligible Card application being declined, cancelled or rejected.
 - (viii) HLB does not have any obligation to inform the FD Promo Rate Qualified Cardholders should the FD fund has reached the maximum allocation of Ringgit Malaysia Three Hundred Twenty Million (RM320,000,000) during or before the conclusion of the Campaign Period.
6. Retail Spend refers to any retail and online purchases (including standing instructions and 0% Interest Easy Payment Plan (“**EPP**”)) transacted locally and/or overseas (including 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.
7. Retail Spend **excludes** the following:
- (i) cash withdrawal in any method (i.e. Automated Teller Machine, over-the-counter, quasi cash, cash advance, etc);
 - (ii) portfolio products such as Balance Transfer (“**BT**”), Call-For-Cash Plus (“**CFC Plus**”), Call-For-Cash (“**CFC**”) and Flexi Payment Plan (“**FPP**”);
 - (iii) JomPAY and government related transactions;
 - (iv) refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - (v) 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 TERMS & CONDITIONS

8. By participating in this Campaign, the NTC Principal Cardholders:
- (i) 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;
 - (ii) agree that all records of transactions date within or outside of Malaysia captured by HLB's system within this Campaign are accurate and final;
 - (iii) agree that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Eligible Cardholders;
 - (iv) agree that the Annual Fee Waiver and the FD Pledge Promo Rate are non-transferable to any third party and non-exchangeable for cash or other kinds;
 - (v) 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 and/or the FD Pledge Promo Rate;
 - (vi) authorise HLB to disclose their personal data i.e. contact numbers to HLB's third party service provider, M3 Technologies (Asia) Berhad (482772-D) as HLB deems fit for the purpose of this Campaign; and
 - (vii) 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 and/or the FD Pledge Promo Rate are rewarded.
9. HLB reserves the right to:
- (i) forfeit and/or claw back the Annual Fee Waiver in the circumstance where there is reversal of Retail Spend or termination of the Eligible Cards during the Campaign Period and/or at the point of awarding the Annual Fee Waiver or non-compliance to the T&Cs herein;
 - (ii) replace and substitute the Annual Fee Waiver and/or the FD Pledge Promo Rate 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 NTC Principal 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 NTC Principal Cardholders on such addition, deletion or amendment of the T&Cs or termination of this Campaign; and
 - (iv) decline the eligibility of the Eligible Cardholder from receiving the Annual Fee Waiver 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 Eligible Cardholders.
10. 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 NTC Principal Cardholders being omitted from this Campaign.

11. In addition to the terms stipulated above, NTC Principal 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 NTC 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.