

IT PAYS TO PAY WITH HLB CREDIT CARD ACQUISITION CAMPAIGN (PRINCIPAL CREDIT CARD OFFER)

Last Updated on 23 March 2022

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "It Pays To Pay with HLB Credit Card Acquisition Campaign (Principal credit card offer)" ("Campaign") to drive new credit cards applications and commences on **10 August 2021** at 00:00:00 hours (12:00 a.m.) and ends on **15 November 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 New-To-Card customers ("NTC Applicants") who have during the Campaign Period, applied for at least one (1) of the Eligible Cards as stated in Table 1 below through the following channels:
 - (i) HLB Branch;
 - (ii) HLB Direct Sales;
 - (iii) HLB Connect Online Banking;
 - (iv) HLB Corporate Website at www.hlb.com.my ("HLB's Website");
 - (v) Telemarketing; or
 - (vi) InBranch Service Tablet.

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	Emirates Platinum
Sutera Platinum	Sutera Platinum
WISE Gold	I'm
Essential Gold	Platinum/Gold
I'm	
Platinum/Gold/Signature	

2. The following shall **NOT** be eligible to participate in this Campaign:
 - (i) Existing principal cardholders of any HLB credit cards;
 - (ii) NTC Applicants who have joined other HLB credit card acquisition campaigns during the same period;
 - (iii) Cardholders whose HLB credit card account(s) is/are delinquent;
 - (iv) 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;
 - (v) NTC Applicants 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.
3. For the purpose of this Campaign, all applications for the Eligible Cards by NTC Applicants via the channel stated under Clause 1 above during the Campaign Period are subject to HLB’s approval and all applications must be successfully approved latest by **30 November 2021** (“**Eligible Cardholders**”).

CAMPAIGN MECHANICS

4. Subject to the fulfilment of Clause 3 above, the Eligible Cardholders will be entitled to enjoy the following offers:

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

- (i) Eligible Cardholders, who perform a minimum of one (1) Retail Spend (as defined under Clause 5 below) of any amount for the Eligible Card 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.
- (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 4(a)(i).

(b) RM25 Cashback (“Cashback 1”)

- (i) Eligible Cardholders who have activated each of the approved Eligible Card 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 Two Hundred Fifty Thousand (RM250,000) on a first come, first served basis throughout the two (2) months for Campaign Fulfilment for Cashback 1.
- (iii) In the event the Eligible Cardholders fulfil the conditions as stated under Clause 4(b)(i) above (“**Cashback 1 Winner**”), the Cashback 1 shall be credited to the Cashback 1 Winners’ credit card account according to Table 2 below:

Table 2: Cashback 1 Fulfilment Schedule

Eligible Card Approval Month	RM25 Cashback Fulfilment Month
August 2021	By 31 October 2021
September 2021	By 30 November 2021
October 2021	By 31 December 2021
November 2021	By 31 January 2022

- (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 after the end of the applicable Campaign Fulfilment Month for Cashback 1, failing which the Cashback Winners are deemed to have received the RM25 Cashback.
- (c) InBranch Submission Gift: RM20 KFC Voucher**
- (i) The first three thousand (3,000) Eligible Cardholders who apply for at least one (1) of the Eligible Cards as stated in Table 1 (“**Maximum Allocation**”) through the Inbranch service tablet during the Campaign Period will be entitled to receive a Kentucky Fried

Chicken (“**KFC**”) dining voucher worth Ringgit Malaysia Twenty (RM20) (“**Voucher**”) on a first come, first served basis throughout the Campaign Period.

- (ii) For the avoidance of doubt, each Eligible Cardholder is entitled to receive only one (1) Voucher under this Campaign.
- (iii) The Voucher will be given to the Eligible Cardholders by HLB staff upon the submission of their duly completed application form together with the relevant documents required for the Eligible Card at any HLB branch or to HLB Direct Sales. Thereafter, the Eligible Cardholders are required to acknowledge receipt of the Voucher via the acknowledgement form.
- (iv) HLB gives no representation or warranty with respect to the suitability or validity of the Voucher to the Eligible Cardholders and HLB shall not be responsible to replace any lost, defaced, stolen, expired or torn Voucher. Any request for replacement of such lost, defaced, stolen, expired or torn Voucher shall not be entertained by HLB.
- (v) The Voucher is issued by KFC and any queries or disputes pertaining to the use of the Voucher shall be settled directly between the Eligible Cardholders and the KFC without further recourse to HLB and KFC’s terms and conditions in relation to the Voucher shall apply.

(d) RM300 Cashback with RM200 Monthly Spend over 6 Months (“Cashback 2”)

- (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 six (6) consecutive months from the Eligible Card’s approval date (“**Cashback 2 Reward Period**”) will be entitled to Ringgit Malaysia Fifty (RM50) Cashback 2 in the month of such qualifying spend as set out in Table 3.

Table 3: Monthly Spend Period

Cards Approval Month	1 st Month	2 nd Month	3 rd Month	4 th Month	5 th Month	6 th Month
10 – 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 – 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
1 – 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	Spend by 30 Apr 2022
1 – 30 Nov 2021	Spend by 31 Dec 2021	Spend by 31 Jan 2022	Spend by 28 Feb 2022	Spend by 31 Mar 2022	Spend by 30 Apr 2022	Spend by 31 May 2022

- (ii) Subject to item (iii) below, each Eligible Cardholder is entitled to one (1) Ringgit Malaysia Fifty (RM50) Cashback 2 per month and up to a maximum of Ringgit Malaysia Three Hundred (RM300) during the Cashback 2 Reward Period.
- (iii) The total allocation of the Cashback 2 is capped at Ringgit Malaysia One Million Eight Hundred Thousand (RM1,800,000) on a first come, first served basis throughout the Cashback Reward 2 Period.
- (iv) Subject to the total allocation of item (ii) above, in the event the Eligible Cardholders fulfil the conditions as set out under Clause 4(d)(i) (“**Cashback 2 Winners**”), Cashback 2 shall be credited to Cashback 2 Winners’ credit card account on a monthly basis according to the respective Campaign Fulfillment Month for Cashback 2 as set out in Table 4.

Table 4: Cashback 2 Fulfilment Schedule

Eligible Card Approval Month	Campaign Fulfilment Month for Cashback 2
August 2021	October 2021 to April 2022
September 2021	November 2021 to April 2022
October 2021	December 2021 to May 2022
November 2021	January 2022 to June 2022

- (v) The Cashback 2 Winners will be notified by HLB on a monthly basis 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.
5. **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.
6. 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, Quick Cash One-Time Fee, Quick Cash Monthly Interest and Flexi Payment Plan;
 - (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

7. By participating in this Campaign, the Eligible 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 Malaysia captured by HLB's system within this Campaign are final and conclusive;
 - (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/or Cashback 1 and/or Cashback 2 and/or Voucher are non-transferable to any third party and non-exchangeable for up-front credit, cheque or in kind;
 - (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 Cashback and/or Voucher;
 - (vi) consent for HLB to disclose or publish their names, ID numbers (in masked form), Eligible Cards numbers (in masked form), entitlement to Cashback 1 and/or Cashback 2 on HLB's Website;
 - (vii) 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 GD Express Sdn Bhd (199501018421 (347624-X)) as HLB deems fit for the purpose of this Campaign; and

- (viii) 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 Cashback 1 and/or Cashback 2 and/or Voucher are rewarded. For the avoidance of doubt, if the Winners have more than one (1) Eligible Cards, the Cashback 1 and/or Cashback 2 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 and/or the Cashback 1 and/or Cashback 2 and/or Voucher 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 and/or the Cashback 1 and/or Cashback 2 and/or Voucher or non-compliance to the T&Cs herein;
 - (ii) replace and substitute the Annual Fee Waiver and/or the Cashback 1 and/or Cashback 2 and/or Voucher 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 2 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, the 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.
11. 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.
12. 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.
13. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.