

**IT PAYS TO PAY WITH HLB CREDIT CARD ACQUISITION CAMPAIGN (LOYALTY NTC OFFER)**

Last Updated on 10 August 2021

**CAMPAIGN PERIOD**

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "It Pays To Pay With HLB Credit Card Acquisition Campaign (Loyalty NTC Offer)" ("Campaign") commences on **10 August 2021** at 00:00:00 hours (12:00 a.m.) and ends on **31 October 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 set out in Table 1 appended below via verified income through the following channels:
  - (i) HLB Branch;
  - (ii) Direct Sales;
  - (iii) Telemarketing; or
  - (iv) HLB Corporate Website at [www.hlb.com.my](http://www.hlb.com.my) ("HLB's Website").

**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 NTC Applicants must have received an invitation to participate in the Campaign from HLB either via e-Direct Mailer ("EDM") and/or received a call from HLB's telemarketing and/or direct sales and/or branch staff ("Phone Call") and/or targeted advertisement on Facebook platform ("Facebook").
3. 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 is 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 (20050109144 (686191-W)) ("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, all applications for the Eligible Cards by NTC Applicants via the channels 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**

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 perform a minimum of one (1) Retail Spend (as defined under Clause 6 below) of any amount for each 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 5(a)(i).

**(b) RM25 Cashback**

- (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 the RM25 Cashback.
- (ii) The total allocation of the RM25 Cashback is capped at Ringgit Malaysia Fifteen Thousand (RM15,000) on a first come, first served basis throughout the Campaign Period.
- (iii) In the event the Eligible Cardholders fulfil the conditions as stated above ("**Cashback Winners**"), the RM25 Cashback shall be credited to the Cashback Winners' credit card accounts according to Table 2 below:

**Table 2: RM25 Cashback 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 Winners will be notified by HLB by way of posting the list of Cashback Winners (i.e the names and/or masked Eligible Card numbers and/or cashback entitlement) on HLB's website during the respective RM25 Cashback Fulfilment Month.
- (v) In the event of non-receipt of the RM25 Cashback, the Cashback Winners shall notify HLB within one (1) month after the end of the respective RM25 Cashback Fulfilment Month, failing which the Cashback Winners are deemed to have received the RM25 Cashback.

**(c) Get RM350 GRABPay Credits with 10 GRAB transactions**

- (i) Eligible Cardholders who fulfil the criteria under Clause 4 above will be entitled to receive one (1) GRABPay Credits worth Ringgit Malaysia Three Hundred Fifty (RM350) (“**GRAB Credits**”) under this Campaign.
- (ii) The total allocation of the GRAB Credits is capped at four hundred fifty (450) units worth Ringgit Malaysia One Hundred Fifty Seven Thousand Five Hundred (RM157,500) on a first come, first served basis throughout the Campaign Period.
- (iii) For the avoidance of doubt, each Eligible Cardholder is entitled to receive up to a maximum of one (1) unit of GRAB credit under this Campaign.
- (iv) Eligible Cardholders will need to perform ten (10) GRAB transactions using the approved Eligible Card within sixty (60) days of the card approval date.
- (v) In the event the Eligible Cardholders fulfil the conditions as stated under Clause 5(c)(i) (“**GRAB Winners**”), the Voucher shall be sent to the GRAB Winners’ latest email address registered with HLB during the respective Voucher Fulfillment Month according to Table 3 below:

**Table 3: Voucher Fulfilment Schedule**

Eligible Card Approval Month	Voucher Fulfilment Month
August 2021	By 30 November 2021
September 2021	By 31 December 2021
October 2021	By 31 January 2022
November 2021	By 28 February 2022

- (vi) The GRAB Winners will be notified by HLB by way of posting the list of the GRAB Winners (i.e. the names and/or masked Eligible Cards) on HLB’s Website and receive a notification on their GRAB App (application) to redeem the GRAB credit on their GRAB App during the respective GRAB Fulfilment Month as set out in Table 3 above.
- (vii) HLB gives no representation or warranty with respect to the suitability or validity of the GRAB Credit to the Eligible Cardholders and HLB shall not be responsible to replace any expired GRAB Credit. Any request for replacement of such expired GRAB Credit shall not be entertained by HLB.
- (viii) The GRAB Credit is issued by GPAY NETWORK (M) SDN. BHD. (“**Issuer**”) and any queries or disputes pertaining to the use of the GRAB Credit shall be settled directly between the Eligible Cardholders and the Issuer without further recourse to HLB. The Issuer’s terms and conditions in relation to the GRAB Credit shall apply.

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, 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**

8. By participating in this Campaign, the Eligible Cardholders:
  - (i) agree that they have read, understood and accept 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 the RM25 Cashback and/or GRAB Credit 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 RM25 Cashback and/or GRAB Credit;
  - (vi) consent for HLB to disclose or publish their names, ID numbers (in masked form), Eligible Cards numbers (in masked form), entitlement to the RM25 Cashback and/or GRAB Credit on HLB's Website;
  - (vii) 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)) and/or GPAY NETWORK (M) SDN. BHD. (1219869A) 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 RM25 Cashback and/or GRAB Credit are rewarded.
  
9. HLB reserves the right to:
  - (i) forfeit and/or claw back the Annual Fee Waiver and/or the RM25 Cashback and/or GRAB Credit 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 RM25 Cashback and/or GRAB Credit or non-compliance to the T&Cs herein;
  - (ii) replace and substitute the Annual Fee Waiver and/or the RM25 Cashback and/or GRAB Credit 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 Cardholder from receiving the RM25 Cashback and/or GRAB Credit 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 obtained 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.
  
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 Eligible Cardholders being omitted from this Campaign.

11. 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.
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.