

**2021 DIGITAL DAY LOYALTY NTC CREDIT CARD ACQUISITION CAMPAIGN**

Last Updated on 23 March 2022

**CAMPAIGN PERIOD**

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "2021 Digital Day Loyalty NTC Credit Card Acquisition Campaign" ("Campaign") commences on **01 July 2021** at 00:00:00 hours (12:00 a.m.) and ends on **09 August 2021** at 23:59:59 hours (11:59 p.m.), ("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 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 **31 August 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 have performed 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 1<sup>st</sup> 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 Rebate ("Cashback 1")**
- (i) Eligible Cardholders who have activated each Eligible Card approved 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 Five Thousand (RM5,000) on a first come, first served basis until the said allocation is reached or 31 October 2021 whichever is the earlier.
- (iii) In the event the Eligible Cardholders have fulfilled the conditions as stated above ("**Cashback 1 Winner**"), the Cashback 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	Cashback 1 Fulfilment Month
July 2021	By 30 September 2021
August 2021	By 31 October 2021

- (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 Cashback Fulfilment Month.
- (v) In the event of non-receipt of the Cashback 1, the Cashback 1 Winners shall notify HLB within one (1) month after the end of the applicable Cashback 1 Fulfilment Month, failing which the Cashback 1 Winners are deemed to have received the Cashback.
- (c) Up to RM700 cashback with RM500 monthly spend for seven (7) consecutive months ("Cashback 2")**
- (i) For the Eligible Cardholders who have performed Ringgit Malaysia Five Hundred (RM500) monthly Retail Spend (as defined under Clause 5 on the approved Eligible

Card in any of the seven (7) consecutive months from the Eligible Card's approval date ("**Cashback 2 Reward Period**") will be entitled for Ringgit Malaysia One Hundred (RM100) each month, for seven (7) consecutive months from the respective Cards Approval Month as set out in Table 3.

**Table 3: Monthly Spend Period**

Cards Approval Month	1 <sup>st</sup> Month	2 <sup>nd</sup> Month	3 <sup>rd</sup> Month	4 <sup>th</sup> Month	5 <sup>th</sup> Month	6 <sup>th</sup> Month	7 <sup>th</sup> Month
1 – 31 Jul 2021	Spend by 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 – 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	Spend by 31 Mar 2022

- (ii) Subject to item (iii) below, each Eligible Cardholder is entitled to one (1) time Ringgit Malaysia Fifty (RM100) Cashback 2 per month and up to a maximum of Ringgit Malaysia Seven Hundred (RM700) during the Cashback 2 Reward Period.
- (iii) The allocation of the Cashback 2 is capped at Ringgit Malaysia Eighty Four Thousand (RM84,000) on a first come, first served basis under this Campaign until the said allocation is reached.
- (iv) Subject to the total allocation item (ii) above, in the event the Eligible Cardholders have fulfilled the conditions as set out under Clause 4(c)(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	Cashback 2 Fulfilment Month
July 2021	September 2021 – April 2022
August 2021	October 2021 – April 2022

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 TERMS & CONDITIONS**

8. 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 the Cashback 1 and/or Cashback 2 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 1 and/or Cashback 2 ;
  - (vi) consent for HLB to disclose or publish their names, ID numbers (in masked form), Eligible Cards numbers (in masked form), entitlement to the Cashback 1 and/or Cashback 2 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)) 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 are rewarded.
  
9. HLB reserves the right to:
  - (i) forfeit and/or claw back the Annual Fee Waiver and/or the Cashback 1 and/or Cashback 2 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 Cashback 1 and/or Cashback 2 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 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 Cashback Interest 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, 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.