

TRANSFER, EARN AND SAVE!
HLB CREDIT CARDS ACQUISITION CAMPAIGN 11.11 SINGLES DAY OFFER

Last Updated on 11 November 2021

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "Transfer, Earn and Save! HLB Credit Cards Acquisition Campaign 11.11 SINGLES DAY OFFER" ("Campaign") commences on **11 November 2021** at 00:00:00 hours (12:00 a.m.) and ends on **11 November 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

- 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 HLB Credit Cards ("Eligible Cards") as set out in Table 1 appended below through Connect Online Banking.

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	
WISE Gold	
Essential Gold	
I'm	
Gold	

- The following shall **NOT** be eligible to participate in this Campaign:
 - Existing principal cardholders of any HLB credit cards;
 - NTC Applicants who have joined other HLB credit card acquisition campaigns during the same period;
 - Existing principal 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;
 - 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
 - Existing HLB and/or HLISB staff.
- For the purpose of this Campaign, all applications for the Eligible Cards by NTC Applicants via Connect Online Banking during the Campaign Period are subject to HLB's approval and all applications must be successfully approved latest by **31 December 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

- (i) Eligible Cardholders, who have performed a minimum of one (1) Retail Spend (as defined under Clause 5 below) of any amount using Eligible Card approved and issued by HLB within sixty (60) 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) Ringgit Malaysia Twenty-Five (RM25) Rebate ("Cashback 1")

- (i) Eligible Cardholders who performed a minimum of one (1) Retail Spend (as defined under Clause 5 below) of any amount using the Eligible Cards within sixty (60) days from the Eligible Card's approval date will be entitled to Cashback 1.
- (ii) The total allocation of the Cashback 1 is capped at Ringgit Malaysia Five Thousand (RM5,000) on a first come, first served basis.
- (iii) In the event the Eligible Cardholders have fulfilled the conditions as stated above ("**Cashback 1 Winner**"), the Cashback 1 shall be credited to the Cashback 1 Winners' Eligible Card accounts in accordance with Table 2 below:

Table 2: Cashback 1 Fulfilment Schedule

Eligible Card Approval Month	Cashback 1 Fulfilment Month
November 2021	By 31 March 2022
December 2021	By 30 April 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 prior to the dates specified in the respective Cashback 1 Fulfilment Month.
- (v) In the event of non-receipt of the Cashback 1, the Cashback 1 Winners shall notify HLB within one (1) month from the end of the Cashback 1 Fulfilment Month, failing which the Cashback 1 Winners are deemed to have received the Cashback 1.

(c) Earn up to RM600 cashback with RM500 monthly spend for three (3) consecutive months ("Cashback 2")

- (i) Eligible Cardholders who have performed a monthly Retail Spend (as defined in Clause 5 below) of Ringgit Malaysia Five Hundred (RM500) using the approved Eligible Card for three (3) consecutive months within the **Cashback 2 Monthly Spend Period** as set out in Table 3 below will be entitled to a maximum of Ringgit Malaysia Two Six Hundred (RM600) **Cashback 2**.

Table 3: Cashback 2 Monthly Spend Period

Eligible Cards Approval Month	1 st Month	2 nd Month	3 rd Month
11 – 30 November 2021	Spend by 31 January 2022	Spend by 28 February 2022	Spend by 31 March 2022
1 – 31 December 2021	Spend by 28 February 2022	Spend by 31 March 2022	Spend by 30 April 2022

- (ii) For the avoidance of doubt, each Eligible Cardholder is entitled to a maximum of Ringgit Malaysia Two Hundred (RM200) Cashback 2 per month if they only perform the Retail Spend of RM500 on a particular month of the Cashback 2 Monthly Spend Period.
- (iii) The total allocation of the Cashback 2 is capped at Ringgit Malaysia Sixty Thousand (RM60,000) on a first come, first served basis or by 31 May 2022, whichever is earlier.
- (iv) Subject to the total allocation item 4(c)(iii) above, in the event the Eligible Cardholders fulfil the conditions as stated under Clause 4(c)(i) and/or Clause 4(c)(ii) above (“**Cashback 2 Winners**”), Cashback 2 shall be credited to the Cashback 2 Winners’ Eligible Cardaccounts according to Table 4 below:

Table 4: Cashback 2 Fulfilment Schedule

Eligible Card Approval Month	Cashback 2 Fulfilment Month
November 2021	31 March 2022 to 31 May 2022
December 2021	30 April 2022 to 30 June 2022

- (v) The Cashback 2 Winners will be notified by HLB on a monthly basis by way of posting the list of the Cashback 2 Winners (i.e., the names and/or masked Eligible Card numbers and/or cashback entitlement) on HLB’s Website by the end of the respective Cashback 2 Fulfilment Month as set out in Table 4.
- (vi) In the event of non-receipt of Cashback 2, the Cashback 2 Winners shall notify HLB within one (1) month after the end of the respective Cashback 2 Fulfilment Month, failing which the Cashback 2 Winners are deemed to have received the Cashback 2.

(d) Balance Transfer @ 0% p.a. (“BT”)

- (i) BT plan is available for the Eligible Cardholders who have submitted for the BT application within thirty (30) days from the Eligible Card’s approval date;
- (ii) The available BT plan is subject to the “**BT Repayment Period**”, “**Minimum BT Amount**” and “**BT Interest Rate**” are defined in Table 5 below.

Table 5

BT Repayment Period	Minimum BT Amount	BT Interest Rate
12 months	RM1,000	0.00% p.a.

- (iii) Eligible Cardholders who have applied for BT but do not perform Ringgit Malaysia Five Hundred (RM500) monthly Retail Spend (as defined under Clause 5) on the approved Eligible Card for three (3) consecutive months as set out in Table 3 will be charged a One-time fee of 2.5% on the BT Amount approved, by 31 August 2022.
- (iv) The BT allows Eligible Cardholders to transfer their credit card balances from other banks to their Eligible Card account; or to credit the BT Approved Amount (defined in Clause 4(d)(v) below) to their personal current or savings account (“**CASA**”) maintained with either HLB or with other banks in Malaysia via InterBank GIRO (“**IBG**”).
- (v) Eligible Cardholders can apply for the Minimum BT Amount as set out in Table 5 above and up to the maximum amount of Ringgit Malaysia Thirty Thousand (RM30,000) or 50% of the Eligible Card’s available credit limit, whichever is lower. This is subject to HLB’s approval. The amount approved by HLB pursuant to the BT programme shall be called “**BT Approved Amount**”.

- (vi) If HLB approves an Eligible Cardholder's application for BT, upon approval the BT Approved Amount shall be transferred to the Eligible Cardholder's BT account ("**BT Account**").
- (vii) The Eligible Cardholders shall not be entitled to any rewards points or cash rebates for the BT programme.
- (viii) The applications for BT can only be submitted via HLB Branches, Telemarketing, Direct Sales and HL Contact Centres. The Eligible Cardholders will be notified either via letter, email and/or Short Message System ("**SMS**") based on the correspondence/email addresses and contact numbers captured in HLB's system once their BT applications have been approved.
- (ix) Upon approval, the corresponding amount of the Eligible Cardholders' existing available credit limit will be reduced to the extent of the BT Approved Amount. The available credit limit will be progressively restored when the Eligible Cardholders repay the BT Approved Amount. HLB shall not be liable for any credit card transactions rejected by merchants due to insufficient credit limit arising therefrom.
- (x) The Eligible Cardholders shall pay the Minimum Payment as stated in the Eligible Card monthly statement by the payment due date. "**Minimum Payment**" is defined as:
 - (a) 5% of the Outstanding Balances in the BT Account and the Eligible Card account billed to the respective Eligible Card monthly statement; or
 - (b) Ringgit Malaysia Fifty (RM50),whichever is higher.

For the avoidance of doubt, "**Outstanding Balances**" means the outstanding balances due including fees, accrued interest, finance charges and other charges.

- (xi) If the Eligible Cardholders default in paying the Minimum Payment, an additional late payment fee of 1% will be charged on the Outstanding Balances as reflected on the Eligible Card account and BT Account, subject to a minimum of Ringgit Malaysia Ten (RM10), or a maximum of Ringgit Malaysia One Hundred (RM100), whichever is higher.
- (xii) Upon occurrence of any of the following events:
 - (a) the Eligible Cardholders breach any of the T&Cs as well as the prevailing terms and conditions of the HLB's Cardholder Agreement;
 - (b) the Eligible Cardholders' Eligible Card account and/or BT Account are in default for ninety (90) days and above; and/or
 - (c) the Eligible Cardholders' Eligible Card account and/or BT Account are cancelled or terminated,

the Outstanding Balances of the BT Approved Amount shall immediately become due and payable and the Eligible Cardholders shall forthwith settle the Outstanding Balances. Otherwise, the approved BT Interest Rate (as stated in Table 5 above) will be retracted and an interest of 18% p.a. will be charged on the Outstanding Balances in the BT Account on daily basis until the date of full repayment. Except if the BT was applied under Hong Leong Platinum Business Card, the Outstanding Balances will be treated as if the amount was charged from a retail transaction where the prevailing finance charges based on Tiered Pricing Structure shall be levied.

- (xiii) Pending the approval of the BT applications, the Eligible Cardholders shall continue to be liable to make payment to their other credit card or charge card accounts with the respective issuing financial institutions and/or companies in accordance with the terms governing the same. HLB shall not be liable for interest on any overdue payment and/or any finance charges incurred as a result of the Eligible Cardholders' and/or HLB's failure or delay in making payment to the other credit card or charge card accounts with the respective issuing financial institutions and/or companies
- (xiv) If the Eligible Cardholders intend to fully settle the Outstanding Balances in the BT Account prior to the expiry of the BT Repayment Period, an early settlement fees of Ringgit Malaysia Seventy (RM70) will be charged to the Eligible Cardholders' BT Account as part of the Outstanding Balances payable by the Eligible Cardholders.

- (xv) Each Eligible Cardholder is qualified to apply ONLY one (1) BT plan under the Balance Transfer @0% p.a. offer. In the event more than one (1) BT applications are submitted and approved, HLB may at its discretion retain the first or earliest approved BT plan and cancel the remaining ones.
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) refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - (iv) 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

7. By participating in this Campaign, the Eligible Cardholders:
- (i) agree they have read, understood and agreed to be bound by the T&Cs herein, the General Terms and Conditions of the 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 and/or the BT offer;
 - (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 HLB’s General Terms and Conditions of the 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.
8. HLB reserves the right to:
- (i) forfeit and/or claw back the Annual Fee Waiver and/or the Cashback 1 and/or the 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) charge a one time fee of 2.5% on the BT approved amount in the circumstance where there is a reversal of the Retail Spend or termination of the Eligible Cards during the Campaign Period or non-compliance to the T&Cs herein;
 - (iii) 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;
- (iv) 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;
 - (v) decline the eligibility of the Eligible Cardholder from receiving the Annual Fee Waiver and/or Cashback 1 and/or Cashback 2 who have performed a Retail Spend 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;
 - (vi) to reject the BT application submitted by the Eligible Cardholders without assigning reasons for doing so; and
 - (vii) to disqualify any Eligible Cardholders from applying for BT without assigning reasons for doing so.
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, Eligible Cardholders agree that HLB's General Terms and Conditions of the Cardholder Agreement shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and HLB's 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.