

**TRANSFER, EARN AND SAVE!
HLB CREDIT CARDS ACQUISITION CAMPAIGN (DIGI OFFER)**
Last Updated on 10 December 2021

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "Transfer, Earn and Save! HLB Credit Cards Acquisition Campaign (Digi Offer)" ("Campaign") commences on **10 December 2021** at 00:00:00 hours (12:00 a.m.) and ends on **31 January 2022** 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 HLB Credit Cards ("Eligible Cards") as stated in Table 1 below at HLB's Corporate Website at www.hlb.com.my ("HLB's Website").
2. NTC Applicants will receive invitations to sign up for this Campaign by Digi via the Digi Corporate Website at <http://www.digi.com.my> ("Digi's Website") or MyDigi App.

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	

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) 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;
 - (iv) 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
 - (v) Existing HLB and/or HLISB staff.

4. 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 **28 February 2022** ("**Eligible Cardholders**").

CAMPAIGN MECHANICS

5. Subject to the 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 using the Eligible Card 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 5(a)(i).

(b) Ringgit Malaysia Twenty-Five (RM25) Cashback ("Cashback 1")

- (i) Eligible Cardholders who performed a minimum of one (1) Retail Spend (as defined under Clause 6 below) of any amount using the Eligible Card 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 Fifteen Thousand (RM15,000) on a first come, first served basis. .
- (iii) In the event the Eligible Cardholders fulfil the conditions as stated above ("**Cashback 1 Winners**"), 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
December 2021	By 30 April 2022
January 2022	By 31 May 2022
February 2022	By 30 June 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 indicated 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 after the end of the respective Cashback 1 Fulfilment Month, failing which the Cashback 1 Winners are deemed to have received the Cashback 1.
- (c) RM250 Cashback with RM500 card spend ("Cashback 2")**
- (i) Eligible Cardholders who have performed a Retail Spend (as defined under Clause 6 below) of Ringgit Malaysia Five Hundred (RM500) using the Eligible Card within sixty (60) days from the Eligible Card's approval will be entitle to Cashback 2 under this Campaign.
- (ii) The total allocation of the Cashback 2 is capped at Ringgit Malaysia One Hundred Twenty Thousand (RM120,000) on a first come, first served basis.

- (iii) Subject to the total allocation of item 5(c)(ii) above, in the event the Eligible Cardholders fulfil the conditions as set out under Clause 5(c)(i) above (“**Cashback 2 Winners**”), Cashback 2 shall be credited to Cashback 2 Winners’ Eligible Card accounts in accordance with Table 3 below:

Table 3: Cashback 2 Fulfilment Schedule

Eligible Card Approval Month	Cashback 2 Fulfilment Month
December 2021	By 30 April 2022
January 2022	By 31 May 2022
February 2022	By 30 June 2022

- (iv) The Cashback 2 Winners will be notified by HLB 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 prior to the dates indicated in the respective Cashback 2 Fulfilment Month as set in Table 3 above.
- (v) In the event of non-receipt of the 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) 5% OFF Digi bill for 6 months (“5% Discount”)

- (i) Eligible Cardholders who have enrolled for Digi Auto-billing with the approved Eligible Card within sixty (60) days from the Eligible Card’s approval date will be entitled to 5% discount (“**5% Discount**”) OFF the Eligible Cardholders’ digi bill for six (6) consecutive months under this Campaign.
- (ii) Eligible Cardholders will need to enrol for Digi Auto-Billing using the following steps:
- Log-in to Digi Website;
 - Click "Accounts Tab" where the page will show all account details; and
 - Click on "Manage Auto-Billing" to tag HLB Credit Card for method of payment.
- (iii) The 5% Discount will be issued by Digi Telecommunications Sdn Bhd (“**Digi**”) and any queries or disputes pertaining to the 5% Discount shall be settled directly between the Eligible Cardholders and Digi without further recourse to HLB and Digi’s terms and conditions in relations to the 5% Discount shall apply.
- (iv) It is the obligation of the Eligible Cardholders to provide their latest, valid, accurate telephone numbers to HLB. HLB shall not be responsible in the event the Eligible Cardholders do not receive the 5% Discount due incorrect or outdated phone number provided to HLB.

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:

- cash withdrawal in any method (i.e., Automated Teller Machine, over-the-counter, quasi cash, cash advance, etc);
- portfolio products such as Balance Transfer, Quick Cash One-Time Fee, Quick Cash Monthly Interest and Flexi Payment Plan;
- refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
- 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 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 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 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 Digi Telecommunications Sdn. Bhd (199001009711 (201283-M)) 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 Cashback 1 and/or Cashback 2 are rewarded. For the avoidance of doubt, if the Eligible Cardholders 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.
9. HLB reserves the right to:
- (i) forfeit and/or claw back the Annual Fee Waiver and/or 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 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 Cardholders 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.
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 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 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.