

HLB VISA CREDIT CARD – VACCINATION CAMPAIGN

CAMPAIGN PERIOD

09 OCTOBER 2021 – 15 NOVEMBER 2021

CAMPAIGN MECHANICS

Step 1: Register at HLB website with the following details to participate in the Campaign:

- Full Name (as per NRIC)
- NRIC Number
- HLB Visa Credit Card Number
- Screenshot of your Covid-19 vaccination digital certificate by MySejahtera to prove that you're fully vaccinated

Step 2: Start spending with your HLB Visa Credit Card and earn entries to be one of the lucky 120 winners to **win 100% CASHBACK** (capped at RM1, 000) for your highest retail transaction in a single receipt within the Campaign Period!

- Every RM50 spend in any category earns you **1 entry!**
- Every RM50 spend in grocery, pharmacy or e-wallet top-up earns you **5 entries!**

Note: Be one of the first 1,000 cardholders to complete the registration to earn **additional 50% CASHBACK** (capped at RM20) for your first retail transaction of any amount on 10 October 2021!

CASHBACK POOL

Cashback Pool (100% Cashback)	Cashback Pool (Additional 50% Cashback)
RM120,000	RM20,000

Example on how to earn entries

Transaction Number	1	2	3	4	5	6	7
Merchant/Store	Giant	Guardian	Lazada	Touch n' Go e-Wallet	MyNews	Maxis	Jaya Grocer
Spend amount (RM)	150	100	150	200	30	100	40
No. of entries earned	15	10	3	20	N/A	2	N/A

Please see the following pages for the full campaign details and terms & conditions.

HLB VISA CREDIT CARD – IT’S WORTH THE SHOT! CAMPAIGN

Last updated 20 September 2021

CAMPAIGN PERIOD

The Hong Leong Bank Berhad’s (193401000023 (97141-X)) (“**HLB**”) “**HLB Visa Credit Card – It’s Worth the Shot! Campaign**” (“**Campaign**”) commences on **09 October 2021** at 00:01:00 hours (12:01 a.m.) and ends on **15 November 2021** at 23:59:59 hours (11:59 p.m.), both dates inclusive (“**Campaign Period**”), unless notified otherwise.

Terms & Conditions

The following sets out the terms and conditions applicable to the Campaign (“**T&Cs**”):

CAMPAIGN ELIGIBILITY

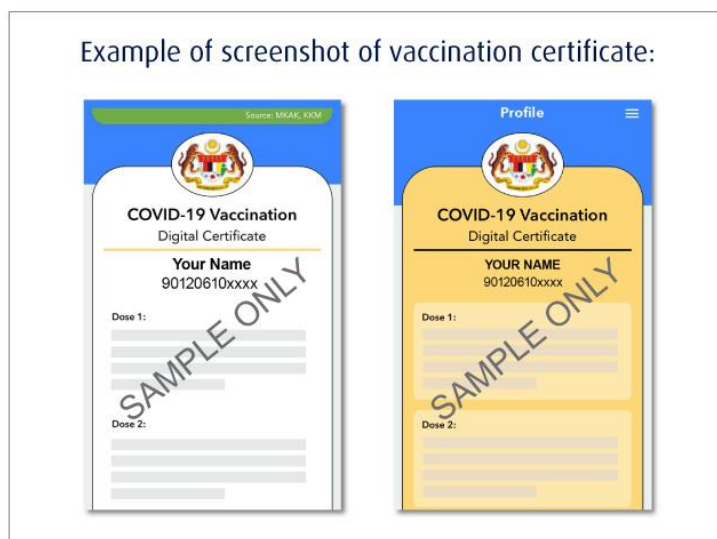
1. The Campaign is open to all new and existing principal cardholders of HLB Visa credit cards (“**Cardholders**”) within the Campaign Period. New Cardholders refer to those who do not have any HLB Visa credit cards with HLB prior to the Campaign Period.
2. The following Cardholders shall not be eligible for this Campaign:
 - (a) Cardholders whose HLB Visa credit card(s) (“**Cards**”) are NOT issued in Malaysia;
 - (b) Cardholders whose Card accounts are NOT in good standing, inactive, or who are in breach of any HLB’s General Terms and Conditions of the Cardholder Agreement at any time during the Campaign Period;
 - (c) Cardholders whose Card accounts are invalid or cancelled at any time during the Campaign Period;
 - (d) Cardholders 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
 - (e) Cardholders who have been declared bankrupt (pursuant to a petition by either banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period.

CAMPAIGN MECHANICS

Step 1

3. The Cardholders must register their participation for the Campaign by filling and submitting all of the following details to HLB (“**Completed Registration**”) in order to stand a chance to win the Cashback :
 - Full Name (as per National Registration Identity Card (“**NRIC**”))
 - NRIC Number
 - HLB Visa Credit Card Number
 - Proof of “Completion of COVID-19 Vaccination” (as defined in clause 4 below)
4. “Completion of COVID-19 Vaccination” is defined as the registered vaccination completion of the Cardholder as evidenced by the Cardholder’s MySejahtera Application. To be eligible for the Campaign, Cardholders must submit a screenshot of their COVID-19 Vaccination Digital Certificate in Campaign Website (www.hlb.com.my/vac) that shows that they have completed their second dose of vaccination. The COVID-19 Vaccination Digital Certificate can be found in the MySejahtera Application.

- Accepted screenshot of government-issued Covid-19 vaccination digital certificate as follows:



- The Cardholders shall be responsible to check and ensure that the details in the screenshot, such as full name (must be as per NRIC) and date of vaccine registration or vaccination appointment are visible for verification purposes.
- Any other screenshot or images submitted to HLB other than the sample provided in Clause 5 above will not qualify the Cardholders for the Campaign. No appeals or resubmissions will be entertained.
- By submitting the screenshot or image to HLB, the Cardholders hereby consent to HLB to process the information for the purpose of this Campaign.

Step 2

- All Cardholders that perform and fulfil the Eligible Retail Transaction requirements as set out in Table 1 below using their Cards during the Campaign Period will earn entries to be in the running to win the Cashback (“**Eligible Cardholders**”):

Table 1

Tier	Eligible Retail Transaction	Cashback
1	Stand a chance to win your highest retail transaction in a single receipt paid back to you within the Campaign Period <ul style="list-style-type: none"> Every RM50 spend in any category = <u>1 entry</u> Every RM50 spend in *grocery, *pharmacy & e-wallet category = <u>5 entries</u> <i>* includes any online retail transaction for this purpose</i>	100% (capped at RM1,000)

- For the first one thousand (1,000) Eligible Cardholders who have submitted their Completed Registration and performed the Eligible Retail Transaction as set out in Table 2 below are entitled to further receive an additional Cashback:

Table 2

Tier	Eligible Retail Transaction	Cashback
2	Any first retail transaction of any amount in any category on <u>10 October 2021</u>	50% (capped at RM20)

11. For the avoidance of doubt, the MCC Codes that are applicable for the Eligible Retail Transaction mentioned above are as follows in Table 3 below:

Table 3

Spend Category	Merchant Category Code (MCC)
Grocery	5411
Pharmacy	5912
e-Wallet	6540

12. For the avoidance of doubt, Eligible Retail Transaction shall **EXCLUDE** the following:
- (a) Any retail spend by recurring payment or auto-billing;
 - (b) Any portfolio products such as Balance Transfer (BT), Call-For-Cash Plus (CFC Plus), Call-For-Cash (CFC) and Flexi Payment Plan (FPP);
 - (c) Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - (d) 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.
13. The Eligible Retail Transaction made by Supplementary Visa Credit Cardholder(s) under the same Principal Visa Credit Cardholder's account(s) will also be included in the computation of the Principal Visa Credit Cardholder's eligibility for the Cashback.
14. HLB shall not be liable and responsible for any failure or delay in processing the Eligible Retail Transaction by Visa International Incorporated, merchant establishments, or any party in which may result in the Eligible Cardholders being omitted from this Campaign.
15. The assignment of the Eligible Retail Transaction based on the MCC descriptions for the merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct MCC. Transaction will not be qualified in the event of incorrect assignment of MCC by the acquiring bank.

CAMPAIGN FULFILMENT

16. The Eligible Cardholders who have fulfilled the requirements in Clause 9 and Clause 10 above will stand a chance to win the respective Cashback on a first come, first served basis subject to the total Cashback Pool allocation for this Campaign which is capped at Ringgit Malaysia One Hundred Forty Thousand (RM140,000) throughout the Campaign Period as set out in Table 4 below.

Table 4

Tier	Cashback	No. of winners	Cashback Pool (RM)
1	100% (capped at RM1,000)	120	120,000
2	50% (capped at RM20) for first retail transaction of any amount in any category on 10 October 2021	1,000	20,000

HLB has no obligation to inform the Eligible Cardholders should the Cashback allocation reach its limit.

17. For the Tier 1 Cashback, a total of one hundred twenty (120) winners who performed the Eligible Retail Transaction as set out in Table 1 above will be randomly selected by HLB's automated system from the pool of entries earned from the Eligible Retail Transactions by the Eligible Cardholders at the end of the Campaign Period.
18. For the Tier 2 Cashback, a total of first one thousand (1,000) winners will be selected by HLB at the end of the Campaign Period, based on the date and time when the Eligible Cardholders have submitted their Completed Registration to HLB during the Campaign Period and performed the Eligible Retail Transaction as set out in Table 2 above
19. Winners for the Tier 1 Cashback and Tier 2 Cashback above shall be known as the **"Cashback Winners"**.
20. The Cashback shall be credited into the Cashback Winners' principal Card accounts within thirty (30) working days after the end of the Campaign Period.
21. At the time of rewarding the Cashback, the Card accounts of the Cashback Winners must be valid/active, in good standing and must not be in breach of any of the T&Cs of this Campaign and HLB's General Terms and Conditions of the Cardholder Agreement up to the Campaign Period and up to the point the Cashback is credited, failing which the Cashback Winners will be disqualified automatically.
22. The Cashback will be credited based on transaction date and/or time (Malaysian date and/or time) captured in HLB's record on a first come, first served basis. In the event there are multiple Eligible Cardholders that transact at the same date and/or time, the Cashback will be awarded to the Cashback Winner with the highest Eligible Retail Transaction amount captured in HLB's system. The Eligible Retail Transaction must be posted at the time of crediting the Cashback and those Eligible Retail Transaction posted after the crediting will not be entitled for the Cashback.
23. The Cashback Winners will be notified by HLB by way of posting the list of Cashback Winners (Principal Cardholders' name and masked NRIC Number) in the Campaign Website (www.hlb.com.my/vac) by 20 December 2021 (**"Notification Date"**) after HLB has credited the Cashback.
24. It is essentially the obligation of the Cashback Winners to inform HLB within fourteen (14) working days after the Notification Date in the event of non-receipt of the Cashback, failing

which the Cashback Winners are deemed to have received the Cashback and any complaints of non-receipt shall not be entertained by HLB.

GENERAL

25. By participating in this Campaign, the Eligible Cardholders:
- (a) agree that they have read, understood and agree to be bound by the T&Cs herein and HLB's General Terms and Conditions of the Cardholder Agreement available at HLB's website at www.hlb.com.my ("HLB's Website");
 - (b) agree that all records of the Eligible Retail Transactions captured by HLB's system for the purpose of this Campaign are accurate and final;
 - (c) agree that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Eligible Cardholders;
 - (d) agree that the Cashback is non-transferable to any third party and non-exchangeable for any credit, cheque or in kind;
 - (e) agree to access HLB's Website at regular intervals to view the T&Cs of this Campaign to ensure that they keep up-to-date with any changes or variations to the T&Cs; and
 - (f) authorise HLB to disclose their personal data i.e., contact numbers and/or email address to authorised 3rd party vendor, Infobip Asia Pacific Sdn Bhd (898379-U), M3 Technologies (ASIA) Berhad (199901007872(482772-D)) and/or DCATALYST Sdn Bhd (200801017996 (819292-U)) as HLB deems fit for the purpose of sending email and/or SMS under this Campaign.
 - (g) agree to be liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to their participation in this Campaign.
26. HLB reserves the right to:
- (a) disqualify any Eligible Cardholders who have performed the Eligible Retail Transaction 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;
 - (b) forfeit and/or claw back the Cashback where there is reversal of the Eligible Retail Transaction, as applicable, or termination of the Cards during the Campaign Period and/or at the point of awarding the Cashback or non-compliance to the T&Cs herein; and
 - (c) 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.
27. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the Eligible Retail Transaction by Visa International Incorporated, Merchant establishments, or any party in which may result in the Eligible Cardholders being omitted from this Campaign.
28. 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 exclusive jurisdiction of the Courts of Malaysia.
29. 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 Cardholder Agreement, the specific terms in this T&Cs shall prevail to the extent of such discrepancies.

30. 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.