

BUY NOW, PAY LATER CAMPAIGN

CAMPAIGN PERIOD
1 JULY 2021 – 31 JULY 2021

STEPS TO ENROL FOR BUY NOW, PAY LATER

Step 1: Spend accumulated RM500 and above on any transaction during the Campaign Period

Step 2: Login into your HLB Connect App

Step 3: Click the “**Apply**” button on the right of the screen

Step 4: Click “**Flexi Payment Plan**”

Step 5: Enter your credentials

Step 6: Select the “**0% p.a. up to 6 months**” or “**0% p.a. up to 12 months**” Flexi Payment Plan

Step 7: Enter the **amount** that you would like to convert (minimum RM500) and click “**Next**”

Step 8: Confirm your instalment plan details and click “**Apply**”

Step 9: You will receive an application notice of confirmation via SMS or email

CAMPAIGN MECHANICS

Spend accumulated RM500 and above and be eligible to convert your retail transactions into Flexi Payment Plan (“**FPP**”) 0% Interest Rate for a tenure of 6 or 12 months.

	Minimum Eligible Retail Transaction Amount	FPP Flat Interest Rate	FPP Tenure
Option 1	RM500	0%	6 months
Option 2	RM500	0%	12 months

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

BUY NOW, PAY LATER CAMPAIGN

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") "**Buy Now, Pay Later Campaign**" ("**Campaign**") commences on **1 July 2021** at 00:00:00 hours (12:00 a.m.) and ends on **31 July 2021** at 23:59:59 hours (11:59 p.m.), inclusive of both dates ("**Campaign Period**"), unless specified herein or 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 credit cards ("**Cards**") of the following criteria ("**Eligible Cardholders**"):-
 - (a) who have performed a Minimum Eligible Retail Transaction Amount as set out in Table 1 below during the Campaign Period; and
 - (b) whose Cards are in good standing or not in default.

New Principal Cardholders refer to those who do not hold any HLB credit cards prior to the Campaign Period.

2. Eligible Cardholders shall **exclude** the following persons:
 - (a) HLB cardholders whose Cards are NOT issued in Malaysia;
 - (b) HLB cardholders whose Cards' accounts are NOT in good standing, inactive, or who are in breach of any terms and conditions of the Cards at any time during the Campaign Period;
 - (c) HLB cardholders whose Cards are invalid or cancelled at any time during the Campaign Period;
 - (d) HLB 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/Hong Leong Islamic Bank Berhad ("**HLISB**"), or 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; or
 - (e) HLB cardholders who have committed, or are determined by HLB/HLISB to be potentially committing any of the wrongful acts stipulated herein;
 - (f) AirAsia Credit Cardholders; and
 - (g) Emirates Credit Cardholders.

CAMPAIGN MECHANICS & PARTICIPATION CRITERIA

3. Eligible Cardholders can apply via HLB Connect Online Banking or HLB Connect App during the Campaign Period to convert their Eligible Retail Transactions (as defined under Clause 6 below) into Flexi Payment Plan ("**FPP**") at a FPP Flat Interest Rate of 0% for FPP Tenure of either six (6) OR twelve (12) months ("**FPP Instalment Period**") as set out in Table 1 below subject to a current outstanding due and owing to HLB.

For the avoidance of doubt, application for conversion to FPP can only be submitted after two (2) working days of completing the Minimum Eligible Retail Transaction Amount as illustrated in Table 2 below.

Table 1

Option	Minimum Eligible Retail Transaction Amount	FPP Flat Interest Rate	FPP Tenure
Option 1	RM500	0%	6 months
Option 2	RM500	0%	12 months

4. FPP allows Eligible Cardholders to repay the outstanding Eligible Retail Transactions with a prescribed Minimum Eligible Retail Transaction Amount (as provided in Table 1 above) which have already been debited to the Eligible Cardholders' credit card account and/or recorded in the current credit card statement, by way of monthly instalments over a prescribed FPP Tenure ("**FPP Monthly Instalment**") as agreed between the Eligible Cardholders and HLB.
5. The Eligible Retail Transactions must not have passed its payment due date at the point of the FPP conversion and Eligible Cardholder must not make any payment before applying for the FPP.
6. For the purpose of this Campaign, FPP is applicable to all transactions ("**Eligible Retail Transactions**") except for the following:
 - (a) Cash advance, instalment amount payable under other programmes of HLB such as Balance Transfer, Balance Transfer Plus, Extended Payment Plan, Quick Cash One-Time Fee, Quick Cash Monthly Interest, annual fees, card forward balances and other charges imposed by HLB as provided in the HLB Cardholder Agreement;
 - (b) Any retail spend by recurring payment or auto-billing;
 - (c) Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and
 - (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.
7. The FPP Monthly Instalment is calculated based on the illustration provided below and shall be billed to the Eligible Cardholders' credit card account on a monthly basis until the FPP Instalment Period is completed. Illustration of the calculation of FPP Monthly Instalment is as follows:

$$\text{FPP Monthly Instalment} = \frac{\text{(Eligible Retail Transactions + Total FPP Interest)}}{\text{FPP Instalment Period}}$$

Example 1 of FPP Monthly Instalment calculation (6-month tenure):

Eligible Cardholder's Eligible Retail Transaction amount: RM6,000

FPP Instalment Period: 6-months

Corresponding effective interest rate: 0% p.a.

Based on this example, the FPP Monthly Instalment payable over six (6) months will be RM1,000.

Example 2 of FPP Monthly Instalment calculation (12-month tenure):

Eligible Cardholder's Eligible Retail Transaction amount: RM6,000

FPP Instalment Period: 12-months

Corresponding effective interest rate: 0% p.a.

Based on this example, the FPP Monthly Instalment payable over twelve (12) months will be RM500.

8. For example, if an Eligible Cardholder performs Minimum Eligible Retail Transaction Amount during the Campaign Period as prescribed above, then he/she will be able to view the FPP plan in HLB Connect Online Banking or HLB Connect App as illustrated in Table 2 below.

Table 2

Day	Transaction Amount	Day of FPP availability in HLB Connect Online Banking/HLB Connect App
Monday	RM500	Wednesday
Wednesday	RM500	Friday
Friday	RM500	Tuesday

9. Eligible Cardholders must pay the full FPP Monthly Instalment amount in addition to the credit card outstanding balance or the 5% monthly minimum payment due on the rest of the credit card outstanding balance before the payment due date as specified in the monthly card statement to avoid the prevailing finance charges and late payment fees.
10. The prevailing finance charges and late payment fee shall be charged on the combined sum consisting of the FPP Monthly Instalment plus the 5% minimum payment, in accordance with the terms and conditions of the Cardholder Agreement.
11. Eligible Cardholders shall forthwith settle all FPP outstanding balances including fee and interest if:
 - (a) they are in breach of any of the T&Cs herein or any of the terms under the HLB Cardholder Agreement;
 - (b) they are in default of payment of the FPP Monthly Instalment and/or any sums due;
 - (c) the FPP is cancelled or terminated due to any reason whatsoever; or
 - (d) the credit card account is in default for ninety (90) days, or is cancelled or terminated. Otherwise, the prevailing finance charges including late payment fee (if any) shall be levied on the said FPP outstanding balances until full settlement of all FPP outstanding balance.
12. Eligible Cardholders will be notified of approval or rejection of his/her FPP application via email and/or Short Message Service ("**SMS**").
13. Eligible Cardholders may view their FPP Monthly Instalments by login into HLB Connect Online Banking or HLB Connect App.
14. For the avoidance of doubt, the Eligible Retail Transactions made by supplementary credit cardholder(s) under the same principal credit cardholder's account(s) will also be included in the computation of the Cards' eligibility for the FPP conversion.
15. Eligible Cardholders are entitled to perform early settlement for the FPP outstanding balances with no interest and charges within the FPP Instalment Period.

GENERAL

16. 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 transactions captured by HLB's system for the purpose of this Campaign are 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 any reversal of transactions shall be excluded from the Eligible Retail Transactions;
 - (e) agree that the FPP is non-transferable to any third party;
 - (f) 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
 - (g) authorise HLB to disclose their personal data i.e., contact numbers and/or email addresses to authorised 3rd party vendors, Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or M3 Technologies (ASIA) Berhad (199901007872 (482772-D)) and/or DCATALYST Sdn Bhd (200801017996 (819292-U)) as HLB deems fit for the purpose of sending SMS and/or email for this Campaign.
17. HLB reserves the right to:
- (a) disqualify any Eligible Cardholders who have performed the Eligible Retail Transactions 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 FPP where there is reversal of Eligible Retail Transactions, as applicable, or termination of the Cards during the Campaign Period and/or at the point of awarding the FPP Flat Interest Rate 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 prior notice to the Eligible Cardholders.
18. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the sales transactions by Visa International Incorporated, MasterCard Worldwide, Merchant establishments, or any party in which may result in the Eligible Cardholders being omitted from this Campaign
19. 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
20. 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 these T&Cs shall prevail to the extent of such discrepancies.
21. 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.