

GUARDIAN MONTH END SALE CAMPAIGN

Last updated on 24 August 2021

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLISB**") [hereinafter collectively referred to as "**the Bank**"] "**HLB Guardian Day**" ("**Campaign**") commences on 25 September 2021 at 00:00:00 hours (12:00 a.m.) and ends on 27 February 2022 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**"):

ELIGIBILITY

1. The Campaign is open to all existing and new cardholders ("**HLB Cardholders**") of Hong Leong Bank Debit Card/Hong Leong Islamic Bank Debit Card-i and Hong Leong Bank Credit Card ("**Card**") during the campaign period. New HLB Cardholders refer to those who do not have any Card with the Bank prior to the Campaign Period.
2. HLB Cardholders shall exclude the following persons:
 - (a) HLB Cardholders who possess Cards which are NOT issued in Malaysia;
 - (b) HLB Cardholders whose Cards' account(s) are NOT in good standing, inactive, tagged to a closed or inactive Current or Savings Account / HLISB Current or Savings Account-i ("**CASA/CASA-i**") or who are in breach of any terms and conditions of the accounts and/or CASA/CASA-i at any time during the Campaign Period;
 - (c) HLB Cardholders whose Cards are invalid or cancelled at any time during the Campaign Period; and/or
 - (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 the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period.

MECHANICS

3. The HLB Cardholders shall be entitled to receive Ringgit Malaysia Ten (RM10) Guardian E-Voucher ("**E-Voucher**") when they perform the Qualifying Spend at any retail outlets of Guardian Health and Beauty Sdn. Bhd ("**Guardian**") or via online purchase at www.guardian.com.my during the Campaign Period as set out in Table 1 below, subject to the terms and conditions herein ("**Eligible Cardholders**").

Table 1

Participating Merchant	Qualifying Spend	Total Prize Allocation
Guardian	A minimum spend of Ringgit Malaysia One Hundred (RM100) in a single receipt performed using the Card during the respective Campaign Weeks & Dates set out in Table 2 below.	RM10 E-Voucher

4. For the avoidance of doubt, any Qualifying Spend made by Supplementary Credit Cardholder(s) under the same Principal Credit Cardholder's account(s) will also be included in the computation of the Principal Credit Cardholder's eligibility for the E-Voucher.

CAMPAIGN FULFILMENT

5. Selection for E-Voucher:
- E-Voucher will be awarded to the Eligible Cardholders on a first come, first served basis limited to the respective Total Weekly E-Voucher Pool as set out in Table 2 below.
 - The Eligible Cardholder can pick and select the relevant Campaign Week & Dates as set out in Table 2 below to participate in this Campaign but each of them is entitled to receive only one (1) E-Voucher for the selected Campaign Week & Dates regardless of the number of Qualifying Spend transactions performed. .
6. For the avoidance of doubt, each Eligible Cardholder is entitled to receive up to a maximum of three (3) E-Vouchers worth Ringgit Malaysia Thirty (RM30) only throughout the Campaign Period on a first come, first served basis regardless of the number of Qualifying Spend transactions performed.
7. The total E-Voucher pool allocation is capped at Ringgit Malaysia One Hundred Fifty Thousand (RM150,000) with a monthly capping of Ringgit Malaysia Twenty Five Thousand (RM25,000) each throughout the Campaign Period as set out in Table 2 below. HLB has no obligation to inform the Eligible Cardholders should the E-Voucher pool allocation reach its limit.

Table 2

Campaign Week & Dates	Total Weekly E-VoucherPool	Total E-Voucher Pool	Fulfilment Date
Week 1: 25 September 2021 to 27 September 2021	RM25,000	RM150,000	By 31 October 2021
Week 2: 25 October 2021 to 27 October 2021	RM25,000		By 30 November 2021
Week 3: 25 November 2021 to 27 November 2021	RM25,000		By 31 December 2021
Week 4: 25 December 2021 to 27 December 2021	RM25,000		By 31 January 2022
Week 5: 25 January 2022 to 27 January 2022	RM25,000		By 28 February 2022
Week 6: 25 February 2022 to 27 February 2022	RM25,000		By 31 March 2022

8. The E-Voucher will be sent to the Eligible Cardholders' mobile numbers recorded with the Bank through SMS t by the Fulfilment Date for the respective Campaign Week/Dates as stated in Table 2. At the point of awarding the E-Voucher, the Cards' accounts of the Eligible Cardholders must be valid/active, in good standing and must not be in breach of any of the T&Cs of this Campaign and/or the General Terms and Conditions of HLB Cardholder Agreement, failing which the Eligible Cardholders will be disqualified automatically from receiving theE-Voucher.
9. The E-Voucher will be awarded based on the transaction date and/or time (Malaysian Date and/or Malaysian Time) captured in the Bank's record. In the event there are multiple Qualifying Spend transactions performed by multiple Eligible Cardholders at the same date and/or time, the E-

Voucher will be awarded to the Eligible Cardholder with the highest Qualifying Spend amount captured in the Bank's system.

10. The Bank shall not be liable and responsible for any failure or delay in transmission and/or reflection in the Eligible Cardholder's accounts on the relevant Qualifying Spends which may result in the Eligible Cardholders being omitted from receiving the E-Voucher.
11. The E-Voucher shall be valid until 23:59pm on the expiry date as stated on the SMS sent to the Eligible Cardholder.
12. The E-Voucher can only be redeemed at Guardian online at www.guardian.com.my and for this purpose, any delivery charges shall be borne by the Eligible Cardholders personally and shall be excluded from the redemption amount of the E-Voucher. .
13. Eligible Cardholders are allowed to redeem up to a maximum of one (1) E-Voucher for one (1) single transaction at a time. Once redeemed, the E-Voucher redemption cannot be reversed or cancelled.
14. For any enquiries on redeeming the E-Voucher, please email feedback@guardian.com.my

GENERAL

15. By participating in this Campaign, the HLB Cardholders and/or Eligible Cardholders:
 - (a) agree that they have read, understood and agreed to be bound by the T&Cs herein and the General Terms and Conditions of the Cardholder Agreement available at the Bank's website at www.hlb.com.my ("**Bank's Website**");
 - (b) agree that all records of Qualifying Spend transactions captured by the Bank's system for the purpose of this Campaign are accurate and final;
 - (c) agree that the Bank's decision on all matters relating to this Campaign shall be final, conclusive and binding on all the HLB Cardholders and/or Eligible Cardholders;
 - (d) agree that any reversal of transactions shall be excluded from and not be taken into account of the Qualifying Spend;
 - (e) agree that the E-Voucher is non-transferable to any third party and non-exchangeable for cash, credit or in kind;
 - (f) agree to access the Bank'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) consent and authorise the Bank to disclose their personal data i.e., contact numbers and/or email addresses to an authorised 3rd party vendor, Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or DCATALYST Sdn Bhd (200801017996 (819292-U)) as the bank deems fit for the purpose of sending SMS and/or email to promote this Campaign.
16. The Bank reserves the right to:
 - (a) disqualify any Eligible Cardholders from participating in this Campaign for any valid reasons whatsoever as the Bank may deem fit. In particular, any Eligible Cardholder who has performed the Qualifying Spend in a manner or pattern which the Bank 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 E-Voucher where there is reversal of Qualifying Spend, as applicable, or termination of the Card(s) during the Campaign Period and/or at the point of awarding the E-Voucher 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 the Bank's Website or in any other methods which the Bank deems practical, in order to give a prior notice to the Eligible Cardholders.
17. The Bank 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, MyDebit, Merchant establishments, or any party in which may result in the Eligible Cardholders being omitted from this Campaign.
 18. 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.
 19. In addition to the terms stipulated above, Eligible Cardholders agree that the General Terms and Conditions of the Cardholder Agreement shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between this T&Cs and the General Terms and Conditions of the Cardholder Agreement, the specific terms in this T&Cs shall prevail to the extent of such discrepancies.
 20. In the event of any discrepancies between this 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 the Bank's Website shall prevail.