

HLB SHELL DEBIT CAMPAIGN

Last updated on 25 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 Shell Debit Campaign**" ("**Campaign**") commences on 01 October 2021 at 00:00:00 hours (12:00 a.m.) and ends on 25 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**"):

ELIGIBILITY

1. The Campaign is open to all existing cardholders ("**HLB Cardholders**") of Hong Leong Bank Debit Card/Hong Leong Islamic Bank Debit Card-i ("**Debit Card**") including new HLB Cardholders who sign up for the Debit Card during Campaign Period.
2. HLB Cardholders shall exclude the following persons:
 - (a) HLB Cardholders who possess Debit Cards which are NOT issued in Malaysia;
 - (b) HLB Cardholders whose Debit Cards' account(s) are NOT in good standing, inactive, tagged to a closed or inactive Current Account or Savings Account ("**CASA**") or who are in breach of any terms and conditions of the Debit Card account(s) and/or CASA at any time during the Campaign Period;
 - (c) HLB Cardholders whose Debit 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 Five (RM5) cashback ("**Cashback**") for the **Qualifying Spend** performed at any Shell petrol outlets ("**Shell**") as set out in Table 1 below during the Campaign Period subject to the terms and conditions herein ("**Eligible Cardholders**").

Table 1

Participating Merchant	Qualifying Spend	Total Prize Allocation
Shell	A minimum of Ringgit Malaysia Fifty (RM50) in a single receipt performed using the Debit Card at any Shell petrol outlets in the respective Campaign Week as set out in Table 2 below	RM5 Cashback

4. For the avoidance of doubt, the Qualifying Spend includes spend on petrol at both Outdoor Payment Terminals and Indoor cashier counters and also, any spend only in Shell Select stores. It does not include any spend at other outlets within Shell premises such as Costa, McDonalds, car wash or car repair services, other restaurants, food outlets and services not rendered by Shell

CAMPAIGN FULFILMENT

5. Eligible Cardholders selection for Cashback:
- (a) Cashback will be awarded to the Eligible Cardholders on a first come, first served basis.
 - (b) Each Eligible Cardholder is eligible to receive only one (1) time Cashback worth Ringgit Malaysia Five (RM5) for each Campaign Week as set out in Table 2 below regardless of the number of Qualifying Spend transactions performed.
6. Each Eligible Cardholder is entitled to receive up to a maximum of eight (8) Cashback worth Ringgit Malaysia Forty (RM40) throughout the Campaign Period on a first come, first served basis.
7. The total Cashback pool allocation is capped at Ringgit Malaysia Five Hundred Thousand (RM500,000) with a weekly capping of Ringgit Malaysia Sixty Two Thousand Five Hundred (RM62,500) each throughout the Campaign Period as set out in Table 2 below. The Bank has no obligation to inform the Eligible Cardholders should the Cashback pool allocation reach its limit.

Table 2

Campaign Week	Total Weekly Cashback Pool	Total Cashback Pool	Fulfilment Date
Week 1: 1 October 2021 – 7 October 2021	RM62,500	RM500,000	By 28 October 2021
Week 2: 8 October 2021 – 14 October 2021	RM62,500		By 4 November 2021
Week 3: 15 October 2021 – 21 October 2021	RM62,500		By 11 November 2021
Week 4: 22 October 2021 – 28 October 2021	RM62,500		By 18 November 2021
Week 5: 29 October 2021 – 4 November 2021	RM62,500		By 25 November 2021
Week 6: 5 November 2021 – 11 November 2021	RM62,500		By 2 December 2021
Week 7: 12 November 2021 – 18 November 2021	RM62,500		By 9 December 2021
Week 8: 19 November 2021 – 25 November 2021	RM62,500		By 16 December 2021

8. The Cashback will be directly credited into the Eligible Cardholders' account by the Fulfilment Date as stated in Table 2. At the time of crediting the Cashback, the Debit Card 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 the Cashback.

9. The Cashback will be awarded based on the transaction date and/or time (Malaysia 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 Cashback 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 Spend which may result in the Eligible Cardholders being omitted from receiving the Cashback.

GENERAL

11. 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 transactions captured by the Bank's system for the purpose of this Campaign are accurate and final;
 - (c) agree that 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 Cashback is non-transferable to any third party and non-exchangeable for, 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 address to an authorised 3rd party vendor, Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or DCATALYST Sdn Bhd (200801017996 (819292-U)) as HLB deems fit for the purpose of sending SMS and/or email to promote this Campaign.
12. 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 Cashback 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 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 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.
13. 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 and/or not being entitled to the Cashback.
14. 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.

15. 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.
16. 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.