

PRINCIPAL CREDIT CARDS GENERIC ACQUISITION CAMPAIGN

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "Principal Credit Cards Generic Acquisition Campaign" ("Campaign") commences on **02 April 2021** at 00:00:00 hours (12:00 a.m.) and ends on **30 June 2021** 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 HLB Principal Credit Cardholders ("NTC Principal Cardholders") who have during the Campaign Period, applied for at least one (1) of the Eligible Cards as stated in Table 1 below via income documents submission through the following channels:
 - (i) HLB Branch;
 - (ii) HLB Direct Sales;
 - (iii) HLB Connect Online Banking;
 - (iv) HLB Corporate Website at www.hlb.com.my ("HLB's Website");
 - (v) Telemarketing; or
 - (vi) InBranch Service Tablet.

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	Sutera Platinum
WISE Gold	I'm
Essential Gold	Platinum/Gold
I'm	
Platinum/Gold/Signature	

2. NTC Principal Cardholders refer to new cardholders who do not hold any existing HLB credit cards (including MACH) prior to the Campaign Period.
3. The following shall **NOT** be eligible to participate in this Campaign:
 - (i) Existing principal cardholders of any HLB credit cards;
 - (ii) NTC Principal Cardholders who have joined other HLB credit card acquisition campaigns during the same period;

- (iii) Cardholders whose HLB credit card account(s) is/are delinquent;
 - (iv) 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;
 - (v) NTC Principal 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 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
 - (vi) Existing HLB and/or HLISB staff.
4. For the purpose of this Campaign, all applications for the Eligible Cards by NTC Principal Cardholders via the channel stated under Clause 1 above during the Campaign Period (“**Eligible Cardholders**”) are subject to HLB’s approval and all applications must be successfully approved latest by **31 July 2021**

CAMPAIGN MECHANICS

5. Subject to fulfilment of Clause 4 above, the Eligible Cardholders will be entitled to enjoy the following offers:
- (a) Annual Fee Waiver (“Annual Fee Waiver”)**
 - (i) The Eligible Cardholders, who have performed a minimum of one (1) Retail Spend (as defined under Clause 6 below) of any amount for Eligible Card approved and issued by HLB under this Campaign within forty-five (45) 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) RM25 Cashback (“Cashback 1”)**
 - (i) Eligible Cardholders who have activated each of the approved Eligible Card within forty-five (45) days from the Eligible Card’s approval date will be entitled to Ringgit Malaysia Twenty-Five (RM25) Cashback.
 - (ii) The total allocation of the Cashback 1 is capped at Ringgit Malaysia Four Hundred Fifty Thousand (RM450,000) on a first come, first served basis throughout the Campaign Period.
 - (iii) In the event the Eligible Cardholders have fulfilled the conditions as stated in Clause 5(b)(i) above (“**Cashback 1 Winner**”), the Cashback 1 shall be credited to the Cashback 1 Winners’ credit card account according to Table 2 below:

Table 2: Cashback 1 Fulfilment Schedule

Eligible Card Approval Month	Campaign Fulfilment Month for Cashback 1
April 2021	By 30 June 2021
May 2021	By 31 July 2021
June 2021	By 31 August 2021
July 2021	By 30 September 2021

- (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 during the respective Campaign Fulfilment Month for Cashback 1.
 - (v) In the event of non-receipt of Cashback 1, the Cashback 1 Winners shall notify HLB within one (1) month after the end of the respective Campaign Fulfilment Month for Cashback 1, failing which the Cashback 1 Winners are deemed to have received the Cashback 1.
 - (vi) HLB does not have any obligation to inform the Eligible Cardholders in the event the Cashback 1 has reached the maximum allocation of Ringgit Malaysia Four Hundred Fifty Thousand (RM450,000) throughout the Campaign Period during or before the conclusion of the Campaign Period.
- (c) Submission Gift: RM20 KFC Voucher**
- (i) The first fifteen thousand (15,000) Eligible Cardholders who have applied for at least one (1) of the Eligible Cards as stated in Table 1 ("**Maximum Allocation**") through HLB Branch or HLB Direct Sales during the Campaign Period will be entitled to receive a Kentucky Fried Chicken ("**KFC**") dining voucher worth Ringgit Malaysia Twenty (RM20) ("**Voucher**") on a first come, first served basis throughout the Campaign Period.
 - (ii) For the avoidance of doubt, each Eligible Cardholder is entitled to receive only one (1) Voucher under this Campaign.
 - (iii) HLB does not have any obligation to inform the Eligible Cardholder in the event the Voucher allocated has reached the Maximum Allocation as mentioned under Clause 5(c)(i) above.
 - (iv) The Voucher will be given to the Eligible Cardholders by HLB staff upon the submission of their duly completed application form together with the relevant documents required for the Eligible Card at any HLB branch or to HLB Direct Sales. Thereafter, the Eligible Cardholders are required to acknowledge receipt of the Voucher.
 - (v) HLB gives no representation or warranty with respect to the suitability or validity of the Voucher to the Eligible Cardholders and HLB shall not be responsible to replace any lost, defaced, stolen, expired or torn Voucher. Any request for replacement of such lost, defaced, stolen, expired or torn Voucher shall not be entertained by HLB.

- (vi) The Voucher is issued by KFC and any queries or disputes pertaining to the use of the Voucher shall be settled directly between the Eligible Cardholders and the KFC without further recourse to HLB and KFC's terms and conditions in relation to the Voucher shall apply.

(d) InBranch Approval Gift: Luggage Bag

- (i) The first one hundred ninety-three (193) Eligible Cardholders who have successfully applied for at least one (1) of the Eligible Cards via the InBranch service tablet at HLB Branch and have Eligible Cards approved within the respective Eligible Card Approval Month as set out in Table 3 below will be entitled to one (1) unit of Urbanlite 20" Luggage Bag ("Gift").

Table 3: Gift Allocation Schedule

Eligible Card Application Month	Gift Allocation
April 2021	193
May 2021	193
June 2021	193

- (ii) The allocation of the Gift is capped at one hundred ninety-three (193) units per month of the Campaign Period and each Eligible Cardholder is entitled to one (1) Gift under this Campaign on a first come, first served basis.
- (iii) In the event the Eligible Cardholders have fulfilled the condition as stated under Clause 5(d)(i) above, the Eligible Cardholders will be notified by HLB by way of posting the list of Eligible Cardholders (Principal Cardholders names and/or masked Eligible Card numbers) on HLB's Website no later than **31 August 2021**.
- (iv) HLB does not have any obligation to inform the Eligible Cardholders in the event the Gift has reached the maximum allocation as defined under Clause 5(d)(ii) above during or before the conclusion of the Campaign Period.
- (v) The fulfilment of the Gift will be managed by PCM Perfect Marketing Sdn. Bhd. (200801019824 (821135-X)) a service provider appointed by HLB. The Gift will be delivered to the Eligible Cardholders' latest address registered with HLB by **30 September 2021 ("Delivery Date")**.
- (vi) It is the obligation of the Eligible Cardholders to provide their latest, valid, accurate telephone numbers and mailing addresses to HLB. HLB shall not be responsible in the event the Eligible Cardholders do not receive the Gift due incorrect or wrong mailing addresses provided to HLB.
- (vii) In the event the Eligible Cardholders who have received the notification under Clause 5(d)(iii) above but do not receive the Gift by the Delivery Date, the Eligible Cardholders shall notify HLB by **31 October 2021**, failing which, the Eligible Cardholders shall be deemed to have received the Gift.
- (viii) HLB gives no representation nor warranty with respect to the quality or suitability of the Gift to the Eligible Cardholders and HLB shall not be responsible to replace any lost, stolen, damaged or defective Gift (whether due to defects in materials or workmanship by the manufacturer under warranty or otherwise).

Eligible Cardholders shall, at their own costs and expense, deal directly with the manufacturer(s) or supplier(s) for any complaint, dispute or claim in relation to the Gift without recourse to HLB.

(e) RM300 Cashback with RM200 Monthly Spend over 6 Months (“Cashback 2”)

- (i) For the Eligible Cardholders who have performed Ringgit Malaysia Two Hundred (RM200) monthly Retail Spend (as defined under Clause 6 below) on the approved Eligible Card in the six (6) consecutive months from the Eligible Card’s approval date will be entitled to Ringgit Malaysia Fifty (RM50) Cashback 2 as per Table 4 below:

Table 4

Cards Approval Month	1 st Month	2 nd Month	3 rd Month	4 th Month	5 th Month	6 th Month
2 - 30 Apr 2021	Spend by 31 May 2021	Spend by 30 Jun 2021	Spend by 31 Jul 2021	Spend by 31 Aug 2021	Spend by 30 Sept 2021	Spend by 31 Oct 2021
1 – 31 May 2021	Spend by 30 Jun 2021	Spend by 31 Jul 2021	Spend by 31 Aug 2021	Spend by 30 Sept 2021	Spend by 31 Oct 2021	Spend by 30 Nov 2021
1 – 30 Jun 2021	Spend by 31 Jul 2021	Spend by 31 Aug 2021	Spend by 30 Sept 2021	Spend by 31 Oct 2021	Spend by 30 Nov 2021	Spend by 31 Dec 2021
1 – 31 Jul 2021	Spend by 31 Aug 2021	Spend by 30 Sept 2021	Spend by 31 Oct 2021	Spend by 30 Nov 2021	Spend by 31 Dec 2021	Spend by 31 Jan 2022

- (ii) Each Eligible Cardholder is entitled to Ringgit Malaysia Fifty (RM50) Cashback 2 per month and up to a maximum of Ringgit Malaysia Three Hundred (RM300) Cashback 2 under this Campaign.
- (iii) The total allocation of the Cashback 2 is capped at Ringgit Malaysia One Million Four Hundred Thousand (RM1,400,000) on a first come, first served basis throughout the Campaign Period.
- (iv) In the event the Eligible Cardholders have fulfilled the conditions as stated under Clause 5(e)(i) above (“**Cashback 2 Winners**”), Cashback 2 shall be credited to Cashback 2 Winners’ credit card accounts on a monthly basis in accordance to the relevant Campaign Fulfillment Month for Cashback 2 as set out in Table 5 below:

Table 5: Cashback 2 Fulfilment Schedule

Eligible Card Approval Month	Campaign Fulfilment Month for Cashback 2
April 2021	June 2021 to November 2021
May 2021	July 2021 to December 2021
June 2021	August 2021 to January 2022
July 2021	September 2021 to February 2022

- (v) The Cashback 2 Winners will be notified by HLB on a monthly basis 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 during the respective Campaign Fulfilment Month for Cashback 2.
 - (vi) In the event of non-receipt of Cashback 2, the Cashback 2 Winners shall notify HLB by one (1) month after the end of the respective month of the Campaign Fulfilment Month for Cashback 2 failing which the Winners are deemed to have received the Cashback.
 - (vii) HLB does not have any obligation to inform the Eligible Cardholders in the event the Cashback 2 has reached the maximum allocation of Ringgit Malaysia One Million Four Hundred Thousand (RM1,400,000) during or before the conclusion of the Campaign Period.
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:
- (i) cash withdrawal in any method (i.e., Automated Teller Machine, over-the-counter, quasi cash, cash advance, etc);
 - (ii) portfolio products such as Balance Transfer, Quick Cash One-Time Fee, Quick Cash Monthly Interest and Flexi Payment Plan;
 - (iii) JomPAY and government related transactions;
 - (iv) refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - (v) 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 TERMS & CONDITIONS

8. By participating in this Campaign, the NTC Principal Cardholders:
- (i) agree that they have read, understood and agree to be bound by the T&Cs herein, the General Terms and Conditions of the Credit 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 and/or Voucher and/or Gift 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 and/or the Gift;
 - (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 PCM Perfect Marketing Sdn. Bhd. (200801019824 (821135-X)) 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 General Terms and Conditions of the Credit Cardholder Agreement throughout the Campaign Period and at the point of the Annual Fee Waiver and/or the Cashback 1 and/or Cashback 2 and/or the Gift are rewarded. For the avoidance of doubt, if the Winners 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 the Cashback 1 and/or Cashback 2 and/or the Gift 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 the Cashback 1 and/or Cashback 2 and/or the Gift or non-compliance to the T&Cs herein;
 - (ii) replace and substitute the Annual Fee Waiver and/or the Cashback 1 and/or Cashback 2 and/or Voucher and/or the Gift 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 NTC Principal Cardholders; and
 - (iv) decline the eligibility of the Eligible Cardholder from receiving the Cashback 2 who has performed a Retail Spend not within the meaning of these T&Cs, in a manner or pattern which HLB deems to be abnormal, irregular and/or is indicative of an attempt to obtained 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 NTC Principal Cardholders being omitted from this Campaign.

11. In addition to the terms stipulated above, NTC Principal Cardholders agree that the General Terms and Conditions of the Credit Cardholder Agreement shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and the General Terms and Conditions of the Credit 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 NTC Principal 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.