

PRINCIPAL CREDIT CARDS ON-GROUND AND ONLINE WITH FD PLEDGE ACQUISITION CAMPAIGN
CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**Principal Fixed Deposit Pledge Credit Cards On-Ground and Online With Fixed Deposit Pledge 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 Principal Credit Cardholders ("**NTC Principal Cardholders**") who have during the Campaign Period, applied for at least one (1) of the Eligible Cards as set out in Table 1 appended below via Fixed Deposit/e-Fixed Deposit Pledge through the following channels:
 - (i) HLB Branch;
 - (ii) Direct Sales;
 - (iii) HLB Connect Online Banking;
 - (iv) HLB Corporate Website at www.hlb.com.my ("**HLB's Website**"); or
 - (v) Telemarketing.

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 is 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 (20050109144 (686191-W)) (“**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**
 - (i) Eligible Cardholders, who have performed a minimum of one (1) Retail Spend (as defined under Clause 6 below) of any amount for each 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 Rebate (“Cashback”)**
 - (i) Eligible Cardholders who have activated each Eligible Card approved 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 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 above (“**Cashback Winner**”), the Cashback shall be credited to the Cashback Winners’ credit card account according to Table 2 below:

Table 2: Cashback Fulfilment Schedule

Eligible Card Approval Month	Cashback Fulfilment Month
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 Winners will be notified by HLB by way of posting the list of Cashback Winners (i.e the names and/or masked Eligible Card numbers and/or cashback entitlement) on HLB’s Website during the respective Cashback Fulfilment Month.
- (v) In the event of non-receipt of the Cashback, the Cashback Winners shall notify HLB within one (1) month after the end of the respective Cashback Fulfilment Month, failing which the Cashback Winners are deemed to have received the Cashback.
- (vi) HLB does not have any obligation to inform the Eligible Cardholders in the event the Cashback has reached the maximum allocation of Ringgit Malaysia Four Hundred Fifty Thousand (RM450,000) during or before the conclusion of the Campaign Period.
- (c) HLB FD/eFD pledge 2.00% p.a. 6 months Interest Cashback with monthly credit card spend of RM200 for 6 consecutive months**
- (i) The Eligible Cardholders who have fulfilled the following criteria :-
- successfully pledged any new or existing Fixed Deposit (“FD”) or e-fixed deposit (“eFD”) at the time of application of the Eligible Cards and provided that the Eligible Cards are approved by HLB during the Campaign Period, AND
 - performed Ringgit Malaysia Two Hundred (RM200) Retail Spend (defined under Clause 6) monthly e for six (6) consecutive months from the Eligible Card’s approval date as set out in Table 3 below will be entitled to 2.00% p.a. interest cashback for six (6) months based on the FD/eFD pledge amount (“Interest Cashback”):

Table 3: Monthly Spend Period

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) The total allocation of the Interest Cashback for eFD pledge is capped at Ringgit Malaysia Three Hundred Fifteen Thousand (RM315,000) and for FD pledge is capped at Ringgit Malaysia One Million Six Hundred Thousand (RM1,600,000) on a first come, first served basis throughout the Campaign Period.
- (iii) FD or eFD pledge must be of a minimum amount of Ringgit Malaysia Two Thousand (RM2,000) and up to a maximum amount of Ringgit Malaysia Fifty Thousand (RM50,000) for each FD/e-FD Pledge.
- (iv) For the avoidance of doubt, Eligible Cardholders shall not be entitled to participate in any other ongoing HLB credit card acquisition campaigns.
- (v) The FD/eFD pledge must take place concurrently with the application for the Eligible Cards and shall take effect from the date the FD/eFD pledge is completed and approved.
- (vi) The FD/eFD pledge amount shall be the same with the credit limit of the Eligible Card assigned to Eligible Cardholders on 1:1 basis.
- (vii) The total allocation of the placement pool for this Interest Cashback is capped at Ringgit Malaysia Thirty-One Million Five Hundred Thousand (RM31.5 million) for eFD pledge and Ringgit Malaysia One Hundred Sixty Million (RM160 million) for FD pledge on a first come, first served basis throughout the Campaign Period.
- (viii) In the event the Eligible Cardholders have fulfilled the conditions as stated under Clauses 5(c)(i) above (“**Interest Cashback Winners**”), the Interest Cashback shall be credited to the Interest Cashback Winners’ credit card accounts on a monthly basis in accordance with the relevant Interest Cashback Fulfilment Month as set out in Table 4.

Table 4: Interest Cashback Fulfilment Schedule

Eligible Card Approval Month	Interest Cashback Fulfilment Month
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

- (ix) The Interest Cashback Winners will be notified by HLB on a monthly basis by way of posting the list of the Interest Cashback Winners (i.e the names and/or masked Eligible Card numbers and/or Interest Cashback entitlement) on HLB’s Website during the respective Interest Cashback Fulfilment Month.
- (x) In the event of non-receipt of the Interest Cashback, the Interest Cashback Winners shall notify HLB within one (1) month after the end of the respective month of the Interest Cashback Fulfilment Month failing which the Interest Cashback Winners are deemed to have received the Interest Cashback.
- (xi) HLB does not have any obligation to inform the Eligible Cardholders in the event the Interest Cashback has reached the maximum allocation of Ringgit Malaysia Three Hundred Fifteen Thousand (RM315,000) for e-FD pledge and Ringgit Malaysia One Million Six Hundred Thousand (RM1,600,000) for FD pledge.

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 the Cashback and/or Interest Cashback 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 Cashback Interest;
 - (vi) consent for HLB to disclose or publish their names, ID numbers (in masked form), Eligible Cards numbers (in masked form), entitlement to the Cashback and/or Cashback Interest on HLB’s Website;
 - (vii) authorize 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)) 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 and/or Cashback Interest are rewarded.

9. HLB reserves the right to:
 - (i) forfeit and/or claw back the Annual Fee Waiver and/or the Cashback and/or the Cashback Interest 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 Cashback and/or Cashback Interest or non-compliance to the T&Cs herein;
 - (ii) replace and substitute the Annual Fee Waiver and/or the Cashback and/or Cashback Interest 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 NTC Principal 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 Interest 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 obtain 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. All deposits are protected by PIDM up to RM250,000 for each depositor
14. 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.
15. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.