

## SUPPLEMENTARY CREDIT CARDS ON-GROUND ACQUISITION CAMPAIGN

### CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "Supplementary Credit Cards On-Ground 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 and existing HLB Principal Credit Cardholders ("HLB Principal Cardholders").

In order to participate in the Campaign:

- (a) new HLB Principal Cardholders are required to apply for at least one (1) Eligible Card as stated in Table 1 below together with one (1) supplementary credit card of the Eligible Cards during the Campaign Period; and
- (b) existing Principal Cardholders are required to apply for at least one (1) supplementary credit card of the Eligible Cards as stated in Table 1 below.

through the following channels:

- (i) HLB Branch
- (ii) HLB Direct Sales

**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. The following shall **NOT** be eligible to participate in this Campaign:
- (i) HLB Principal Cardholders who have joined other credit card acquisition campaigns during the same period;
  - (ii) HLB Principal Cardholders whose HLB credit card account(s) is/are delinquent;
  - (iii) HLB Principal 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;
  - (iv) HLB 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
  - (v) Existing HLB and/or HLISB staff.
3. For the purpose of this Campaign, all applications for the Eligible Cards by HLB Principal Cardholders via the channel stated in 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**

4. Subject to fulfilment of Clause 3 above, the Eligible Cardholders will be entitled to enjoy the following offers:
- (a) Annual Fee Waiver (“Annual Fee Waiver”)**
    - (i) Eligible Cardholders, who have performed a minimum of one (1) Retail Spend (as defined under Clause 5 below) of any amount for each approved Eligible Card 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 in Clause 4(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 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 above (“**Cashback 1 Winner**”), the Cashback shall be credited to the Cashback 1 Winners’ credit card accounts according to Table 2 below:

**Table 2: Cashback 1 Fulfilment Schedule**

Eligible Card Approval Month	Cashback 1 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 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 at [www.hlb.com.my](http://www.hlb.com.my) (“**HLB’s Website**”) during the respective Cashback 1 Fulfilment Month.
  - (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 Cashback 1 Fulfilment Month, 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 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) **RM50 cashback for RM50 monthly spend for three (3) consecutive months (“Cashback 2”)**
- (i) The allocation of the Cashback 2 is capped at Ringgit Malaysia Thirty Thousand (RM30,000) on a first come, first served basis under this Campaign.
  - (ii) Eligible Cardholders who have performed a Retail Spend (as defined under Clause 5 below) of Ringgit Malaysia Fifty (RM50) on the approved Eligible Card for three (3) consecutive months from the respective Cards Approval Month as set out in Table 3 below will be entitled to the Cashback 2.

**Table 3**

Cards Approval Month	1 <sup>st</sup> Month	2 <sup>nd</sup> Month	3 <sup>rd</sup> Month
2 – 30 Apr 2021	Spend by 31 May 2021	Spend by 30 Jun 2021	Spend by 31 Jul 2021
1 – 31 May 2021	Spend by 30 Jun 2021	Spend by 31 Jul 2021	Spend by 31 Aug 2021
1 – 30 Jun 2021	Spend by 31 Jul 2021	Spend by 31 Aug 2021	Spend by 30 Sept 2021
1 – 31 Jul 2021	Spend by 31 Aug 2021	Spend by 30 Sept 2021	Spend by 31 Oct 2021

- (iii) Each Eligible Cardholder is entitled to receive up to a maximum of Ringgit Malaysia Fifty (RM50) Cashback under this Campaign.
- (iv) In the event the Eligible Cardholders have fulfilled the conditions as stated under Clause 4(c)(ii) above (“**Cashback 2 Winners**”), Cashback 2 shall be credited to the Cashback 2 Winners’ credit card accounts according to Table 4 below:

**Table 4: Cashback 2 Fulfilment Schedule**

Eligible Card Approval Month	Cashback 2 Fulfilment Month
April 2021	By 31 August 2021
May 2021	By 30 September 2021
June 2021	By 31 October 2021
July 2021	By 30 November 2021

- (v) The Cashback 2 Winners will be notified by HLB by way of posting the list of the Cashback 2 Winners (i.e the names and/or masked Eligible Card numbers and/or cashback entitlement) on HLB's Website during the respective Cashback 2 Fulfilment Month.
  - (vi) In the event of non-receipt of Cashback 2, the Cashback 2 Winners shall notify HLB within one (1) month after the end of the respective Cashback 2 Fulfilment Month, failing which the Cashback 2 Winners are deemed to have received the Cashback 2.
  - (vii) HLB does not have any obligation to inform the Eligible Cardholders in the event Cashback 2 has reached the maximum allocation of Ringgit Malaysia Thirty Thousand (RM30,000) during or before the conclusion of the Campaign Period.
5. **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.
6. 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**

7. By participating in this Campaign, HLB 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;
  - (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 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 Cashback 1 and/or Cashback 2;
  - (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)) 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 are rewarded. For the avoidance of doubt, if the Eligible Cardholders have more than one (1) Eligible Cards, the Cashback 1 and/or Cashback 2 will be credited to the Eligible Card account with the most number of transactions.
8. HLB reserves the right to:
- (i) forfeit and/or claw back the Annual Fee Waiver and/or the Cashback1 and/or Cashback 2 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 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 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 HLB 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 HLB 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 Eligible Cardholders.
- 9. 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 HLB Principal Cardholders being omitted from this Campaign.
- 10. In addition to the terms stipulated above, HLB 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.
- 11. 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.
- 12. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the HLB Principal Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.
- 13. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.