

HLB VISA CREDIT CARD “BID IT, WIN IT!” CAMPAIGN

Last updated on 8 January 2023

CAMPAIGN PERIOD

The Hong Leong Bank Berhad’s (193401000023 (97141-X)) (“HLB”) “Bid it. Win it!” campaign (“Campaign”) commences on **09 December 2022** at 00:00:00 hours (12:00 a.m.) and ends on **31 March 2023** 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”):

CAMPAIGN ELIGIBILITY

1. The Campaign is open to all new and existing HLB Visa Credit Cardholders (“Cardholders”).
2. The following persons shall not be eligible to participate in this Campaign:
 - (a) HLB Visa Cardholders whose HLB Visa Credit card(s) (collectively known as the (“Cards”) are NOT issued in Malaysia;
 - (b) Cardholders whose Cards accounts are NOT in good standing, inactive, or who are in breach of any terms and conditions of HLB credit card account(s) at any time during the Campaign Period;
 - (c) Cardholders whose Cards’ accounts are invalid or cancelled at any time during the Campaign Period; and
 - (d) 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 or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period.

CAMPAIGN MECHANICS

3. In this Campaign, a Cardholder can earn bid points (“Bid Points”) from the following tier(s) (“Tier”) by using his/her Card(s) on the following transactions (“Qualifying Transactions”) from **09 December 2022 to 08 March 2023**:

Tier	Qualifying Transactions	Qualifying Amount	Bid Point(s) to be Awarded*	Example Scenario
1	Purchase in local currency (Ringgit Malaysia) at any merchant(s) except those listed from Tier 2 to Tier 6 below.	Every RM50 in a single transaction	1 Bid Point	Spend RM280.50 in a single transaction at a hardware store = 5 Bid Points
2	(i) Payment made via Google Pay (ii) Purchase with Easy Payment Plan (iii) Payment to Insurance or Utilities merchants (as defined under Clause 4 below) (iv) Purchase in foreign currency	Every RM50 in a single transaction	5 Bid Points	Purchase home appliances of RM1,399 with 12-month 0% Easy Payment Plan = 135 Bid Points Or Payment made in Singapore Dollar (SGD) for an amount which is equivalent to RM950

Tier	Qualifying Transactions	Qualifying Amount	Bid Point(s) to be Awarded*	Example Scenario
				(after currency conversion during transaction posting date) = 95 Bid Points
3	<p>Successful application of Quick Cash or Balance Transfer.</p> <p>Click here for details of Balance Transfer services</p> <p>Click here for details of Quick Cash services</p>	Every RM500 of approved Quick Cash or Balance Transfer amount	5 Bid Points	Successful application of Balance Transfer of RM15,000 = 150 Bid Points
4	<p><u>Weekday Lunch and Dinner Spend</u></p> <p>Transaction on Dining (according to Merchant Category as defined under Clause 4 below) in local currency (Ringgit Malaysia) on a weekday (between Monday to Friday) at the following timing(s):</p> <p>(a) Between 12:00 p.m. to 2:59 p.m.; or</p> <p>(b) Between 7:00 p.m. to 11:59 p.m.</p>	Every RM50 in a single transaction	10 Bid Points	Spend RM120.50 in a single transaction at a restaurant with transaction timestamp of 1:30 p.m. on a Tuesday = 20 Bid Points
5	<p><u>Weekend Spend</u></p> <p>Transaction on the following Merchant Categories (as defined under Clause 4 below): Dining, Retail Shopping, Electronics, Furniture, Departmental Stores Dining, Petrol, Groceries, or Pharmacy</p> <p>Transaction in local currency (Ringgit Malaysia) on weekend (between Saturday to Sunday) at any time of the day.</p>	Every RM50 in a single transaction	10 Bid Points	Spend RM270.50 in a single transaction on groceries on a Sunday = 50 Bid Points

Tier	Qualifying Transactions	Qualifying Amount	Bid Point(s) to be Awarded*	Example Scenario
6	<p><u>Event Spend</u></p> <p>Transaction on selected Merchant Categories and/or during selected event (“Event”) period(s) as announced on HLB’s website from time to time.</p>	Every RM50 in a single transaction	20 Bid Points	Spend RM110.00 in a single transaction at selected Merchant Category during the Event = 40 Bid Points

4. The following are the Merchant Category Code(s) (“MCC”) applicable to the Merchant Categories of the Qualifying Transactions listed under Clause 3 above:

Merchant Category	Merchant Category Codes (MCC)						
Insurance	5960						
	6300						
Utilities	4821	5968					
	4899	9399					
	4900						
Groceries	5411						
Petrol	5541						
	5542						
Dining	5811	5814					
	5812						
	5813						
Electronics	5722	7623					
	5732	7629					
	7622						
Furniture	5712						
	7641						
Retail Shopping	5200	5331	5691	5921	5945	5975	5997
	5211	5399	5697	5931	5946	5976	5998
	5231	5611	5698	5932	5947	5977	5999
	5251	5621	5699	5933	5948	5978	5422
	5261	5631	5713	5935	5949	5983	5441
	5262	5641	5714	5937	5950	5992	5451
	5271	5651	5718	5940	5970	5993	5462
	5300	5655	5719	5941	5971	5994	5499
	5309	5661	5733	5942	5972	5995	5944
	5310	5681	5735	5943	5973	5996	7631
Departmental Store	5311						

Merchant Category	Merchant Category Codes (MCC)
Pharmacy	5912

- The assignment of MCC and descriptions of a merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct MCC. For the avoidance of doubt, HLB shall not be responsible for any incorrect assignment of MCC by the acquiring bank.
- In the event that the Qualifying Transaction is eligible for two (2) or more Tiers (e.g. Payment made via Google Pay and for Weekday Lunch and Dinner Spend which will trigger eligibility for Tier 2 and Tier 4), each Qualifying Transaction is eligible to earn Bid Points from ONE Tier only, which is the Tier that awards the highest Bid Points to the Cardholder.
- The following capping shall apply to the Bid Points earned from the Qualifying Transactions:

Bid Points in a single transaction from Tier 1, Tier 2, Tier 4, Tier 5 OR Tier 6.	500 Bid Points
Bid Points from the same merchant in a Campaign Month (as defined under Clause 7).	500 Bid Points
Bid Points from Quick Cash or Balance Transfer (Tier 3) throughout Campaign.	500 Bid Points

Bid Points will be added to the Cardholder's campaign account ("**Campaign Account**") which is a user profile page that is accessible with Cardholder's login details as provided in Clause 9. A Cardholder's Campaign Account contains the Cardholder's Bid Points and can only be accessed or used for the purpose of this Campaign only.

Bid Points will be added based on the following schedule:

Campaign Month	Qualifying Transactions date	Date which Bid Points will be added to Cardholders
1	From 09 December 2022 to 31 December 2022	Before or on 12 January 2023
2	From 01 January 2023 to 15 January 2023	Before or on 30 January 2023
	From 16 January 2023 to 31 January 2023	Before or on 15 February 2023
3	From 1 February 2023 to 15 February 2023	Before or on 28 February 2023
	From 16 February 2023 to 8 March 2023	Before or on 20 March 2023

- The Qualifying Transaction(s) must be posted no later than five (5) days after the date which the Qualifying Transaction(s) was performed in order for the Cardholders to earn the Bid Points. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the Qualifying Transactions by Visa International Incorporated, merchant establishments, or any party in which may result in the Cardholders being omitted from this Campaign.
- Upon Bid Points being added to the Cardholders' Campaign Account, each Cardholder will receive an SMS or email notification which contains:

- (i) the Cardholder's login details to access his/her Campaign Account on the Campaign website ("**Campaign Website**");
 - (ii) URL link to the Campaign Website; and
 - (iii) total Bid Points earned from Qualifying Transaction(s) based on Qualifying Transactions date specified in Clause 7 above.
10. Starting from **13 January 2023 to 31 March 2023** ("**Bid Points Utilization Period**"), each Cardholder can log in to the Campaign Website with details provided under Clause 9, to use his/her Bid Points on the following section(s) on the Campaign Website:
- (i) The "**Bid It**" section ("**Bid It**") where a Cardholder can participate in a contest to "bid" for an item ("**Bidding Prize**") using his/her Bid Points; or
 - (ii) The "**Win It**" section ("**Win It**") where a Cardholder can convert his/her Bid Points to contest entries for the prize of his/her choice ("**Contest Prize**") and be in the running to win the Contest Prize.

All Bidding Prizes and Contest Prizes for selection will be published on the Campaign Website under their respective sections as specified in Clause 11 and Clause 12 below. Cardholders will have to visit the Campaign Website to find out the details of the Bidding Prizes and Contest Prizes, and follow the instructions specified in Clause 11 and Clause 12 below to win the Bidding Prizes or Contest Prizes of his/her choice.

11. Under the "**Bid It**" section:
- (i) Bidding Prizes will be revealed and opened for bidding with their details such as product specifications, package contents, validity, and any other information (if applicable) published on the Campaign Website throughout the Campaign Period;
 - (ii) Each Bidding Prize will be priced at a starting bid of zero (0) Bid Points;
 - (iii) When a Bidding Prize is opened for bidding ("**Bid Open Time**"), a Cardholder may use his/her Bid Points to place a bid on the Bidding Prize. Each Bidding Prize will be available for Cardholders to place their bid on, for up to five (5) days or one hundred twenty (120) hours from the Bid Open Time ("**Bidding Period**"). Bids placed outside of Bidding Period will not be accepted;
 - (iv) The latest bid (based on highest Bid Points amount submitted by a Cardholder) for a Bidding Prize (the "**Recent Bid**") will be displayed on the Campaign Website for respective Bidding Prizes on the Campaign Website. A Cardholder can only place a bid by submitting a Bid Point amount which is higher than the Recent Bid;
 - (v) A Cardholder may place a bid with a Bid Points amount which is equivalent to an incremental of between one (1) to ten (10) Bid Points from the Recent Bid. Bid Points can only be submitted in round figures without decimal points i.e. "2 Bid Points" instead of "2.4 Bid Points". Bid Points submitted for a bid may not be changed or edited;
 - (vi) A Cardholder may not bid on the same item if he/she is currently the owner of the Recent Bid;
 - (vii) A Cardholder is only allowed to place a bid if he/she does not have Recent Bid on two (2) other Bidding Prizes;
 - (viii) A Bidding Prize will be awarded to the Cardholder who places a bid with the highest Bid Points amount during the Bidding Period for the Bidding Prize ("**Highest Bidder**");
 - (ix) A Bidding Prize, if specified, may also be awarded to multiple Cardholders, based on the number of Highest Bidders eligible for the Bidding Prize as indicated at the details of the Bidding Prize on Campaign Website. For example, a Bidding Prize which indicates that "Top 10 Highest Bidders win" will be awarded to ten (10) Cardholders who bid with the highest Bid Points during the Bidding Period for the Bidding Prize;
 - (x) The winner(s) of a Bidding Prize ("**Bidding Prize Winners**") will receive notification on the Campaign Website after the Bidding Period. Cardholders who are not the Winners of the Bidding Prize will have their Bid Points returned to their Campaign Account; and
 - (xi) Each Cardholder may only win up to three (3) Bidding Prizes throughout the Campaign Period. He/she will not be able to place a bid after winning three (3) Bidding Prizes.

12. Under the "**Win It**" section:

- (i) Contest Prizes will be revealed and opened for contest entries submission with their details such as number of winners, closing date for contest entries submission, number of contest entries in the running, product specifications and any other information (if applicable) published on the Campaign Website throughout the Campaign Period
 - (ii) A Cardholder may select his/her preferred Contest Prize(s) on the Campaign Website;
 - (iii) One (1) Bid Point can be converted to One (1) contest entry for a Contest Prize. The conversion process is not reversible and Bid Points which are converted to contest entries will not be returned to the Cardholder;
 - (iv) Contest entries for each Contest Prize must be submitted before the closing date indicated on each Contest Prize on the Campaign Website. Contest entries which are submitted for a Contest Prize may not be changed or edited;
 - (v) When a Cardholder submits his/her contest entries for a Contest Prize, he/she will be required to answer a question (“**Q&A**”) which is related to HLB or the Campaign;
 - (vi) A Cardholder is allowed to make multiple submissions of contest entries for a Contest Prize, however only the answer provided by the Cardholder during his/her latest submission of the contest entries will be recorded as his/her final answer to the Q&A;
 - (vii) The winner(s) of respective Contest Prize(s) (“**Contest Prize Winners**”) will be randomly selected by HLB’s automated system from the pool of contest entries of respective Contest Prize(s) (“**Winner Selection Process**”). Only Cardholders who have answered the Q&A correctly during the contest entry submission will be eligible for the Winner Selection Process; and
 - (viii) The Contest Prize Winner(s) of respective Contest Prize(s) will be announced on the Campaign Website within sixty (60) days from the end of Campaign Period.
13. All Bid Points for the purpose of this Campaign shall expire and considered void at the end of Campaign Period.
14. For the purpose of Clause 3 above, Qualifying Transactions includes online and retail purchases transacted locally and internationally. Qualifying Transactions made in currencies other than Ringgit Malaysia (“**RM**”) will be converted to and computed in RM based on the conversion rate determined by HLB at the time of transaction. The Qualifying Transactions of this Campaign shall **EXCLUDE** the following:
- (i) portfolio products (other than those specified under Clause 3) such as Flexi Payment Plan (FPP);
 - (ii) refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - (iii) 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.
15. Qualifying Transactions made by supplementary credit cardholder(s) under a principal credit cardholder’s account(s) will also be included in the computation of the principal credit cardholder’s eligibility for the Campaign.

WINNERS AND PRIZES FULFILMENT

16. By participating in this Campaign, a Cardholder agrees that his/her personal information including name and the last four (4) digits of their NRIC card or passport number may be used for the purpose(s) of the Campaign including publication of winners list on HLB website or the Campaign Website.
17. winners (collectively known as the “**Winners**”) of the Bidding Prize and/or Contest Prize (collectively known as the “**Prizes**”) will be informed via email and/or SMS on the details related to fulfillment of the Prizes within one hundred (100) days after the end of the Campaign Period.

18. It is the obligation of the Winners to provide their latest and valid contact details and email address to HLB within the Campaign Period and HLB shall not be responsible in the event HLB is unable to reach the Winner for any reasons whatsoever or if the Prize(s) does not reach Winner.
19. The Card accounts of the Winners must be valid and/or active, in good standing and must not be in breach of any of these T&Cs, the Cardholder Agreement and the Terms and Conditions in relation to the Card during the Campaign Period and up to the point the Prize is awarded, failing which the Winners will be disqualified automatically.
20. Winners shall liaise directly with the authorised supplier(s) for all matters related to item information, fulfilment, payment, delivery, claims and warranty. HLB gives no representation or warranty with respect to the quality or suitability of the item(s) and shall not be responsible to replace any lost, stolen or damaged items (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). Winners 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 item without recourse to HLB.
21. In the event HLB has a prize giving ceremony, selected Winner(s) will be required to attend at their own cost and expense to collect the Prize(s). In the event the Winner(s) is not able to attend the prize giving ceremony, the Winner(s) can nominate a representative to be present at the prize giving ceremony to accept the prize on his/her behalf. The representative will be required to present a written authorization from the Winner(s) and photocopy of the Winner's NRIC (front and back).
22. Winners shall assume full liability and responsibility in case of any liability, mishap, injury, damage, claim or accidents (including death) resulting from their participation in the Campaign, redemption and/or utilization of the Prize(s) and agree to release and hold HLB free and harmless of any liability.
23. All transportation, accommodation, personal costs and/or any other costs, fees and/or related expenses incurred in participating in the Campaign and/or redeeming the Prize(s) shall be the sole responsibility of the Winners.
24. HLB shall reserve the rights to use the names and/or photographs of the Winners as materials for the purposes of publicity, without any prior notice to the Winners. The Winners shall not be entitled to claim ownership or other forms of compensation on the materials.
25. In the event a Winner chooses not to accept a Prize, no replacement or exchange of Prize will be entertained.

GENERAL

26. By participating in this Campaign, the Cardholders:
 - (a) agree that they have read, understood and agree to be bound by these T&Cs herein, the specific Terms and Conditions in relation to the Card and the Cardholder Agreement available at HLB's website at www.hlb.com.my ("HLB's Website");
 - (b) agree that all records of the Qualifying Transactions captured by HLB's system for the purpose of this Campaign are final;
 - (c) agree that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all Cardholders;
 - (d) agree that the Campaign eligibility is non-transferable to any third party and non-exchangeable for any credit, cheque or in kind;
 - (e) agree to access HLB's Website at regular intervals to view these T&Cs of this Campaign to ensure that they keep up-to-date with any changes or variations to these T&Cs;
 - (f) authorise HLB to disclose their personal data i.e., name, contact numbers, address to its authorised 3rd party vendor including Infobip Asia Pacific Sdn Bhd (201001014145 (898379-

- U)) and any other Supplier(s) for the purpose of communication and fulfilment/delivery of product(s) for this Campaign; and
- (g) agree to be liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to their participation in this Campaign.
27. HLB reserves the right to:
- (a) disqualify any Cardholders who have performed the Qualifying Transactions 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 Cardholders;
 - (b) forfeit and/or claw back the Prizes where there is reversal of the Qualifying Transactions, as applicable, or termination of the Cards during the Campaign Period and/or at the point of awarding the Prize(s) or non-compliance to these T&Cs herein; and
 - (c) add, delete or amend these 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 prior notice to the Cardholders.
28. These T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Cardholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
29. In addition to the terms stipulated above, Cardholders agree that the Cardholder Agreement and the specific Terms and Conditions in relation to the Card shall be read together with these T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and the Cardholder Agreement or the specific Terms and Conditions in relation to the Card, the specific terms in this T&Cs shall prevail to the extent of such discrepancies.
30. 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.

If you have any enquiries regarding the terms and conditions, please email us at hlonline@hlbb.hongleong.com.my