

HLB CREDIT CARDS ACQUISITION CAMPAIGN (PRINCIPAL CREDIT CARD OFFER)

Last updated on 27 April 2022

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**HLB Credit Card Acquisition Campaign (Principal Credit Card Offer)**" ("**Campaign**") commences on **01 March 2022** at 00:00:00 hours (12:00 a.m.) and ends on **15 May 2022** 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-To-Card customers ("**NTC Applicants**") who have during the Campaign Period, applied for at least one (1) of the HLB Credit Cards ("**Eligible Cards**") as stated in Table 1 below 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	
WISE Gold	
Essential Gold	
I'm	
Gold	

2. The following shall **NOT** be eligible to participate in this Campaign:
 - (i) Existing principal cardholders of any HLB credit cards;
 - (ii) NTC Applicants who have joined other HLB credit card acquisition campaigns during the Campaign Period;
 - (iii) Existing 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) NTC Applicants 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 (200501009144 (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
 - (v) Existing HLB and/or HLISB staff.

3. For the purpose of this Campaign, all applications for the Eligible Cards by NTC Applicants via the channels stated under Clause 1 above during the Campaign Period are subject to HLB's approval and all applications must be successfully approved latest by **31 May 2022** ("**Eligible Cardholders**").

CAMPAIGN MECHANICS

4. Subject to the 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 perform a minimum of one (1) Retail Spend (as defined under Clause 5 below) of any amount using the Eligible Cards within sixty (60) days from the Eligible Cards’ approval dates 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 4(a)(i).

(b) RM25 Cashback (“Cashback 1”)

- (i) Eligible Cardholders who perform a minimum of one (1) Retail Spend (as defined under Clause 5 below) of any amount using the Eligible Cards within sixty (60) days from the Eligible Cards’ approval dates will be entitled to Ringgit Malaysia Twenty-Five (RM25) Cashback 1.
- (ii) For the avoidance of doubt, each Eligible Cardholder is entitled to receive ONLY one (1) Cashback 1 under each Eligible Card throughout the Campaign Period.
- (iii) The total allocation of Cashback 1 is capped at Ringgit Malaysia Two Hundred Ninety-Six Thousand (RM296,000) only on a first come, first served basis.
- (iv) In the event the Eligible Cardholders fulfil the conditions as stated under Clause 4(b)(i) above (“**Cashback 1 Winners**”), Cashback 1 shall be credited to the Cashback 1 Winners’ Eligible Card accounts in accordance with Table 2 below:

Table 2: Cashback 1 Fulfilment Schedule

Eligible Card Approval Month	Cashback 1 Fulfilment Month
March 2022	By 31 July 2022
April 2022	By 31 August 2022
May 2022	By 30 September 2022

- (v) 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 prior to or by the dates indicated in the respective Cashback 1 Fulfilment Month.
- (vi) 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 dates of Cashback 1 Fulfilment Month, failing which Cashback 1 Winners are deemed to have received Cashback 1.

(c) HLB Connect Sign Up RM25 Cashback (“Cashback 2”)

- (i) Eligible Cardholders who have signed up for HLB Connect Online Banking or HLB Connect Mobile Banking App (“**HLB Connect**”) within sixty (60) days from the Eligible Cards’ approval dates will be entitled to Ringgit Malaysia Twenty-Five (RM25) Cashback 2.
- (ii) For the avoidance of doubt, each Eligible Cardholder is entitled to receive ONLY one (1) Cashback 2 throughout the Campaign Period.
- (iii) The total allocation of Cashback 2 is capped at Ringgit Malaysia One Hundred Eighty-Five Thousand (RM185,000) only on a first come, first served basis.
- (iv) In the event the Eligible Cardholders have fulfilled the conditions as stated in Clause 4(c)(i) above (“**Cashback 2 Winners**”), Cashback 2 shall be credited to the Cashback 2 Winners’ Eligible Card accounts in accordance with Table 3 below:

Table 3: Cashback 2 Fulfilment Schedule

Eligible Card Approval Month	Cashback 2 Fulfilment Month
March 2022	By 31 July 2022
April 2022	By 31 August 2022
May 2022	By 30 September 2022

- (v) Cashback 2 Winners will be notified by HLB 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 prior to or by the dates indicated in the respective Cashback 2 Fulfilment Month.
- (vi) In the event of non-receipt of Cashback 2, Cashback 2 Winners shall notify HLB within one (1) month after the end of the respective dates of Cashback 2 Fulfilment Month, failing which Cashback 2 Winners are deemed to have received Cashback 2.
- (d) Earn up to RM300 Cashback with RM500 Monthly Spend over 3 Months ("Cashback 3")**
- (i) Eligible Cardholders who have performed a monthly Retail Spend (as defined in Clause 5 below) of Ringgit Malaysia Five Hundred (RM500) using the Eligible Cards for three (3) consecutive months within the **Cashback 3 Monthly Spend Period** as set out in Table 4 below will be entitled to receive a maximum amount of Ringgit Malaysia Three Hundred (RM300) Cashback 3.

Table 4: Cashback 3 Monthly Spend Period

Eligible Cards Approval Month	1 st Month	2 nd Month	3 rd Month
1 – 31 March 2022	Spend by 31 May 2022	Spend by 30 June 2022	Spend by 31 July 2022
1 – 30 April 2022	Spend by 30 June 2022	Spend by 31 July 2022	Spend by 31 August 2022
1 – 31 May 2022	Spend by 31 July 2022	Spend by 31 August 2022	Spend by 30 September 2022

- (ii) For the avoidance of doubt, each Eligible Cardholder is entitled to Ringgit Malaysia One Hundred (RM100) Cashback 3 per month if they only perform the Retail Spend of Ringgit Malaysia Five Hundred (RM500) on a particular month of the Cashback 3 Monthly Spend Period.
- (iii) The total allocation of Cashback 3 is capped at Ringgit Malaysia Two Million Two Hundred Twenty Thousand (RM2,220,000) only on a first come, first served basis throughout the Cashback 3 Monthly Spend Period as set out in Table 4 above.
- (iv) Subject to the total allocation under Clause 4(d)(iii) above, in the event the Eligible Cardholders fulfil the conditions as set out under Clause 4(d)(i) and/or Clause 4(d)(ii) above ("**Cashback 3 Winners**"), Cashback 3 shall be credited to Cashback 3 Winners' Eligible Card accounts on a monthly basis in accordance with the respective Cashback 3 Fulfilment Month as set out in Table 5 below:

Table 5: Cashback 3 Fulfilment Schedule

Eligible Card Approval Month	Cashback 3 Fulfilment Month
March 2022	31 July 2022, 31 August 2022 & 30 September 2022
April 2022	31 August 2022, 30 September 2022 & 31 October 2022

May 2022	30 September 2022, 31 October 2022 & 30 November 2022
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- (v) Cashback 3 Winners will be notified by HLB on a monthly basis by way of posting the list of Cashback 3 Winners (i.e. the names and/or masked Eligible Card numbers and/or cashback entitlement) on HLB's Website prior to or by the respective dates indicated in the Cashback 3 Fulfilment Month above.

(e) Balance Transfer @ 0% p.a. ("BT")

- (i) BT plan is available for the Eligible Cardholders who have submitted for the BT application within thirty (30) days from the Eligible Card's approval date;
- (ii) The available BT plan is subject to the "**BT Repayment Period**", "**Minimum BT Amount**" and "**BT Interest Rate**" as defined in Table 6 below.

Table 6

BT Repayment Period	Minimum BT Amount	BT Interest Rate
12 months	RM1,000	0.00% p.a.

- (iii) The BT allows the Eligible Cardholders to credit the BT Approved Amount (as defined under Clause 4(e)(v) below) to their credit cards with other banks in Malaysia via InterBank GIRO ("**IBG**").
- (iv) Eligible Cardholders can apply for the **Minimum BT Amount** as set out in Table 6 above and up to the maximum amount of Ringgit Malaysia Thirty Thousand (RM30,000) or 50% of the Eligible Card's available credit limit, whichever is lower. This is subject to HLB's approval.
- (v) The amount approved by HLB pursuant to the BT programme shall be called "**BT Approved Amount**".
- (vi) If HLB approves an Eligible Cardholder's application for BT, upon approval the BT Approved Amount shall be transferred to the Eligible Cardholder's BT account ("**BT Account**").
- (vii) The Eligible Cardholders shall not be entitled to any rewards points or cash rebates for the BT programme.
- (viii) The applications for BT can only be submitted via HLB Branches, Telemarketing, Direct Sales and Hong Leong Contact Centre. The Eligible Cardholders will be notified either via letter, email and/or Short Message System ("**SMS**") based on the correspondence/email addresses and/or contact numbers captured in HLB's system once their BT applications have been approved.
- (ix) Upon approval, the corresponding amount of the Eligible Cardholders' existing available credit limit will be reduced to the extent of the BT Approved Amount. The available credit limit will be progressively restored when the Eligible Cardholders repay the BT Approved Amount. HLB shall not be liable for any credit card transactions rejected by merchants due to insufficient credit limit arising therefrom.
- (x) The Eligible Cardholders shall pay the Minimum Payment as stated in the Eligible Card monthly statement by the payment due date. "**Minimum Payment**" is defined as:
- (a) 5% of the Outstanding Balance in the BT Account and the Eligible Card account billed to the respective Eligible Card monthly statement; or
- (b) Ringgit Malaysia Fifty (RM50),
whichever is higher.
- For the avoidance of doubt, "**Outstanding Balance**" means the outstanding balance due including fees, accrued interest, finance charges and other charges.
- (xi) If the Eligible Cardholders default in paying the Minimum Payment, an additional late payment fee of 1% will be charged on the Outstanding Balance as reflected on the Eligible Card account and BT Account, subject to a minimum of Ringgit Malaysia Ten (RM10), or a maximum of Ringgit Malaysia One Hundred (RM100), whichever is higher.
- (xii) Upon occurrence of any of the following events:

- (a) the Eligible Cardholders breach any of the T&Cs as well as the prevailing terms and conditions of the HLB's Cardholder Agreement;
- (b) the Eligible Cardholders' Eligible Card account and/or BT Account are in default for ninety (90) days and above; and/or
- (c) the Eligible Cardholders' Eligible Card account and/or BT Account are cancelled or terminated,

the Outstanding Balance of the BT Approved Amount shall immediately become due and payable and the Eligible Cardholders shall forthwith settle the Outstanding Balance. Otherwise, the approved BT Interest Rate (as stated in Table 6 above) will be retracted and an interest of 18% p.a. will be charged on the Outstanding Balance in the BT Account on a daily basis until the date of full repayment. Except if the BT was applied under Hong Leong Platinum Business Card, the Outstanding Balance will be treated as if the amount was charged from a retail transaction where the prevailing finance charges based on Tiered Pricing Structure shall be levied.

- (xiii) Pending the approval of the BT applications, the Eligible Cardholders shall continue to be liable to make payment to their other credit card or charge card accounts with the respective issuing financial institutions and/or companies in accordance with the terms governing the same. HLB shall not be liable for interest on any overdue payment and/or any finance charges incurred as a result of the Eligible Cardholders' and/or HLB's failure or delay in making payment to the other credit cards or charge card accounts with the respective issuing financial institutions and/or companies.
- (xiv) If the Eligible Cardholders intend to fully settle the Outstanding Balance in the BT Account prior to the expiry of the BT Repayment Period, an early settlement fees of Ringgit Malaysia Seventy (RM70) will be charged to the Eligible Cardholders' BT Account as part of the Outstanding Balance payable by the Eligible Cardholders.
- (xv) Each Eligible Cardholder is qualified to apply ONLY one (1) BT plan under the Balance Transfer @0% p.a. offer. In the event more than one (1) BT applications are submitted and approved, HLB may at its discretion retain the first or earliest approved BT plan and cancel the remaining ones.

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) refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
- (iv) 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

7. By participating in this Campaign, the Eligible Cardholders:

- (i) agree they have read, understood and agree to be bound by the T&Cs herein, HLB's General Terms and Conditions of the 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 Cashback 3 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 Cashback 1/Cashback 2/Cashback 3 and/or the BT offer;
 - (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 and/or Cashback 3 on HLB's Website;
 - (vii) authorise HLB to disclose their personal data i.e., correspondence/email addresses and/or 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 HLB's General Terms and Conditions of the Cardholder Agreement throughout the Campaign Period and at the point of the Annual Fee Waiver and/or Cashback 1 and/or Cashback 2 and/or Cashback 3 are rewarded. For the avoidance of doubt, if the Eligible Cardholders have more than one (1) Eligible Cards, Cashback 1 and/or Cashback 2 and/or Cashback 3 will be credited to the Eligible Card with the most number of transactions.
8. HLB reserves the right to:
- (i) forfeit and/or claw back the Annual Fee Waiver and/or Cashback 1 and/or Cashback 2 and/or Cashback 3 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 1 and/or Cashback 2 and/or Cashback 3 or non-compliance to the T&Cs herein;
 - (ii) replace and substitute the Annual Fee Waiver and/or Cashback 1 and/or Cashback 2 and/or Cashback 3 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 Eligible Cardholders;
 - (iv) decline the eligibility of the Eligible Cardholders from receiving the Annual Fee Waiver and/or Cashback 1 and/or Cashback 2 and/or Cashback 3 who have performed a Retail Spend 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;
 - (v) to reject the BT application submitted by the Eligible Cardholders; and
 - (vi) to disqualify any Eligible Cardholders from applying for BT.
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 Eligible Cardholders being omitted from this Campaign.
10. In addition to the terms stipulated above, the Eligible Cardholders agree that HLB's General Terms and Conditions of the Cardholder Agreement shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and HLB's General Terms and Conditions of the Cardholder Agreement, the specific T&Cs herein 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 constructed in accordance with the laws of Malaysia and the Eligible 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.

If you have any enquiries regarding the terms and conditions, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hbb.hongleong.com.my.