

HLB ABC 3.0 CREDIT CARDS ACQUISITION CAMPAIGN (SUPPLEMENTARY CARD OFFER)

Last updated on 30 March 2023

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "HLB ABC 3.0 Credit Card Acquisition Campaign (Supplementary Card Offer)" ("Campaign") commences on **16 January 2023** at 00:00:00 hours (12:00 a.m.) and ends on **15 April 2023** 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. The 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) of the HLB Credit Cards as stated in Table 1 below ("**Eligible Cards**") together with one (1) supplementary credit card of the Eligible Cards during the Campaign Period ("**Eligible Supplementary Cards**"); or
- (b) existing HLB Principal Cardholders (i.e. who already have the Eligible Cards prior to the Campaign Period) are required to apply for at least one (1) new Eligible Supplementary Card during the Campaign Period.

HLB Principal Cardholders must apply for Eligible Supplementary Cards through the following channels:

- (i) HLB Branch; or
- (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	
WISE Gold	
Essential Gold	
I'm	
Gold	

2. The following shall **NOT** be eligible to participate in the Campaign:
 - (i) HLB Principal Cardholders who have joined other HLB credit card acquisition campaigns during the same period;
 - (ii) HLB Principal Cardholders whose HLB credit card accounts 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 (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 the Campaign, all applications for the Eligible Supplementary Cards by HLB Principal Cardholders 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 **30 April 2023** ("**Eligible Cardholders**").

CAMPAIGN MECHANICS

4. Subject to the fulfilment of the conditions as set out under Clause 3 above, the Eligible Cardholders will be entitled to enjoy the following offers:

(a) 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 Supplementary Cards within sixty (60) days from the approval date of the Eligible Supplementary Cards' will be entitled to an annual fee waiver on the Eligible Supplementary Card for the 1st year ("**Annual Fee Waiver**").

(b) 8% Cashback

- (i) Eligible Cardholders who perform Retail Spend (as defined under Clause 5 below) of any amount within ninety (90) days of the approval dates of the Eligible Supplementary Cards, using the Eligible Supplementary Cards will be entitled to receive 8% cashback capped at a maximum amount of Ringgit Malaysia One Hundred (RM100) throughout the Campaign Period ("**Cashback**").
- (ii) For the avoidance of doubt, each Eligible Cardholder is entitled to receive ONLY one (1) Cashback throughout the Campaign Period.
- (iii) The total allocation of Cashback is capped at Ringgit Malaysia Fifty Thousand (RM50,000) only on a first come, first served basis.
- (iv) Subject to the total allocation cap as stated under Clause 4(b)(iii) above, in the event the Eligible Cardholders fulfil the conditions as stated under Clause 4(b)(i) above ("**Cashback Winners**"), Cashback shall be credited to the Cashback Winners' Eligible Card accounts in accordance with Table 2 below:

Table 2: Cashback Fulfilment Schedule

Eligible Card Approval Month	Cashback Fulfilment Date
January 2023	By 30 June 2023
February 2023	By 31 July 2023
March 2023	By 31 August 2023
April 2023	By 30 September 2023

- (v) Cashback Winners will be notified by HLB by way of posting the list of the Cashback Winners (i.e. masked 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 Fulfilment Dates indicated in Table 2 above.
- (vi) In the event of non-receipt of Cashback, Cashback Winners shall notify HLB within one (1) month after the respective Cashback Fulfilment Date, failing which Cashback Winners are deemed to have received the Cashback.
5. **Retail Spend** refers to any retail and online purchases (including standing instructions and 0% Interest Easy Payment Plan full amount upon purchase) transacted locally and/or overseas (including spend transacted in Ringgit Malaysia ("**RM**") and/or other currencies) which have been successfully charged to the Eligible Supplementary 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 (e.g. Automated Teller Machine, over-the-counter, quasi cash, cash advance, etc.);
 - (ii) portfolio products such as Balance Transfer, Quick Cash, Flexi Payment Plan, etc.;
 - (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.
7. For the avoidance of doubt, the Eligible Cardholders can only participate in the Campaign using one (1) Eligible Card. If the Eligible Cardholders have more than one (1) Eligible Supplementary Card, the Cashback will be credited to the Eligible Card account with the most number of transactions.
8. The Eligible Cardholders is only entitled to get the Annual Fee Waiver and the Cashback once throughout the Campaign Period, notwithstanding that the Eligible Cardholder has more than one (1) Eligible Supplementary Cards. If the Eligible Cardholder has more than one (1) Eligible Supplementary Card, spending from all the Eligible Supplementary Card will be accumulated.

GENERAL

9. By participating in the Campaign, the Eligible Cardholders agree:
 - (i) that they have read, understood and to be bound by the T&Cs herein, the general terms and condition of the HLB's Cardholder Agreement and the specific terms and conditions applicable to the relevant Eligible Cards available on HLB's Website;
 - (ii) that all records of transactions date within or outside Malaysia captured by HLB's system within the Campaign are final;
 - (iii) that HLB's decision on all matters relating to the Campaign shall be final, conclusive and binding on all the Eligible Cardholders;
 - (iv) that the Annual Fee Waiver and/or Cashback are non-transferable to any third party and non-exchangeable for up-front credit, cheque or in kind;
 - (v) to access HLB's Website at regular intervals to view the T&Cs of the 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;
 - (vi) to authorise HLB to disclose or publish their names (in masked form), ID numbers (in masked form), Eligible Cards numbers (in masked form), entitlement to Cashback on HLB's Website;
 - (vii) to authorise HLB to disclose their personal data i.e., correspondence/email address 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 providing SMS or email communications in relation to the Campaign; and
 - (viii) to ensure that all the approved Eligible Cards and Eligible Supplementary Cards are valid, active, in good standing and not be in breach of any of the T&Cs of the Campaign, the general terms and conditions of the HLB's Cardholder Agreement and/or the specific terms and conditions of the relevant Eligible Cards throughout the Campaign Period and at the point the Annual Fee Waiver and/or Cashback are awarded.
10. HLB reserves the right to:
 - (i) forfeit and/or claw back the Annual Fee Waiver and/or Cashback in the circumstance where there is a reversal of the Retail Spend or non-compliance to the T&Cs herein or termination of the Eligible Cards during the Campaign Period and/or at the point of awarding the Annual Fee Waiver and/or Cashback;
 - (ii) replace and substitute the Annual Fee Waiver and/or Cashback 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 the 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; and
 - (iv) decline the eligibility of the Eligible Cardholder from receiving the Annual Fee Waiver and/or Cashback who HLB reasonably believes to have performed a Retail Spend in a manner or pattern which HLB deems to be abnormal and irregular and HLB's decision in this matter shall be final and conclusive on all the Eligible Cardholders.
11. 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, Mastercard International, Merchant establishments, postal service providers or any party in which may result in the Eligible Cardholders being omitted from the Campaign.
 12. In addition to the terms stipulated above, the Eligible Cardholders agree that the general terms and conditions of the HLB's Cardholder Agreement and the specific terms and conditions in relation to the relevant Eligible Cards 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 HLB's Cardholder Agreement or the specific terms and conditions in relation to the Eligible Cards, the specific T&Cs herein shall prevail to the extent of such discrepancies.
 13. 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 the Campaign, the final terms and conditions on HLB's Website shall prevail.
 14. 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.
 15. 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@hlbb.hongleong.com.my.

KEMPEN PEROLEHAN KAD KREDIT TAMBAHAN ABC HLB 3.0

Dikemaskini pada 30 Mac 2023

TEMPOH KEMPEN

“Kempen Perolehan Kad Kredit Tambahan ABC HLB 3.0” (“Kempen”) Hong Leong Bank Berhad (193401000023 (97141-X)) (“HLB”) bermula pada **16 Januari 2023** pukul 00:00:00 jam (12:00 pagi) dan berakhir pada **15 April 2023** pukul 23:59:59 jam (11:59 malam), termasuk kedua-dua tarikh (“Tempoh Kempen”), melainkan dinyatakan di dalam ini atau diberitahu sebaliknya.

TERMA DAN SYARAT

Terma dan syarat Kempen adalah seperti berikut (“T&S”):

KELAYAKAN

1. Kempen ini terbuka kepada Pemegang Kad Kredit Prinsipal HLB yang baharu dan sedia ada (“Pemegang Kad Kredit Prinsipal HLB”).

Untuk menyertai Kempen:

- (a) Pemegang Kad Prinsipal HLB baharu dikehendaki memohon sekurang-kurangnya satu (1) Kad Kredit HLB seperti tertera dalam Jadual 1 di bawah (“Kad Layak”) bersama dengan satu (1) kad kredit tambahan Kad Layak semasa Tempoh Kempen (“Kad Tambahan Layak”);
- (b) Pemegang Kad Kredit Prinsipal sedia ada dikehendaki memohon sekurang-kurangnya satu (1) kad kredit tambahan Kad Layak dalam Jadual 1 di bawah.

Pemegang Kad perlu memohon Kad Layak melalui saluran-saluran berikut:

- (i) Cawangan HLB
- (ii) Jualan Langsung HLB

Jadual 1: Kad-kad Layak bagi Kempen ini

Kad Layak	
KAD KREDIT VISA	KAD KREDIT MASTERCARD
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. Golongan berikut **TIDAK** layak menyertai Kempen ini:
 - (i) Pemegang Kad yang telah menyertai Kempen Perolehan Kad Kredit lain dalam tempohyang sama;
 - (ii) Pemegang Kad yang akaun Kad Kredit HLB mereka tertunggak;
 - (iii) Pemegang Kad yang telah membatalkan Kad Kredit HLB mereka dan telah

- memohon semula Kad Kredit HLB baharu (termasuk mana-mana Kad Layak) sebagai Pemegang Kad Prinsipal dalam masa dua belas (12) bulan dari tarikh pembatalan itu;
- (iv) Pemegang Kad yang telah melakukan atau disyaki melakukan penipuan atau kesalahan undang-undang berkaitan dengan mana-mana kemudahan yang diberi oleh HLB dan/atau Hong Leong Islamic Bank (“**HLISB**”) atau telah diisytiharkan muflis (menurut petisyen oleh sama ada bank atau mana-mana pihak ketiga) atau bakal dikenakan prosiding kemuflihan pada bila-bila masa sebelum, semasa atau selepas Tempoh Kempen; dan
 - (v) Kakitangan HLB dan/atau HLISB sedia ada.
3. Bagi tujuan Kempen ini, semua permohonan Kad Layak oleh Pemegang Kad Kredit Prinsipal HLB melalui saluran seperti mana diperuntukkan dalam Fasal 1 di atas semasa Tempoh Kempen (“**Pemegang Kad Layak**”) adalah tertakluk kepada kelulusan HLB dan semua permohonan mestilah diluluskan dengan jayanya selewat-lewatnya **30 April 2023**.

KAEDAH KEMPEN

4. Dengan syarat Fasal 3 di atas dipenuhi, Pemegang Kad Layak akan berhak menikmati tawaran-tawaran berikut:
- (a) **Pengecualian Fi Tahunan (“Pengecualian Fi Tahunan”)**
 - (i) Pemegang Kad Layak, yang telah melakukan minimum satu (1) Perbelanjaan Runcit (seperti ditakrif menurut Fasal 5 di bawah) dari sebarang jumlah untuk setiap Kad Layak diluluskan dalam masa enam puluh (60) hari dari tarikh kelulusan Kad Layak akan berhak menikmati Pengecualian Fi Tahunan tahun pertama.
 - (b) **Pulangan Tunai 8%**
 - (i) Pemegang Kad Layak yang telah melakukan Perbelanjaan Runcit (seperti ditakrif menurut Fasal 5 di bawah) dengan sebarang jumlah dalam masa sembilan puluh (90) hari dari Tarikh Kelulusan Kad Layak dengan Kad Tambahan Layak akan berhak menerima Pulangan Tunai 8% amaun maksimum sebanyak Ringgit Malaysia Seratus (RM100) sepanjang Tempoh Kempen **Pulangan Tunai**.
 - (ii) Untuk mengelakkan keraguan, setiap Pemegang Kad Layak HANYA berhak menerima satu (1) Pulangan Tunai sepanjang Tempoh Kempen.
 - (iii) Peruntukkan Pulangan Tunai adalah dihadkan setakat maksimum Ringgit Malaysia Lima Puluh Ribu (RM50,000) atas dasar siapa-cepat, dia-dapat.
 - (iv) Tertakluk kepada jumlah peruntukkan menurut Fasal 4(b)(iii) di atas, sekiranya Pemegang Kad Layak telah memenuhi syarat-syarat seperti yang tersebut dalam Fasal 4(b)(i) di atas (“**Pemenang Pulangan Tunai**”), Pulangan Tunai akan dikreditkan ke dalam akaun Pemenang Pulangan Tunai mengikut Jadual 2 di bawah:

Jadual 2: Jadual Pemenuhan Kempen Pulangan Tunai

Bulan Kad Layak Diluluskan	Tarikh Pemenuhan Pulangan Tunai
Januari 2023	Sebelum/pada 30 Jun 2023
Februari 2023	Sebelum/pada 31 Julai 2023
Mac 2023	Sebelum/pada 31 Ogos 2023
April 2023	Sebelum/pada 30 September 2023

- (v) Para Pemenang Pulangan Tunai akan diberitahu oleh HLB dengan cara menyiarkan senarai Pemenang Pulangan Tunai (iaitu nama terlindung dan/atau

nombor Kad Layak terlindung dan/atau kelayakan pulangan tunai) di Laman Web HLB sebelum atau pada Tarikh Pemenuhan Pulangan Tunai yang ditunjukkan di Jadual 2 di atas.

- (vi) Sekiranya Pulangan Tunai tidak diterima, para Pemenang Pemenang Pulangan Tunai hendaklah memberitahu HLB selewat-lewatnya satu (1) bulan selepas Bulan Pemenuhan Pulangan Tunai, jika tidak para Pemenang akan dianggap telah menerima Pulangan Tunai itu.
5. **Perbelanjaan Runcit** bermaksud sebarang pembelian runcit dan dalam talian (termasuk arahan tetap dan Pelan Bayaran Mudah 0% (“**EPP**”) yang dilakukan di dalam negara dan/atau luar negara (termasuk perbelanjaan yang dibuat dalam Ringgit Malaysia (“**RM**”) dan/atau mata wang lain) yang telah berjaya dicaj kepada Kad Tambahan Layak. Pembelian runcit yang dibuat dalam mata wang selain RM akan ditukar kepada dan dikira dalam RM berasaskan kadar penukaran yang ditentukan oleh HLB pada masa transaksi.
6. Perbelanjaan Runcit **tidak termasuk** yang berikut:
- (i) pengeluaran wang tunai dengan apa-apa cara (iaitu Mesin Teler Automatik, melaluikaunter, kuasi tunai, pendahuluan tunai, dll.);
 - (ii) produk portfolio seperti Pindahan Baki (“**BT**”), Quick Cash One-Time Fee, Quick Cash Monthly Interest dan Pelan Bayaran Fleksi (“**FPP**”);
 - (iii) transaksi dibayar balik, dipertikaikan, tak berjaya, dibalikkan, tanpa kebenaran, melibatkan penipuan atau menyalahi undang-undang; dan/atau
 - (iv) apa-apa bentuk perkhidmatan atau fi pelbagai, termasuk caj kewangan dan fi seperti fi tahunan kad kredit, caj bayaran lewat dan cukai perkhidmatan kerajaan, yang dikenakan

TERMA & SYARAT AM

7. Dengan menyertai Kempen ini, Pemegang Kad Kredit Prinsipal HLB:
- (i) bersetuju mereka telah membaca, memahami dan bersetuju untuk mematuhi T&S di dalam ini, Terma dan Syarat Am Perjanjian Pemegang Kad Kredit yang boleh disemakdi Laman Web;
 - (ii) bersetuju semua rekod tarikh transaksi di dalam atau di luar Malaysia yang dirakam oleh sistem HLB dalam Kempen ini adalah tepat dan muktamad;
 - (iii) bersetuju keputusan HLB atas semua hal berkaitan dengan Kempen ini adalah muktamad dan mengikat ke atas seluruh Pemegang Kad Layak;
 - (iv) bersetuju Pengecualian Fi Tahunan dan/atau Pulangan Tunai tidak boleh dipindah milik kepada mana-mana pihak ketiga dan tidak boleh ditukar untuk wang tunai atau manfaat barangan;
 - (v) bersetuju mengakses Laman Web HLB dari semasa ke semasa untuk menyemak T&S Kempen ini, untuk memastikan sentiasa mengikuti apa-apa perubahan atau pindaan kepada T&S dan mengambil tindakan susulan dengan HLB jika mereka disenaraikan untuk kelayakan menerima Pulangan Tunai;
 - (vi) memberi keizinan kepada HLB untuk mendedahkan atau menyiarkan nama, nombor kad pengenalan (dalam bentuk terlindung), nombor Kad Layak (dalam bentuk terlindung), amaun Pulangan Tunai di Laman Web HLB;
 - (vii) membenarkan HLB untuk mendedahkan data peribadi mereka iaitu nombor telefon kepada penyedia perkhidmatan pihak ketiga HLB, M3 Technologies (Asia) Berhad (199901007872 (482772-D)) dan/atau Infobip Asia Pacific Sdn. Bhd (201001014145 (898379-U)) yang HLB anggap wajar bagi tujuan Kempen ini; dan
 - (viii) bersetuju menentukan semua Kad Layak dan Kad Tambahan Layak diluluskan adalah sah, aktif, berkedudukan baik dan tidak melanggar mana-mana T&S Kempen ini, dan/atau Terma dan Syarat Am Perjanjian Pemegang Kad Kredit sepanjang Tempoh Kempen dan di peringkat pemberian Pengecualian Fi Tahunan dan/atau Pulangan Tunai.
 - (ix) Untuk mengelakkan keraguan, Pemegang Kad Layak hanya boleh menyertai

Kempen ini menggunakan satu (1) Kad Layak. Jika Pemegang Kad Layak mempunyai lebih daripada satu (1) Kad Tambahan Layak, Pulangan Tunai akan dikreditkan ke akaun Kad Layak dengan bilangan transaksi terbanyak.

- (x) Pemegang Kad Layak hanya layak mendapat Penepian Yuran Tahunan dan Pulangan Tunai sekali sepanjang Tempoh Kempen, walaupun Pemegang Kad Layak mempunyai lebih daripada satu (1) Kad Tambahan Layak. Jika Pemegang Kad Layak mempunyai lebih daripada satu (1) Kad Tambahan Layak, perbelanjaan daripada semua Kad Tambahan Layak akan terkumpul.
8. HLB berhak:
- (i) melupuskan dan/atau menolak balik Pengecualian Fi Tahunan dan/atau Pulangan Tunai jika berlaku pembalikan Perbelanjaan Runcit atau penamatan Kad Layak semasa Tempoh Kempen dan/atau di peringkat pemberian Pengecualian Fi Tahunan dan/atau Pulangan Tunai atau tidak mematuhi T&S di dalam ini;
 - (ii) menggantikan Pengecualian Fi Tahunan dan/atau Pulangan Tunai di dalam ini dengan pemberian lain yang sama nilainya dengan cara menyiarkannya di Laman Web HLB atau dengan apa-apa cara lain yang HLB
 - (iii) menambah, menggugurkan atau meminda T&S di dalam ini, secara keseluruhan atau sebahagian, atau menamatkan Kempen ini melalui siaran di Laman Web HLB, atau apa-apa cara lain yang HLB anggap sesuai, untuk memberi notis awal kepada Pemegang Kad Prinsipal HLB tentang penambahan, pengguguran atau pindaan T&S atau penamatan Kempen ini; dan
 - (iv) melucutkan kelayakan Pemegang Kad Layak daripada menerima Pengecualian Fi dan/atau Pulangan Tunai yang telah melakukan Perbelanjaan Runcit di luar maksud T&S ini, dengan cara atau corak yang HLB anggap luar biasa, di luar aturan dan/atau membayangkan suatu percubaan untuk mendapat faedah tak saksama ke atas Pemegang Kad Layak lain yang mempunyai corak perbelanjaan yang biasa/teratur dan keputusan HLB dalam hal ini adalah muktamad dan mengikat ke atas seluruh Pemegang Kad Layak.
9. HLB tidak akan bertanggungjawab atas kegagalan atau kelewatan penghantaran dan/atau pemprosesan permohonan Kad Layak dan/atau transaksi jualan di pihak Visa international Incorporated, MasterCard Worldwide, organisasi Peniaga, penyedia perkhidmatan pos atau mana-mana pihak yang menyebabkan Pemegang Kad Prinsipal tertinggal daripada menyertai Kempen ini.
10. Selain terma-terma yang dinyatakan di atas, Pemegang Kad Prinsipal HLB bersetuju Terma dan Syarat Am Perjanjian Pemegang Kad Kredit hendaklah dibaca bersama-sama dengan T&S di dalam ini sebagai suatu perjanjian keseluruhan. Jika ada percanggahan antara T&S ini dengan Terma dan Syarat Am Perjanjian Pemegang Kad Kredit, maka terma-terma tertentu di atas hendaklah diutamakan setakat percanggahan tersebut.
11. Sekiranya terdapat percanggahan antara T&S ini berbanding dengan bahan-bahan pengiklanan, promosi, publisiti dan bahan lain berkaitan atau bersabit dengan Kempen ini, maka terma dan syarat muktamad di Laman Web HLB akan diutamakan.
12. T&S di dalam ini adalah tertakluk kepada dan ditafsirkan menurut undang-undang Malaysia dan Pemegang Kad Layak bersetuju untuk akur kepada bidang kuasa Mahkamah-mahkamah Malaysia.
13. Perkataan yang menandakan satu jantina termasuk semua jantina lain dan perkataan yang menandakan tunggal termasuk jamak, begitu juga sebaliknya.

Jika anda mempunyai sebarang pertanyaan berkaitan Terma dan Syarat, anda boleh mendapatkan penjelasan daripada kakitangan kami yang membantu anda. Sebagai alternatif, sila e-mel kami di hlonline@hlbb.hongleong.com.my.