

**HLB VISA CREDIT CARD “VIRTUAL SHOPPING MALL SWEEP” CAMPAIGN**

Last updated on 12 July 2022

**CAMPAIGN PERIOD**

The Hong Leong Bank Berhad’s (193401000023 (97141-X)) (“**HLB**”) “**Virtual Shopping Mall Sweep Campaign**” (“**Campaign**”) commences on **07 July 2022** at 00:00:00 hours (12:00 a.m.) and ends on **06 August 2022** 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;
  - (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. To participate in this Campaign, a Cardholder must use his/her Card(s) during the Campaign Period and meet the Qualifying Condition(s) (“**Qualified Cardholder**”):

Tier	Qualifying Condition(s)										
Tier 1	<p>Accumulate Qualifying Spend (as defined under Clause 7) on the Card(s) during the Campaign Period to qualify for access to a <b>Tier 1 Virtual Shopping Mall Sweep session</b> (as elaborated under Clause 5).</p> <p>A Cardholder’s eligibility and the <b>maximum number of item(s) which he/she is eligible to redeem/purchase (“Cart Size”)</b> from the Tier 1 Virtual Shopping Mall Sweep session will be determined based his/her total cumulative Qualifying Spend amount on his/her Card(s) as stipulated below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Cumulative Qualifying Spend amount on Card(s)</th> <th style="text-align: center;">Cart Size</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Less than RM2,000</td> <td style="text-align: center;">Not eligible</td> </tr> <tr> <td style="text-align: center;">RM2,000 – RM3999.99</td> <td style="text-align: center;">1</td> </tr> <tr> <td style="text-align: center;">RM4,000 – RM5999.99</td> <td style="text-align: center;">2</td> </tr> <tr> <td style="text-align: center;">RM6,000 and above</td> <td style="text-align: center;">3</td> </tr> </tbody> </table>	Cumulative Qualifying Spend amount on Card(s)	Cart Size	Less than RM2,000	Not eligible	RM2,000 – RM3999.99	1	RM4,000 – RM5999.99	2	RM6,000 and above	3
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RM6,000 and above	3										

<b>Tier 2</b>	In the event that the Qualified Cardholder is among the <b>first fifty (50) Cardholders to accumulate a minimum of Ringgit Malaysia Ten Thousand (RM10,000)</b> cumulative Qualifying Spend amount (based on transaction date and timestamp) on Card(s) during the Campaign Period, he/she will receive access to a <b>Tier 2 Virtual Shopping Mall Sweep session</b> , each with a Cart Size of one (1), in addition to the Tier 1 Virtual Shopping Sweep session which he/she is also eligible to participate in.
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4. Each Qualified Cardholder must also be an active HLB Connect mobile application user in order to receive an invitation message to the Virtual Shopping Mall Sweep session (“**Session**”), which will be sent via push notification at least forty-eight (48) hours before the Session(s). The invitation message will contain:
- (i) The date and time of the Session which the Qualified Cardholder is assigned to;
  - (ii) Unique access code and website URL link to the Session (“**Session Website**”); and
  - (iii) Number of items which he/she is eligible to redeem/purchase.
5. The following are the Virtual Shopping Sweep Session dates and items available:

Tier	Session Details																																																																
<b>Tier 1</b>	<p><b><u>Tier 1 Session:</u></b></p> <p>1. Each Qualified Cardholder will be randomly assigned to one of the following Sessions through a computer randomized algorithm:</p> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th style="text-align: center;">Session</th> <th style="text-align: center;">Date &amp; Time</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">11:00 a.m., 14 August 2022 (Sunday)</td> </tr> <tr> <td style="text-align: center;">2</td> <td style="text-align: center;">11:00 a.m., 20 August 2022 (Saturday)</td> </tr> </tbody> </table> <p>Each Session will open for access for up to 48 hours, or until the items are sold out, whichever earlier.</p> <p>2. The following is the list of items available for <b><u>Tier 1 Sessions:</u></b></p> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th rowspan="2" style="text-align: center;">No.</th> <th rowspan="2" style="text-align: center;">Items</th> <th colspan="2" style="text-align: center;">Quantities Available</th> </tr> <tr> <th style="text-align: center;">Session 1</th> <th style="text-align: center;">Session 2</th> </tr> </thead> <tbody> <tr><td style="text-align: center;">1</td><td>70% Off iPhone 13 Pro 256GB</td><td style="text-align: center;">3</td><td style="text-align: center;">3</td></tr> <tr><td style="text-align: center;">2</td><td>50% Off iPhone 13 Pro 256GB</td><td style="text-align: center;">3</td><td style="text-align: center;">3</td></tr> <tr><td style="text-align: center;">3</td><td>30% Off iPhone 13 Pro 256GB</td><td style="text-align: center;">3</td><td style="text-align: center;">3</td></tr> <tr><td style="text-align: center;">4</td><td>70% Off Samsung Galaxy S22 Ultra 256GB</td><td style="text-align: center;">3</td><td style="text-align: center;">3</td></tr> <tr><td style="text-align: center;">5</td><td>50% Off Samsung Galaxy S22 Ultra 256GB</td><td style="text-align: center;">3</td><td style="text-align: center;">3</td></tr> <tr><td style="text-align: center;">6</td><td>30% Off Samsung Galaxy S22 Ultra 256GB</td><td style="text-align: center;">3</td><td style="text-align: center;">3</td></tr> <tr><td style="text-align: center;">7</td><td>70% Off iPad Air 64GB Wifi</td><td style="text-align: center;">4</td><td style="text-align: center;">4</td></tr> <tr><td style="text-align: center;">8</td><td>50% Off iPad Air 64GB Wifi</td><td style="text-align: center;">4</td><td style="text-align: center;">4</td></tr> <tr><td style="text-align: center;">9</td><td>30% Off iPad Air 64GB Wifi</td><td style="text-align: center;">4</td><td style="text-align: center;">4</td></tr> <tr><td style="text-align: center;">10</td><td>70% Off Apple Watch Series 7 45mm</td><td style="text-align: center;">4</td><td style="text-align: center;">4</td></tr> <tr><td style="text-align: center;">11</td><td>50% Off Apple Watch Series 7 45mm</td><td style="text-align: center;">4</td><td style="text-align: center;">4</td></tr> <tr><td style="text-align: center;">12</td><td>30% Off Apple Watch Series 7 45mm</td><td style="text-align: center;">4</td><td style="text-align: center;">4</td></tr> <tr><td style="text-align: center;">13</td><td>70% Off Secretlab Titan Evo 2022 Gaming Chair</td><td style="text-align: center;">4</td><td style="text-align: center;">4</td></tr> </tbody> </table>	Session	Date & Time	1	11:00 a.m., 14 August 2022 (Sunday)	2	11:00 a.m., 20 August 2022 (Saturday)	No.	Items	Quantities Available		Session 1	Session 2	1	70% Off iPhone 13 Pro 256GB	3	3	2	50% Off iPhone 13 Pro 256GB	3	3	3	30% Off iPhone 13 Pro 256GB	3	3	4	70% Off Samsung Galaxy S22 Ultra 256GB	3	3	5	50% Off Samsung Galaxy S22 Ultra 256GB	3	3	6	30% Off Samsung Galaxy S22 Ultra 256GB	3	3	7	70% Off iPad Air 64GB Wifi	4	4	8	50% Off iPad Air 64GB Wifi	4	4	9	30% Off iPad Air 64GB Wifi	4	4	10	70% Off Apple Watch Series 7 45mm	4	4	11	50% Off Apple Watch Series 7 45mm	4	4	12	30% Off Apple Watch Series 7 45mm	4	4	13	70% Off Secretlab Titan Evo 2022 Gaming Chair	4	4
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16	70% Off PRISM+ 55" Android Smart TV	4	4
17	50% Off PRISM+ 55" Android Smart TV	4	4
18	30% Off PRISM+ 55" Android Smart TV	4	4
19	70% Off Apple AirPods (3rd Gen)	4	4
20	50% Off Apple AirPods (3rd Gen)	4	4
21	30% Off Apple AirPods (3rd Gen)	4	4
22	70% Off Mi Robot Vacuum-Mop 2 EU 2022	4	4
23	50% Off Mi Robot Vacuum-Mop 2 EU 2022	4	4
24	30% Off Mi Robot Vacuum-Mop 2 EU 2022	4	4
25	70% Off Dyson V8 Slim Fluffy Vacuum	4	4
26	50% Off Dyson V8 Slim Fluffy Vacuum	4	4
27	30% Off Dyson V8 Slim Fluffy Vacuum	4	4
28	FREE RM100 Ikea Gift Card	45	45
29	FREE RM100 Shopee Shopping Voucher	90	90
30	FREE RM30 Cash Back	700	700
Total Number of Items		937	937

For items which offer Qualified Cardholders a discount, the discount given shall be based on the latest official recommended retail price of the listed product.

<b>Tier 2</b>	<p><b><u>Tier 2 Session:</u></b></p> <p>1. Qualified Cardholders who are eligible for Tier 2 Session (as elaborated under Clause 3 above) will be assigned to the following Session:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Session</th> <th style="text-align: center;">Date &amp; Time</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">3</td> <td style="text-align: center;">11:00 a.m., 21 August 2022 (Sunday)</td> </tr> </tbody> </table> <p>The Session will open for access for up to forty-eight (48) hours, or until the items are sold out, whichever earlier.</p>		Session	Date & Time	3	11:00 a.m., 21 August 2022 (Sunday)				
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3	11:00 a.m., 21 August 2022 (Sunday)									
<p>2. The following is the list of items available for <b><u>Tier 2 Session:</u></b></p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">No.</th> <th style="text-align: center;">Item</th> <th style="text-align: center;">Quantities Available</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td>Purchase a SONY PlayStation 5 Digital Edition (Asia/Malaysia Set based on availability from appointed supplier) at RM800</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">2</td> <td>FREE RM1,000 Zalora Cash Voucher for Zalora Luxury section purchase</td> <td style="text-align: center;">40</td> </tr> </tbody> </table>		No.	Item	Quantities Available	1	Purchase a SONY PlayStation 5 Digital Edition (Asia/Malaysia Set based on availability from appointed supplier) at RM800	10	2	FREE RM1,000 Zalora Cash Voucher for Zalora Luxury section purchase	40
No.	Item	Quantities Available								
1	Purchase a SONY PlayStation 5 Digital Edition (Asia/Malaysia Set based on availability from appointed supplier) at RM800	10								
2	FREE RM1,000 Zalora Cash Voucher for Zalora Luxury section purchase	40								

6. The following is the process for a Cardholder to participate in a Session:
- (i) A Qualified Cardholder will need to log in using his/her unique access code and verify himself/herself as a human by passing a "CAPTCHA" verification step on the Session Website.
  - (ii) Upon successful log in, a Qualified Cardholder will need to navigate through a "Virtual Shopping Mall" on the Session Website to search for item(s) he/she wants, as quickly as possible.

- (iii) When a Qualified Cardholder finds an item he/she wants, he/she is required to click on the item's "Add to Cart" button, followed by confirmation ("**Confirmation Step**") by the Qualified Cardholder to proceed. No changes are allowed after the Confirmation Step. Thereafter, a Qualified Cardholder may continue to search for other item(s) to add to his/her cart, up to the Cart Size as specified under Clause 3 or until all items in the Session are fully sold out, whichever is earlier.
  - (iv) Items in each Session are available with limited quantity based on a first come, first served basis by referring to the timestamp which a Qualified Cardholder successfully added the item(s) to his/her cart.
  - (v) **Payment Process:** For item(s) which require payment from a Qualified Cardholder after adding to cart from the Session(s):
    - (a) The Qualified Cardholder is **not required to make payment during the Session**. After successfully adding item(s) to the cart and having performed the Confirmation Step, an Email containing the payment instructions and supplier ("**Supplier**") details ("**Payment Email**") will be sent to the Qualified Cardholder based on his/her registered Email address with HLB within five (5) days from the end of each Session;
    - (b) The Qualified Cardholder is required to complete the purchase process with payment within five (5) days of receiving the Payment Email, failure to which, the item(s) in the Qualified Cardholder's cart will be cancelled. No further appeal or request will be entertained for the cancelled item(s);
    - (c) The discount to the items does not include shipping fee, where if applicable, shall be borne by the Qualified Cardholder. Shipping of products (if applicable) is limited to only destinations within Malaysia;
    - (d) Payment must be completed with HLB Visa Credit Cards;
    - (e) Upon successful payment, the Qualified Cardholder may liaise directly with the respective suppliers for the items for all matters of the purchased item including delivery timeline, warranty, shipment information and tracking; and
    - (f) For product(s) with colour options, a Qualified Cardholder will be offered options for selection during the Payment Process, subject to availability from the Supplier.
7. For the purpose of Clause 3 above, "**Qualifying Spend**" includes online and retail purchases transacted locally and internationally. Qualifying Spend 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 Spend of this Campaign shall **EXCLUDE** the following:
- (i) Any E-wallet Top Ups (e.g. Big Pay, Grab Pay, Lazada Pay, Shopee Pay, Touch'N'Go eWallet etc.);
  - (ii) Insurance payments;
  - (iii) Utilities payments;
  - (iv) Recurring payment or auto-billing;
  - (v) Any portfolio products such as Balance Transfer (BT), Quick Cash One-Time Fee (QC OTF), Quick Cash Monthly Interest (QC MI) and Flexi Payment Plan (FPP);
  - (vi) Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
  - (vii) 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.
8. Qualifying Spend 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.
9. It is the obligation for Cardholders to provide their latest and valid telephone numbers and email address to HLB and HLB shall not be responsible in the event HLB is unable to reach the Eligible Cardholders for any reasons whatsoever.

10. The assignment of the Qualifying Spend based on the Merchant Category Code (“MCC”) 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.
11. Qualified Cardholders shall liaise directly with the authorised supplier(s) for all matters related to item information, fulfilment, payment, delivery, claims and warranty. The details of authorised supplier(s) will be informed by HLB in the Payment Email (for items which require payment by Qualified Cardholder) or notification Email (for items which do not require payment by Qualified Cardholder) to the Qualified Cardholders within five (5) days from the end of each Session.
12. 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).
13. HLB reserves the rights to make changes to the details (such as date and time) of each Session with prior notice of at least forty-eight (48) hours to Qualified Cardholders.

#### **GENERAL**

14. 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](http://www.hlb.com.my) (“HLB’s Website”);
  - (b) agree that all records of the Qualifying Spend 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 3<sup>rd</sup> 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.
15. HLB reserves the right to:
  - (a) disqualify any Cardholders who have performed the Qualifying 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 Cardholders;
  - (b) forfeit and/or claw back the item(s) which a Cardholder obtained from the Session(s) where there is reversal of the Qualifying Spend, as applicable, or termination of the Cards during the Campaign Period and/or at the point of awarding the item(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.
16. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the Qualifying Spend by Visa International Incorporated, merchant establishments, or any party in which may result in the Cardholders being omitted from this Campaign.

17. 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.
18. 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.
19. 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](mailto:hlonline@hlbb.hongleong.com.my).