

HLB HOLIYAY: ZERO PERCENT MARKUP FEE CAMPAIGN

Last updated on 22 August 2022

CAMPAIGN PERIOD
22 AUGUST 2022 – 31 JANUARY 2023
CAMPAIGN MECHANICS

Enjoy 0% foreign currency conversion markup fee for all your retail purchases when you spend overseas with your HLB Visa credit card!

Example on how to enjoy the offer:

Period	Non-Campaign	22 August 2022 – 31 January 2023
For every foreign currency transaction, HLB charges:	<ul style="list-style-type: none"> 1% transaction fee charged by VISA 1% foreign exchange conversion markup fee 	<ul style="list-style-type: none"> 1% transaction fee charged by VISA 0% foreign exchange conversion markup fee
Example:	<ul style="list-style-type: none"> Total charged to card: <u>10,000 THB</u> After conversion: <u>RM1,200</u> Fees: RM12 + RM12 = <u>RM24</u> Total posted amount in cardholder's account: <u>RM1,224</u> 	<ul style="list-style-type: none"> Total charged to card: <u>10,000 THB</u> After conversion: <u>RM1,200</u> Fees: <u>RM12</u> Total posted amount in cardholder's account: <u>RM1,212</u>

Please see the following pages for the full campaign details and terms & conditions.

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CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**HLB Holiyay: Zero Percent Markup Fee Campaign**" ("**Campaign**") commences on **22 August 2022** at 00:01:00 hours (12:01 a.m.) and ends on **31 January 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 new and existing HLB Visa credit cardholders during the Campaign Period ("**Cardholders**").
2. The following persons shall not be eligible to participate in the Campaign:
 - (a) Cardholders who possess HLB Visa credit card(s) ("**Cards**") which are NOT issued in Malaysia;
 - (b) HLB I'M Visa credit cardholders;
 - (c) Cardholders whose Card accounts are NOT in good standing, inactive, or who are in breach of any HLB's General Terms and Conditions of the Cardholder Agreement at any time during the Campaign Period;
 - (d) Cardholders whose Card accounts are invalid or cancelled at any time during the Campaign Period;
 - (e) 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
 - (f) Cardholders who have been declared bankrupt (pursuant to a petition either by banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period.

CAMPAIGN MECHANICS

3. The Cardholders must perform and fulfil the Eligible Retail Transaction requirements as set out in Table 1 below using their Cards in order to enjoy the Campaign Offer ("**Eligible Cardholders**").

Table 1

Eligible Retail Transaction	Campaign Offer
Transact any amount for any overseas retail transaction in foreign currency except Malaysian Ringgit.	0% foreign exchange conversion markup fee

4. For the purpose of Clause 3 above, Eligible Retail Transaction shall include retail transactions made via point-of-sale at physical outlets in other countries except Malaysia and in foreign currency except Malaysian Ringgit only.
5. For the avoidance of doubt, Eligible Retail Transaction shall **EXCLUDE** the following:
 - (a) any online purchases transacted internationally;
 - (b) any online and retail purchases transacted locally;
 - (c) any online and retail purchases by recurring payment or auto-billing;
 - (d) any portfolio products such as Balance Transfer, Quick Cash One-Time Fee, Quick Cash Monthly Interest, Flexi Payment Plan, etc.;

- (e) refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - (f) 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 as indicated in HLB's Cardholder Agreement.
6. Eligible Retail Transaction(s) made by supplementary credit cardholder(s) under the same principal credit cardholder's account(s) will also be eligible to enjoy the Campaign Offer.

GENERAL

7. By participating in the Campaign, the Eligible Cardholders agree:
- (a) that they have read, understood and agreed to be bound by these T&Cs herein and HLB's General Terms and Conditions of the Cardholder Agreement available at HLB's website at www.hlb.com.my ("**HLB's Website**");
 - (b) that all records of the Eligible Retail Transactions captured by HLB's system for the purpose of the Campaign are final;
 - (c) that HLB's decision on all matters relating to the Campaign shall be final, conclusive and binding on all the Eligible Cardholders;
 - (d) that the Campaign Offer is non-transferable to any third party and non-exchangeable for any credit, cheque or in kind;
 - (e) to access HLB's Website at regular intervals to view these T&Cs of the 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., contact numbers to authorised 3rd party vendor, e.g. Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or DCATALYST Sdn Bhd (200801017996 (819292-U)) as HLB deems fit for the purpose of sending SMS and/or email under the Campaign; and
 - (g) 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 the Campaign.
8. HLB reserves the right to:
- (a) disqualify any Eligible Cardholders who have performed the Eligible Retail Transaction in a manner or pattern which HLB deems to be abnormal or irregular and/or is indicative of an attempt to obtain an unfair advantage over other Eligible Cardholders;
 - (b) forfeit and/or claw back the Campaign Offer where there is reversal of the Eligible Retail Transaction, as applicable, or termination of the Cards during the Campaign Period and/or at the point of crediting the Cashback 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 the Campaign at any time, by way of posting on HLB's Website or in any other methods which HLB deems suitable with prior notice.
9. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the Eligible Retail Transaction by VISA, merchant establishments, or any party in which may result in the Eligible Cardholders being omitted from the Campaign.
10. These T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
11. In addition to the terms stipulated above, Eligible Cardholders agree that the general terms and conditions of HLB's Cardholder Agreement shall be read together with these T&Cs herein as an entire agreement. In the event of any discrepancies between these T&Cs and general terms and conditions contained in the HLB's Cardholder Agreement, the specific T&Cs herein shall prevail to the extent of such discrepancies.

12. 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 T&Cs 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.