

## HLB x IKEA SPEND & GET RM50 IKEA GIFT CARD CAMPAIGN

(Last updated on 9 May 2022)

### CAMPAIGN PERIOD

15 APRIL 2022 – 15 JULY 2022

### HOW TO EARN CAMPAIGN PRIZE

Get Ringgit Malaysia Fifty (**RM50**) **IKEA Gift Card** when you spend a minimum of Ringgit Malaysia Eight Hundred (RM800) on any product at any IKEA outlet in Malaysia in a single receipt with your HLB Visa Credit Card!

Redeem the IKEA Gift Card instantly at the HLB Redemption Booth located in-store at each IKEA outlet in Malaysia.

### GIFT CARD POOL

<b>IKEA Outlet</b>	<b>IKEA Damansara</b>	<b>IKEA Cheras</b>	<b>IKEA Batu Kawan</b>	<b>IKEA Tebrau</b>
Gift Card Pool (RM50 per piece)	1,300 pieces	1,300 pieces	800 pieces	600 pieces

### Example on how to get campaign prize:

<b>Transaction Number</b>	1	2	3	4
<b>Merchant/Store</b>	IKEA Batu Kawan	IKEA Damansara	IKEA Tebrau	IKEA Damansara
<b>Spend amount (RM)</b>	800	1,000	800	200
<b>Eligible for IKEA Gift Card</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>No</b>

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 x IKEA Spend & Get RM50 IKEA Gift Card Campaign" ("Campaign") commences on **15 April 2022** at 10:00:00 hours (10:00 a.m.) and ends on **15 July 2022** at 22:00:00 hours (10:00 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 existing principal & supplementary cardholders of HLB VISA credit cards ("**Cards**") who successfully perform the Eligible Transaction listed in Table 1 below ("**Cardholders**") within the Campaign Period.
2. The following Cardholders shall not be eligible for this Campaign:
  - (a) Cardholders whose HLB VISA credit card(s) are NOT issued in Malaysia;
  - (b) 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;
  - (c) Cardholders whose Card 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; and/or
  - (e) 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 and Minimum Spend requirements as set out in Table 1 below using their Cards in order to be entitled to the Campaign Prize ("**Eligible Cardholders**").

**Table 1**

<b>Eligible Retail Transaction</b>	<b>Minimum Spend</b>	<b>Campaign Prize</b>
Spend on any product at any IKEA outlets in Malaysia in <u>a single receipt with the Card</u>	RM800	<b>RM50 IKEA Gift Card</b>

4. The Eligible Cardholders can get the Campaign Prize in accordance with the redemption selection method listed under Clause 10 below.
5. The IKEA Gift Card is non-transferable to any third party and non-exchangeable for cash, up-front credit, cheque or benefit in kind.
6. The IKEA Gift Card must be redeemed from the HLB redemption booth at each IKEA outlet within same day of performing the Eligible Retail Transaction.

7. Each receipt of the Eligible Retail Transaction is limited to ONE (1) IKEA Gift Card.
8. For the avoidance of doubt, Eligible Retail Transaction shall **EXCLUDE** the following:
  - (a) Any retail spend by recurring payment or auto-billing;
  - (b) 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**");
  - (c) Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
  - (d) 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.

### **CAMPAIGN FULFILMENT**

9. The Campaign Prize will be given on the spot at the HLB redemption booth by an HLB's officer directly to the Eligible Cardholders upon meeting the requirements as set out under Clause 3 above located in-store at each IKEA outlet in Malaysia.
10. The Eligible Cardholders are required to show their proof of purchase in the form of the original receipt and the Card used for the purchase in order for HLB's officer to verify the Eligible Retail Transaction and the Minimum Spend.
11. The Eligible Cardholders who have fulfilled the requirements under Clause 3 above will receive the Campaign Prize on a first come, first served basis subject to the total Gift Card Pool allocation for this Campaign which is capped as listed in Table 2 below throughout the Campaign Period.

**Table 2**

<b>IKEA Outlet</b>	<b>IKEA Damansara</b>	<b>IKEA Cheras</b>	<b>IKEA Batu Kawan</b>	<b>IKEA Tebrau</b>
<b>Gift Card Pool (RM50 per piece)</b>	1,300 pieces	1,300 pieces	800 pieces	600 pieces

No further Campaign Prize will be given out once the capped limit is reached. HLB has no obligation to inform the Eligible Cardholders should the Gift Card allocation reach its limit.

12. For the avoidance of doubt, the Campaign Prize is subject to the T&Cs imposed by IKEA which includes the right to amend any of the T&Cs, alter, terminate or suspend the redemption of the Campaign Prize without prior notice.
13. The Campaign Prize ("**IKEA Gift Card**") is valid up to 30 June 2024. The validity period of the Campaign Prize will not be extended upon expiry or any other circumstances. Any unused or unredeemed Campaign Prize after the validity period will lapse and be invalid.
14. Each Campaign Prize is valid for one-time use only. Any unused balance is not refundable. If the value of the Campaign Prize is less than the value of the item(s) purchased, the difference shall be borne by the Eligible Cardholders.
15. HLB gives no representation or warranty with respect to the quality or suitability of the IKEA Gift Cards and/or the IKEA product(s), the validity and/or usage of the IKEA Gift Cards. HLB shall not be responsible to replace any lost, damaged or expired IKEA Gift Cards. The Eligible Cardholders shall at their own cost and expense deal directly with Ikano Handel Malaysia Sdn Bhd for any queries, disputes or claims pertaining to the IKEA Gift Cards and/or the IKEA products without recourse to the Bank.

**GENERAL**

16. By participating in this Campaign, the Eligible Cardholders:
- (a) agree that they have read, understood and agree 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](http://www.hlb.com.my) ("**HLB's Website**");
  - (b) agree that all records of the Eligible Retail 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 the Eligible Cardholders;
  - (d) agree that the Campaign Prize 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., contact numbers to authorised 3<sup>rd</sup> 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 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.
17. 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, 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 Prize 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 Campaign Prize 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 a prior notice to the Eligible Cardholders.
18. 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 International Incorporated, Mastercard Worldwide, merchant establishments, or any party in which may result in the Eligible Cardholders being omitted from this Campaign.
19. 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.
20. In addition to the terms stipulated above, Eligible Cardholders agree that HLB's General Terms and Conditions of the Cardholder Agreement shall be read together with these 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 terms in this T&Cs shall prevail to the extent of such discrepancies.
21. 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 English version terms and conditions on HLB's Website shall prevail.

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](mailto:hlonline@hbb.hongleong.com.my).