

HLB ABC 2.0 CREDIT CARD ACQUISITION CAMPAIGN (PRINCIPAL CREDIT CARD OFFER)

Last updated on 05 January 2023

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**HLB ABC Credit Card Acquisition Campaign (Principal Credit Card Offer)**" ("**Campaign**") commences on **16 September 2022** at 00:00:00 hours (12:00 a.m.) and ends on **15 January 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-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) HLB Telemarketing;
 - (vi) InBranch Service Tablet; or
 - (vii) Shopee HLB Official Store (www.shopee.com.my/hongleongbank.os) ("**HLB Store**").

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) 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 the 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 January 2023** ("**Eligible Cardholders**").

CAMPAIGN MECHANICS

4. Subject to the fulfilment of 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 4(b)(ii) below) or Bill Payments (as defined under Clause 4(c)(ii) below) of any amount using the Eligible Cards within sixty (60) days from the approval date of the Eligible Cards will be entitled to an annual fee waiver for 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) A – Activate and Spend 8% Cashback (Cashback A)

- (i) Eligible Cardholders who have activated the approved Eligible Cards by the 1st Month (as set out in Table 2 below) and perform Retail Spend (as defined under Clause 4(b)(ii) below) monthly of any amount for three (3) consecutive months according to the Cashback A Monthly Spend Period as set out in Table 2 below will be entitled to receive 8% cashback capped at a maximum amount of Ringgit Malaysia One Hundred (RM100) monthly for 3 consecutive months (“**Cashback A**”). The maximum Cashback A is capped at Ringgit Malaysia Three Hundred (RM300) per Eligible Cardholder.

Table 2: Cashback A Monthly Spend Period

Eligible Cards Approval Month	1st Month	2nd Month	3rd Month
16 – 30 September 2022	Activate & Spend by 30 November 2022	Spend by 31 December 2022	Spend by 31 January 2023
01 – 31 October 2022	Activate & Spend by 31 December 2022	Spend by 31 January 2023	Spend by 28 February 2023
01 – 30 November 2022	Activate & Spend by 31 January 2023	Spend by 28 February 2023	Spend by 31 March 2023
01 – 31 December 2022	Activate & Spend by 28 February 2023	Spend by 31 March 2023	Spend by 30 April 2023
01 – 31 January 2023	Activate & Spend by 31 March 2023	Spend by 30 April 2023	Spend by 31 May 2023

- (ii) **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 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.
- (iii) Retail Spend **excludes** the following:
 - (a) Bill Payments as defined under Clause 4(c)(ii) below;
 - (b) cash withdrawal in any method (e.g. Automated Teller Machine (“**ATM**”), over-the-counter, quasi cash, cash advance, etc.);
 - (c) portfolio products such as Balance Transfer, Quick Cash, Flexi Payment Plan, etc.;
 - (d) refunded, disputed, unsuccessful, reversed, unauthorised, fraudulent or unlawful transactions; and/or

- (e) 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.
- (iv) The total allocation of Cashback A is capped at Ringgit Malaysia Two Million Five Hundred Sixty Thousand (RM2,560,000) only on a first come, first served basis throughout the Cashback A Monthly Spend Period as set out in Table 2 above.
- (v) Subject to the total allocation cap under Clause 4(b)(iv) above, in the event the Eligible Cardholders fulfil the conditions as set out under Clause 4(b)(i) above (“**Cashback A Winners**”), Cashback A shall be credited to Cashback A Winners’ Eligible Card accounts in accordance with the respective Cashback A Fulfilment Dates as set out in Table 3 below:

Table 3: Cashback A Fulfilment Schedule

Eligible Card Approval Month	Cashback A Fulfilment Dates
September 2022	31 January 2023, 28 February 2023 & 31 March 2023
October 2022	28 February 2023, 31 March 2023 & 30 April 2023
November 2022	31 March 2023, 30 April 2023 & 31 May 2023
December 2022	30 April 2023, 31 May 2023 & 30 June 2023
January 2023	31 May 2023, 30 June 2023 & 31 July 2023

- (vi) Cashback A Winners will be notified by HLB on a monthly basis by way of posting the list of Cashback A Winners (i.e. masked names and/or masked Eligible Card numbers and/or cashback entitlement) on HLB’s Website prior to or by the respective Cashback A Fulfilment Dates indicated in Table 3 above.
- (vii) In the event of non-receipt of Cashback A, Cashback A Winners shall notify HLB within one (1) month after the respective Cashback A Fulfilment Dates, failing which Cashback A Winners are deemed to have received Cashback A.
- (c) B – Bill Payments 8% Cashback (Cashback B)**
- (i) Eligible Cardholders who perform Bill Payments (as defined under Clause 4(c)(ii) below) monthly of any amount for three (3) consecutive months according to the Cashback B Monthly Spend Period as set out in Table 4 below will be entitled to receive 8% cashback with a maximum amount of Ringgit Malaysia One Hundred (RM100) monthly for three (3) consecutive months (“**Cashback B**”). The maximum Cashback B is capped at Ringgit Malaysia Three Hundred (RM300) per Eligible Cardholder.

Table 4: Cashback B Monthly Spend Period

Eligible Cards Approval Month	1st Month	2nd Month	3rd Month
16 – 30 September 2022	Spend by 30 November 2022	Spend by 31 December 2022	Spend by 31 January 2023
01 – 31 October 2022	Spend by 31 December 2022	Spend by 31 January 2023	Spend by 28 February 2023
01 – 30 November 2022	Spend by 31 January 2023	Spend by 28 February 2023	Spend by 31 March 2023
01 – 31 December 2022	Spend by 28 February 2023	Spend by 31 March 2023	Spend by 30 April 2023

01 – 31 January 2023	Spend by 31 March 2023	Spend by 30 April 2023	Spend by 31 May 2023
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- (ii) **Bill Payments** refer to billing transactions under categories such as insurance, utilities and telco using Merchant Category Codes (“**MCC**”) as well as JomPay transactions which is categorised based on the transaction description “Bill Payments” as shown in Table 5 which have been successfully charged to the Eligible Cards.
- (iii) Bill Payments **exclude** the following:
- Retail Spend as defined under Clause 4(b)(ii) above;
 - cash withdrawal in any method (e.g. ATM, over-the-counter, quasi cash, cash advance, etc.);
 - portfolio products such as Balance Transfer, Quick Cash, Flexi Payment Plan, etc.;
 - refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - 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.

Table 5: Bill Payments MCC

Category	Merchant Category Codes/Transaction Description
Insurance	6300, 5960
Telco	4813, 4812, 4814, 5968, 4900, 5734, 5399, 8999, 4816, 5967
Utilities	4899, 4900, 4821, 4814, 9399, 5968
JomPay	Transaction description “Bill Payments”.

- (iv) The total allocation of Cashback B is capped at Ringgit Malaysia Four Hundred Thirty-Two Thousand (RM432,000) only on a first come, first served basis throughout the Cashback B Monthly Spend Period as set out in Table 4 above.
- (v) Subject to the total allocation cap under Clause 4(c)(iv) above, in the event the Eligible Cardholders fulfil the conditions as set out under Clause 4(c)(i) above (“**Cashback B Winners**”), Cashback B shall be credited to Cashback B Winners’ Eligible Card accounts in accordance with the respective Cashback B Fulfilment Dates as set out in Table 6 below:

Table 6: Cashback B Fulfilment Schedule

Eligible Card Approval Month	Cashback B Fulfilment Date
September 2022	31 January 2023, 28 February 2023 & 31 March 2023
October 2022	28 February 2023, 31 March 2023 & 30 April 2023
November 2022	31 March 2023, 30 April 2023 & 31 May 2023
December 2022	30 April 2023, 31 May 2023 & 30 June 2023
January 2023	31 May 2023, 30 June 2023 & 31 July 2023

- (vi) Cashback B Winners will be notified by HLB on a monthly basis by way of posting the list of Cashback B Winners (i.e. masked names and/or masked Eligible Card numbers and/or cashback entitlement) on HLB’s Website prior to or by the respective Cashback B Fulfilment Dates indicated in Table 6 above.

- (vii) In the event of non-receipt of Cashback B, Cashback B Winners shall notify HLB within one (1) month after the end of the respective Cashback B Fulfilment Date, failing which Cashback B Winners are deemed to have received Cashback B.
- (d) **C – Connect Sign Up RM25 Cashback + RM25 SST Rebate (Cashback C)**
- (i) Eligible Cardholders who are existing HLB Connect Online Banking or HLB Connect Mobile Banking App (“**HLB Connect**”) users; OR new users who have signed up for HLB Connect within ninety (90) days from the Eligible Cards approval dates will be entitled to Ringgit Malaysia Fifty (RM50) cashback (“**Cashback C**”). Cashback C comprises of Ringgit Malaysia Twenty-Five (RM25) cashback and Ringgit Malaysia Twenty-Five (RM25) sales and service tax (“**SST**”) rebate.
- (ii) For the avoidance of doubt, each Eligible Cardholder is entitled to receive ONLY one (1) Cashback C throughout the Campaign Period.
- (iii) The total allocation of Cashback C is capped at Ringgit Malaysia Eight Hundred Thousand (RM800,000) only on a first come, first served basis.
- (iv) Subject to the total allocation cap under Clause 4(d)(iii) above, in the event the Eligible Cardholders fulfil the conditions as stated in Clause 4(d)(i) above (“**Cashback C Winners**”), Cashback C shall be credited to the Cashback C Winners’ Eligible Card accounts in accordance with Table 7 below:

Table 7: Cashback C Fulfilment Schedule

Eligible Card Approval Month	Cashback C Fulfilment Date
September 2022	By 28 February 2023
October 2022	By 31 March 2023
November 2022	By 30 April 2023
December 2022	By 31 May 2023
January 2023	By 30 June 2023

- (v) Cashback C Winners will be notified by HLB by way of posting the list of Cashback C Winners (i.e. masked names and/or masked Eligible Card numbers and/or cashback entitlement) on HLB’s Website prior to or by the respective Cashback C Fulfilment Dates indicated in Table 7 above.
- (vi) In the event of non-receipt of Cashback C, Cashback C Winners shall notify HLB within one (1) month after the end of the respective Cashback C Fulfilment Date, failing which Cashback C Winners are deemed to have received Cashback C.

GENERAL

5. 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 conditions 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 and conclusive;
- (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 A and/or Cashback B and/or Cashback C 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 A and/or Cashback B and/or Cashback C;
- (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 A and/or Cashback B and/or Cashback C on HLB’s Website;

- (vii) to 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 providing SMS or email communications in relation to the Campaign; and
 - (viii) 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 the Campaign, the general terms and condition 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 A and/or Cashback B and/or Cashback C are awarded. 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 Card, Cashback A and/or Cashback B and/or Cashback C will only be credited to the Eligible Card with the most number of transactions.
6. HLB reserves the right to:
- (i) forfeit and/or claw back the Annual Fee Waiver and/or Cashback A and/or Cashback B and/or Cashback C 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 A and/or Cashback B and/or Cashback C;
 - (ii) replace and substitute the Annual Fee Waiver and/or Cashback A and/or Cashback B and/or Cashback C 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;
 - (iv) decline the eligibility of the Eligible Cardholders from receiving the Annual Fee Waiver and/or Cashback A and/or Cashback B and/or Cashback C 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.
7. 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.
8. 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 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.
9. 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.
10. 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.
11. 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.