

HLB ABC 2.0 CREDIT CARDS ACQUISITION CAMPAIGN (SUPPLEMENTARY CARD OFFER)

Last updated on 16 September 2022

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "HLB ABC Credit Card Acquisition Campaign (Supplementary Card Offer)" ("Campaign") commences on **16 September 2022** at 00:00:00 hours (12:00 a.m.) and ends on **04 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 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 **31 January 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**").
- (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) 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 Twenty Two Thousand Five Hundred (RM22,500) 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
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 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.