

HLB ABC CREDIT CARDS ACQUISITION CAMPAIGN (SHOPEE OFFER)

Last updated on 16 May 2022

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**HLB ABC Credit Card Acquisition Campaign (Shopee Offer)**" ("**Campaign**") commences on **16 May 2022** at 00:00:00 hours (12:00 a.m.) and ends on **31 August 2022** 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

- This 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 Shopee HLB Official Store (<https://shopee.com.my/hongleongbank.os>) and subsequently complete the application at HLB's Corporate Website at www.hlb.com.my ("**HLB's Website**").

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	

- The following shall **NOT** be eligible to participate in this Campaign:
 - Existing principal cardholders of any HLB credit cards;
 - NTC Applicants who have joined other HLB credit card acquisition campaigns during the same period;
 - Existing 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;
 - 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
 - Existing HLB and/or HLISB staff.
- For the purpose of this Campaign, all applications for the Eligible Cards by NTC Applicants via Shopee HLB Official Store and HLB's Website during the Campaign Period are subject to HLB's approval and all applications must be successfully approved latest by **30 September 2022** ("**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 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) Get 25,000 Shopee Coins with RM500 Card Spend

- (i) Eligible Cardholders are to make the Ringgit Malaysia One (RM1) HLB Credit Card order (“**RM1 Order**”) on the HLB Official Store in Shopee (“**HLB Store**”) and subsequently complete the application on HLB’s Website. Upon approval of the Eligible Cards, Eligible Cardholders who have performed an accumulative Retail Spend (as defined under Clause 5 below) of Ringgit Malaysia Five Hundred (RM500) using the Eligible Cards and has signed up for HLB Connect Online Banking or HLB Connect Mobile Banking App (“**HLB Connect**”) within ninety (90) days of the Eligible Cards approval dates will be entitled to receive Twenty-Five Thousand (25,000) Shopee Coins (“**Shopee Coins**”).
- (ii) The total allocation of the Shopee Coins is capped at Five Hundred Thousand (500,000) Shopee Coins only on a first come, first served basis.
- (iii) For the avoidance of doubt, each Eligible Cardholder is entitled to receive ONLY one (1) unit of Shopee Coins throughout the Campaign Period.
- (iv) In the event the Eligible Cardholders fulfil the conditions as set out under Clause 4(b)(i) above (“**Shopee Winners**”), the Shopee Coins shall be credited to the Shopee Winners’ Shopee Account based on the username and registered phone number on Shopee and phone number provided to HLB upon application by the respective Shopee Coins Fulfilment Date indicated in Table 2 below:

Table 2: Shopee Coins Reward Fulfilment Schedule

Eligible Card Approval Month	Shopee Coins Fulfilment Date
May 2022	By 31 October 2022
June 2022	By 30 November 2022
July 2022	By 31 December 2022
August 2022	By 31 January 2023
September 2022	By 28 February 2023

- (v) Shopee Winners will also be notified by HLB by way of posting the list of the Shopee Winners (i.e. masked names and/or masked Eligible Cards and/or Shopee Coins entitlement) on HLB’s Website and will receive a notification on their Shopee App prior to or by respective Shopee Coins Fulfilment Dates as set out in Table 2 above.
- (vi) It is the obligation of the Eligible Cardholders to provide their latest, valid, accurate and same phone numbers registered on Shopee to HLB. HLB shall not be responsible in the event the Eligible Cardholders do not receive the Shopee Coins due to incorrect or outdated phone number provided to HLB.
- (vii) In the event of non-receipt of the Shopee Coins, the Shopee Winners shall notify HLB within one (1) month after the respective Shopee Coins Fulfilment Date, failing which the Shopee Winners are deemed to have received the Shopee Coins.
- (viii) HLB gives no representation or warranty with respect to the suitability or validity of the Shopee Coins to the Shopee Winners and HLB shall not be responsible to replace any Shopee Coins (including where the Shopee Coins are expired). Any request for replacement of Shopee Coins shall not be entertained by HLB.

- (ix) The Shopee Coins is issued by Shopee Mobile Malaysia Sdn. Bhd. (201501009497 (1134832-W)) (“the **Issuer**”) and any queries or disputes pertaining to the use of Shopee Coins shall be settled directly between the Shopee Winners and the Issuer without further recourse to HLB. The Issuer’s terms and conditions in relation to Shopee Coins shall apply.
5. **Retail Spend** refers to any retail and online purchases (including standing instructions and 0% Interest Easy Payment Plan) 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.
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 One-Time Fee, Quick Cash Monthly Interest and Flexi Payment Plan;
 - (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.

GENERAL

7. By participating in this Campaign, the Eligible Cardholders:
- (i) agree they have read, understood and agree to be bound by the T&Cs herein, the Cardholder Agreement and the specific Terms and Conditions of the relevant Eligible Cards available on HLB’s Website;
 - (ii) agree that all records of transactions date within or outside Malaysia captured by HLB’s system within this Campaign are final;
 - (iii) agree that HLB’s decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Eligible Cardholders;
 - (iv) agree that the Annual Fee Waiver and/or Shopee Coins are non-transferable to any third party and non-exchangeable for up-front credit, cheque or in kind;
 - (v) agree to access HLB’s Website at regular intervals to view the T&Cs of this 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 Shopee Coins;
 - (vi) consent for HLB to disclose or publish their names (in masked form), ID numbers (in masked form), Eligible Cards numbers (in masked form), entitlement to Shopee Coins on HLB’s Website;
 - (vii) 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)) and/or Shopee Mobile Malaysia Sdn. Bhd. (201501009497 (1134832-W)) as HLB deems fit for the purpose of this Campaign; and
 - (viii) agree 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 this Campaign, the Cardholder Agreement and/or the specific Terms and Conditions of the relevant Eligible Cards throughout the Campaign Period and at the point of the Annual Fee Waiver and/or Shopee Coins are rewarded.
8. HLB reserves the right to:
- (i) forfeit and/or claw back the Annual Fee Waiver and/or Shopee Coins 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 Shopee Coins;

- (ii) replace and substitute the Annual Fee Waiver and/or Shopee Coins 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 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; and
 - (iv) decline the eligibility of the Eligible Cardholders from receiving the Annual Fee Waiver and/or Shopee Coins 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.
9. 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 International Incorporated, Mastercard Worldwide, Merchant establishments, postal service providers or any party in which may result in the Eligible Cardholders being omitted from this Campaign.
10. In addition to the terms stipulated above, the Eligible Cardholders agree that the 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 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.
11. 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.
12. 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.
13. 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.