

HLB ABC 4.0 CREDIT CARD ACQUISITION CAMPAIGN (PRINCIPAL CREDIT CARD OFFER)

Last updated on 25 April 2023

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**HLB ABC 4.0 Credit Card Acquisition Campaign (Principal Credit Card Offer)**" ("**Campaign**") commences on **16 April 2023** at 00:00:00 hours (12:00 a.m.) and ends on **15 July 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;
 - (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
GSC Gold/Platinum	Emirates World
Sutera Platinum	Emirates 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 and/or Hong Leong Group 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 July 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. All offers below are subject to the total campaign allocation of Ringgit Malaysia Three Million Nine Hundred Fifty-Two Thousand (RM3,952,000) only on a first come, first served basis (“**Campaign Allocation**”) except for the Annual Fee Waiver offer as defined under Clause 4(a) below:

(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) Annual Fee Waiver shall be waived within thirty (30) days from the transaction date of the first Retail Spend or Bill Payment made.

(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 three (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 April 2023	Activate & Spend by 30 June 2023	Spend by 31 July 2023	Spend by 31 August 2023
01 – 31 May 2023	Activate & Spend by 31 July 2023	Spend by 31 August 2023	Spend by 30 September 2023
01 – 30 June 2023	Activate & Spend by 31 August 2023	Spend by 30 September 2023	Spend by 31 October 2023
01 – 31 July 2023	Activate & Spend by 30 September 2023	Spend by 31 October 2023	Spend by 30 November 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) Subject to the total allocation cap under Clause 4 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
April 2023	31 August 2023, 30 September 2023 & 31 October 2023
May 2023	30 September 2023, 31 October 2023 & 30 November 2023
June 2023	31 October 2023, 30 November 2023 & 31 December 2023
July 2023	30 November 2023, 31 December 2023 & 31 January 2024

- (v) 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.
- (vi) 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 April 2023	Spend by 30 June 2023	Spend by 31 July 2023	Spend by 31 August 2023
01 – 31 May 2023	Spend by 31 July 2023	Spend by 31 August 2023	Spend by 30 September 2023
01 – 30 June 2023	Spend by 31 August 2023	Spend by 30 September 2023	Spend by 31 October 2023
01 – 31 July 2023	Spend by 30 September 2023	Spend by 31 October 2023	Spend by 30 November 2023

- (ii) **Bill Payments** refers 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 **excludes** the following:
- (a) Retail Spend as defined under Clause 4(b)(ii) above;
 - (b) cash withdrawal in any method (e.g. 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, unauthorized, 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.

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) Subject to the total allocation cap under Clause 4 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 Dates
April 2023	31 August 2023, 30 September 2023 & 31 October 2023
May 2023	30 September 2023, 31 October 2023 & 30 November 2023
June 2023	31 October 2023, 30 November 2023 & 31 December 2023
July 2023	30 November 2023, 31 December 2023 & 31 January 2024

- (v) 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.
- (vi) 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:
- i. are existing HLB Connect Online Banking or HLB Connect Mobile Banking App ("**HLB Connect**") users; OR
 - ii. are new users signed up for HLB Connect within ninety (90) days from the Eligible Cards approval dates; OR
 - iii. perform a minimum of one (1) Retail Spend (as defined under Clause 4(b)(ii) above) or Bill Payment (as defined under Clause 4(c)(ii) above) of any amount via Google Pay using the Eligible Cards 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 on a first come, first served basis.
- (iii) Subject to the total allocation cap under Clause 4 above, in the event the Eligible Cardholders fulfil the conditions as stated under 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
April 2023	By 30 September 2023
May 2023	By 31 October 2023
June 2023	By 30 November 2023
July 2023	By 31 December 2023

- (iv) 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.
 - (v) 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.
5. HLB does not have any obligation to inform the Eligible Cardholders in the event the Campaign Allocation has reached the maximum allocation amount of Ringgit Malaysia Three Million Nine Hundred Fifty-Two Thousand (RM3,952,000).

GENERAL

6. 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.

7. 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; and
 - (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.
8. 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.
9. 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.
10. 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.
11. 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.
12. 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.

KEMPEN PEROLEHAN KAD KREDIT HLB ABC 4.0 (TAWARAN KAD KREDIT PRINSIPAL)

Dikemaskini pada 25 April 2023

TEMPOH KEMPEN

“Kempen Perolehan Kad Kredit HLB ABC 4.0 (Tawaran Kad Kredit Prinsipal)” (“Kempen”) Hong Leong Bank Berhad (193401000023 (97141-X)) (“HLB”) bermula pada **16 April 2023** pukul 00:00:00 jam (12:00 pagi) dan berakhir pada **15 Julai 2023** pukul 23:59:59 jam (11:59 malam), termasuk kedua-dua tarikh (“Tempoh Kempen”), melainkan dinyatakan di dalam ini atau diberitahu sebaliknya.

TERMA DAN SYARAT

Terma dan syarat Kempen adalah seperti berikut (“T&S”):

KELAYAKAN

1. Kempen ini terbuka kepada Pelanggan Baru Kepada Kad (“**Pemohon Baru**”) yang telah memohon, semasa Tempoh Kempen, sekurang-kurangnya satu (1) Kad Kredit HLD (“**Kad Layak**”) seperti yang dinyatakan dalam Jadual 1 di bawah melalui saluran berikut:
 - (i) Cawangan HLB;
 - (ii) Jualan Terus HLB;
 - (iii) Perbankan Dalam Talian HLB Connect;
 - (iv) Laman Web Korporat Bank di www.hlb.com.my (“**Laman Web HLB**”);
 - (v) Pemasaran melalui Telefon; atau
 - (vi) Tablet Perkhidmatan Cawangan dan Jualan
 - (vii) Kedai Rasmi HLB Shopee (www.shopee.com.my/hongleongbank.os) (“**Kedai HLB**”).

Jadual 1: Kad-kad Layak bagi Kempen ini

Kad Layak	
KAD KREDIT VISA	KAD KREDIT MASTERCARD
Infinite P/Infinite/Infinite Doctor’s Edition	Emirates World Elite
GSC Gold/Platinum	Emirates World
Sutera Platinum	Emirates Platinum
WISE Gold	
Essential Gold	
I’m	
Gold	

2. Golongan berikut **TIDAK** dianggap Pemegang Kad Kredit Prinsipal HLB dan **TIDAK** layak menyertai Kempen ini:
 - (i) Pemegang Kad Prinsipal mana-mana kad kredit HLB sedia ada;
 - (ii) Pemohon NTC yang telah menyertai kempen perolehan kad kredit HLB yang lain dalam tempoh yang sama;
 - (iii) Pemegang Kad Kredit Prinsipal sedia ada yang telah membatalkan Kad Kredit HLB mereka dan telah memohon semula Kad Kredit HLB baharu (termasuk mana-mana Kad Layak) sebagai Pemegang Kad Prinsipal dalam masa dua belas (12) bulan dari tarikh pembatalan itu;
 - (iv) Pemohon NTC yang telah melakukan atau disyaki melakukan penipuan atau kesalahan undang-undang berkaitan dengan mana-mana kemudahan yang diberi oleh HLB dan/atau Hong Leong Islamic Bank (200501009144 (686191-W)) (“**HLISB**”) atau telah diisytiharkan mufliis (menurut petisyen oleh sama ada bank

atau mana-mana pihak ketiga) atau bakal dikenakan prosiding kemuflihan pada bila-bila masa sebelum, semasa atau selepas Tempoh Kempen; dan

- (v) Kakitangan HLB dan/atau HLISB dan/atau Hong Leong Group sedia ada.
3. Bagi tujuan Kempen ini, semua permohonan Kad Layak oleh Pemohon NTC melalui saluran seperti mana diperuntukkan dalam Fasal 1 di atas semasa Tempoh Kempen ("**Pemegang Kad Layak**") adalah tertakluk kepada kelulusan HLB dan semua permohonan mestilah diluluskan dengan jayanya selewat-lewatnya **31 Julai 2023**.

KAEDAH KEMPEN

4. Dengan syarat Fasal 3 di atas dipenuhi, Pemegang Kad Layak akan berhak menikmati tawaran-tawaran berikut. Peruntukan Pulangan Tunai untuk semua tawaran di bawah adalah dihadkan setakat maksimum Ringgit Malaysia Tiga Juta Sembilan Ratus Lima Puluh Dua Ribu (RM3,952,000) atas dasar siapa-cepat, dia-dapat kecuali tawaran Pengecualian Fi Tahunan yang ditakrif menurut Fasal 4(a) di bawah.

(a) Pengecualian Fi Tahunan ("Pengecualian Fi Tahunan")

- (i) Pemegang Kad Layak, yang telah melakukan minimum satu (1) Perbelanjaan Runcit (seperti ditakrif menurut Fasal 4(b)(ii) di bawah) atau Pembayaran Bil (seperti ditakrif menurut Fasal 4(c)(ii) di bawah) dari sebarang jumlah untuk setiap Kad Layak diluluskan dalam masa enam puluh (60) hari dari tarikh kelulusan Kad Layak akan berhak menikmati Pengecualian Fi Tahunan tahun pertama.
- (ii) Pemegang Kad Layak akan menikmati Pengecualian Fi Tahunan dalam masa tiga puluh (30) hari dari tarikh transaksi Perbelanjaan Runcit atau pembayaran bil pertama dilakukan.

(b) A – Pulangan Tunai 8% Aktifkan dan Belanja (Pulangan Tunai A)

- (i) Pemegang Kad Layak yang telah mengaktifkan Kad Layak sebelum atau pada bulan pertama (seperti yang tertakluk di Jadual 2 di bawah) dan melakukan Perbelanjaan Runcit (seperti ditakrif menurut Fasal 4(b)(ii) di bawah) bulanan dari sebarang jumlah untuk tiga (3) bulan berturut-turut dalam **Tempoh Perbelanjaan Pulangan Tunai A** seperti yang tertakluk di Jadual 2 di bawah akan berhak menerima Pulangan Tunai 8% sebanyak maksimum Ringgit Malaysia Seratus Ringgit (RM100) sebulan untuk tiga (3) bulan berturut-turut ("Pulangan Tunai A"). Pulangan Tunai A maksimum dihadkan pada Ringgit Malaysia Tiga Ratus Ringgit (RM300) untuk setiap Pemegang Kad Layak.

Jadual 2: Tempoh Perbelanjaan Pulangan Tunai A

Bulan Kelulusan Kad Layak	Bulan Pertama	Bulan Ke-2	Bulan Ke-3
16 – 30 April 2023	Aktifkan & Berbelanja sebelum/pada 30 Jun 2023	Berbelanja sebelum/pada 31 Julai 2023	Berbelanja sebelum/pada 31 Ogos 2023
01 – 31 Mei 2023	Aktifkan & Berbelanja sebelum/pada 31 Julai 2023	Berbelanja sebelum/pada 31 Ogos 2023	Berbelanja sebelum/pada 30 September 2023
01 – 30 Jun 2023	Aktifkan & Berbelanja sebelum/pada 31 Ogos 2023	Berbelanja sebelum/pada 30 September 2023	Berbelanja sebelum/pada 31 Oktober 2023
01 – 30 Julai 2023	Aktifkan & Berbelanja sebelum/pada 30 September 2023	Berbelanja sebelum/pada 31 Oktober 2023	Berbelanja sebelum/pada 30 November 2023

- (ii) **Perbelanjaan Runcit** bermaksud sebarang pembelian runcit dan dalam talian (termasuk arahantetap dan Pelan Bayaran Mudah 0% (“**EPP**”) yang dilakukan di dalam negara dan/atau luar negara (termasuk perbelanjaan yang dibuat dalam Ringgit Malaysia (“**RM**”) dan/atau mata wang lain) yang telah berjaya dicaj kepada Kad Layak. Pembelian runcit yang dibuat dalam mata wang selain RM akan ditukar kepada dan dikira dalam RM berasaskan kadar penukaran yang ditentukan oleh HLB pada masa transaksi.
- (iii) Perbelanjaan Runcit **tidak termasuk** yang berikut:
- (a) Pembayaran Bill seperti ditakrif menurut Fasal 4(c)(ii) di bawah
 - (b) pengeluaran wang tunai dengan apa-apa cara (iaitu Mesin Teler Automatik, melaluikaunter, kuasi tunai, pendahuluan tunai, dll.);
 - (c) produk portfolio seperti Pindahan Baki (“**BT**”), Quick Cash One-Time Fee, Quick Cash Monthly Interest dan Pelan Bayaran Fleksi (“**FPP**”);
 - (d) transaksi dibayar balik, dipertikaikan, tak berjaya, dibalikkan, tanpa kebenaran, melibatkan penipuan atau menyalahi undang-undang; dan/atau
 - (e) apa-apa bentuk perkhidmatan atau fi pelbagai, termasuk caj kewangan dan fi seperti fi tahunan kad kredit, caj bayaran lewat dan cukai perkhidmatan kerajaan, yang dikenakan oleh HLB.
- (iv) Tertakluk kepada jumlah peruntukkan dalam Fasal 4(b) di atas, sekiranya Pemegang Kad Layak memenuhi syarat-syarat yang dinyatakan dalam Fasal 4(b)(i) di atas, (“**Pemenang Pulangan Tunai A**”), Pulangan Tunai A akan dikreditkan ke dalam akaun kad kredit Pemenang Pulangan Tunai A mengikut Jadual 3 di bawah:

Jadual 3: Jadual Pemenuhan Pulangan Tunai A

Bulan Kad Layak Diluluskan	Tarikh Pemenuhan Pulangan Tunai A
April 2023	31 Ogos 2023, 30 September 2023 & 31 Oktober 2023
Mei 2023	30 September 2023, 31 Oktober 2023 & 30 November 2023
Jun 2023	31 Oktober 2023, 30 November 2023 & 31 Disember 2023
Julai 2023	30 November 2023, 31 Disember 2023 & 31 Januari 2024

- (v) Pemenang Pulangan Tunai A akan dimaklumkan oleh HLB pada setiap bulan dengan cara penyiaran senarai Pemenang Pulangan Tunai A (i.e. nama-nama terlindung dan/atau nombor Kad Layak terlindung dan/atau jumlah pulangan tunai) di Laman Web HLB sebelum atau pada Tarikh Pemenuhan Pulangan Tunai A yang ditunjukkan di Jadual 3 di atas.
- (vi) Sekiranya Pulangan Tunai A tidak diterima, Pemenang Pulangan Tunai A hendaklah memaklumkan HLB dalam masa satu (1) bulan selepas tamat Tarikh Pemenuhan Pulangan Tunai A berkenaan, jika gagal berbuat demikian maka Pemenang Pulangan Tunai A dianggap telah menerima Pulangan Tunai A itu.
- (c) **B – Pulangan Tunai 8% Pembayaran Bil (Pulangan Tunai B)**
- (i) Pemegang Kad Layak yang telah melakukan Pembayaran Bil (seperti ditakrif menurut Fasal 4(c)(ii) di bawah) bulanan dari sebarang jumlah untuk tiga (3) bulan berturut-turut dalam **Tempoh Perbelanjaan Pulangan Tunai B** seperti yang tertakluk di Jadual 4 di bawah akan berhak menerima Pulangan Tunai 8% sebanyak maksimum Ringgit Malaysia Seratus Ringgit (RM100) sebulan untuk tiga (3) bulan berturut-turut

("Pulangan Tunai B"). Pulangan Tunai B maksimum dihadkan pada Ringgit Malaysia Tiga Ratus Ringgit (RM300) untuk setiap Pemegang Kad Layak.

Jadual 4: Tempoh Perbelanjaan Pulangan Tunai B

Bulan Kelulusan Kad Layak	Bulan Pertama	Bulan Ke-2	Bulan Ke-3
16 – 30 April 2023	Berbelanja sebelum/pada 30 Jun 2023	Berbelanja sebelum/pada 31 Julai 2023	Berbelanja sebelum/pada 31 Ogos 2023
01 – 31 Mei 2023	Berbelanja sebelum/pada 31 Julai 2023	Berbelanja sebelum/pada 31 Ogos 2023	Berbelanja sebelum/pada 30 September 2023
01 – 30 Jun 2023	Berbelanja sebelum/pada 31 Ogos 2023	Berbelanja sebelum/pada 30 September 2023	Berbelanja sebelum/pada 31 Oktober 2023
01 – 31 Julai 2023	Berbelanja sebelum/pada 30 September 2023	Berbelanja sebelum/pada 31 Oktober 2023	Berbelanja sebelum/pada 30 November 2023

- (ii) **Pembayaran Bil** bermaksud transaksi pengebilan dalam kategori insurans, utiliti dan syarikat telekomunikasi menggunakan Kod Kategori Pedagang ("MCC") serta transaksi JomPay seperti yang ditakrifkan berdasarkan penerangan transaksi "Bill Payments" seperti yang ditunjukkan dalam Jadual 5 yang telah berjaya dicaj kepada Kad Layak.
- (iii) Pembayaran Bil **tidak termasuk** yang berikut:
- Perbelanjaan Runcit seperti ditakrif menurut Fasal 4(b)(ii) di atas
 - Pengeluaran wang tunai dengan apa-apa cara (iaitu Mesin Teler Automatik, melalui kaunter, kuasi tunai, pendahuluan tunai, dll.);
 - produk portfolio seperti Pindahan Baki ("BT"), Quick Cash One-Time Fee, Quick Cash Monthly Interest dan Pelan Bayaran Fleksi ("FPP");
 - transaksi dibayar balik, dipertikaikan, tak berjaya, dibalikkan, tanpa kebenaran, melibatkan penipuan atau menyalahi undang-undang; dan/atau
 - apa-apa bentuk perkhidmatan atau fi pelbagai, termasuk caj kewangan dan fi seperti fi tahunan kad kredit, caj bayaran lewat dan cukai perkhidmatan kerajaan, yang dikenakan oleh HLB.

Jadual 5: Pembayaran Bil MCC

Category	Kod Kategori Pedagang ("MCC") / Penerangan Transaksi
Insurans	6300, 5960
Syarikat Telekomunikasi	4813, 4812, 4814, 5968, 4900, 5734, 5399, 8999, 4816, 5967
Utiliti	4899, 4900, 4821, 4814, 9399, 5968
JomPay	Penerangan Transaksi "Bill Payments"

- (iv) Tertakluk kepada jumlah peruntukkan dalam Fasal 4(c)(iv) di atas, sekiranya Pemegang Kad Layak memenuhi syarat-syarat yang dinyatakan dalam Fasal 4(c)(i) di atas, ("**Pemenang Pulangan Tunai B**"), Pulangan Tunai B akan dikreditkan ke dalam akaun kad kredit Pemenang Pulangan Tunai B mengikut Jadual 6 di bawah:

Jadual 6: Jadual Pemenuhan Pulangan Tunai B

Bulan Kad Layak Diluluskan	Tarikh Pemenuhan Pulangan Tunai B
April 2023	31 Ogos 2023, 30 September 2023 & 31 Oktober 2023
Mei 2023	30 September 2023, 31 Oktober 2023 & 30 November 2023
Jun 2023	31 Oktober 2023, 30 November 2023 & 31 Disember 2023
Julai 2023	30 November 2023, 31 Disember 2023 & 31 January 2024

- (v) Pemenang Pulangan Tunai B akan dimaklumkan oleh HLB pada setiap bulan dengan cara penyiaran senarai Pemenang Pulangan Tunai B (i.e. nama-nama terlindung dan/atau nombor Kad Layak terlindung dan/atau jumlah pulangan tunai) di Laman Web HLB sebelum atau pada Tarikh Pemenuhan Pulangan Tunai B yang ditunjukkan di Jadual 6 di atas.
- (vi) Sekiranya Pulangan Tunai B tidak diterima, Pemenang Pulangan Tunai B hendaklah memaklumkan HLB dalam masa satu (1) bulan selepas tamat Tarikh Pemenuhan Pulangan Tunai B berkenaan, jika gagal berbuat demikian maka Pemenang Pulangan Tunai B dianggap telah menerima Pulangan Tunai B itu.

(d) C - Pulangan Tunai RM25 Pendaftaran HLB Connect + Pulangan Tunai RM25 Rebat SST (“Pulangan Tunai C”)

- (i) Pemegang Kad Layak yang
- merupakan pengguna Perbankan Dalam Talian HLB Connect atau Perbankan Mudah Alih HLB Connect (“**HLB Connect**”); ATAU
 - pengguna baru yang telah mendaftar untuk HLB Connect dalam masa sembilan puluh (90) hari dari tarikh kelulusan; ATAU
 - Melakukan sekurang-kurangnya satu (1) Perbelanjaan Runcit (seperti yang ditakrifkan di bawah Klausa 4(b)(ii) di atas) atau Pembayaran Bil (seperti yang ditakrifkan di bawah Klausa 4(c)(ii) di atas) daripada sebarang amaun melalui Google Pay menggunakan Layak Kad dalam tempoh sembilan puluh (90) hari dari tarikh kelulusan Kad Layak;
- (ii) akan menerima Ringgit Malaysia Lima Puluh (RM50) Pulangan Tunai C. Pulangan Tunai C terdiri daripada Pulangan Tunai Ringgit Malaysia Dua Puluh Lima (RM25) dan Rebat cukai jualan dan perkhidmatan (“**SST**”) Ringgit Malaysia Dua Puluh Lima (RM25).
- (iii) Untuk mengelakkan keraguan, setiap Pemegang Kad Layak HANYA berhak menerima satu (1) Pulangan Tunai C atas dasar siapa cepat, dia dapat.
- (iv) Tertakluk kepada jumlah peruntukkan dalam Fasal 4(d)(iii) di atas, sekiranya Pemegang Kad Layak memenuhi syarat-syarat yang dinyatakan dalam Fasal 4(d)(i) di atas, (“**Pemenang Pulangan Tunai C**”), Pulangan Tunai C akan dikreditkan ke dalam akaun Pemenang Pulangan Tunai C mengikut Jadual 7 di bawah:

Jadual 7: Jadual Pemenuhan Pulangan Tunai C

Bulan Kad Layak Diluluskan	Tarikh Pemenuhan Pulangan Tunai C
April 2023	Sebelum/pada 30 September 2023
Mei 2023	Sebelum/pada 31 Oktober 2023
Jun 2023	Sebelum/pada 30 November 2023
Julai 2023	Sebelum/pada 31 Disember 2023

- (v) Para Pemenang Pulangan Tunai C akan diberitahu oleh HLB dengan cara menyiarkan senarai Pemenang Pulangan Tunai C (iaitu nama terlindung dan/atau nombor Kad Layak terlindung dan/atau kelayakan pulangan tunai) di

Laman Web HLB sebelum atau pada Tarikh Pemenuhan Pulangan Tunai C yang ditunjukkan di Jadual 7 di atas.

- (vi) Sekiranya Pulangan Tunai C tidak diterima, para Pemenang Pemenang Pulangan Tunai C hendaklah memberitahu HLB selewat-lewatnya satu (1) bulan selepas Bulan Pemenuhan Pulangan Tunai C, jika tidak para Pemenang akan dianggap telah menerima Pulangan Tunai C itu.

5. HLB tidak mempunyai sebarang kewajipan untuk memaklumkan Pemegang Kad Layak sekiranya Peruntukan Kempen telah mencecah peruntukan maksimum sebanyak Ringgit Malaysia Tiga Juta Sembilan Ratus Lima Puluh Dua Ribu (RM3,952,000).

TERMA & SYARAT AM

6. Dengan menyertai Kempen ini, Pemegang Kad Kredit Prinsipal HLB:

- (i) bersetuju mereka telah membaca, memahami dan bersetuju untuk mematuhi T&S di dalam ini, Terma dan Syarat Am Perjanjian Pemegang Kad Kredit yang boleh disemak di Laman Web;
- (ii) bersetuju semua rekod tarikh transaksi di dalam atau di luar Malaysia yang dirakam oleh sistem HLB dalam Kempen ini adalah tepat dan muktamad;
- (iii) bersetuju keputusan HLB atas semua hal berkaitan dengan Kempen ini adalah muktamad dan mengikat ke atas seluruh Pemegang Kad Layak;
- (iv) bersetuju Pengecualian Fi Tahunan dan/atau Pulangan Tunai A dan/atau Pulangan Tunai B dan/atau Pulangan Tunai C tidak boleh dipindah milik kepada mana-mana pihak ketiga dan tidak boleh ditukar untuk wang tunai atau manfaat barangan;
- (v) bersetuju mengakses Laman Web HLB dari semasa ke semasa untuk menyemak T&S Kempen ini, untuk memastikan sentiasa mengikuti apa-apa perubahan atau pindaan kepada T&S dan mengambil tindakan susulan dengan HLB jika mereka disenaraikan untuk kelayakan menerima Pulangan Tunai A dan/atau Pulangan Tunai B dan/atau Pulangan Tunai C;
- (vi) memberi keizinan kepada HLB untuk mendedahkan atau menyiarkan nama (dalam bentuk terlindung), nombor kad pengenalan (dalam bentuk terlindung), nombor Kad Layak (dalam bentuk terlindung), amaun Pulangan Tunai A dan/atau Pulangan Tunai B dan/atau Pulangan Tunai C di Laman Web HLB;
- (vii) membenarkan HLB untuk mendedahkan data peribadi mereka iaitu nombor telefon kepada penyedia perkhidmatan pihak ketiga HLB, M3 Technologies (Asia) Berhad (199901007872 (482772-D)) dan/atau Infobip Asia Pacific Sdn. Bhd (201001014145 (898379-U)) yang HLB anggap wajar bagi tujuan Kempen ini; dan
- (viii) bersetuju menentukan semua Kad Layak diluluskan adalah sah, aktif, berkedudukan baik dan tidak melanggar mana-mana T&S Kempen ini, dan/atau Terma dan Syarat Am Perjanjian Pemegang Kad Kredit sepanjang Tempoh Kempen dan di peringkat pemberian Pengecualian Fi Tahunan dan/atau Pulangan Tunai A dan/atau Pulangan Tunai B dan/atau Pulangan Tunai C. Bagi mengelakkan keraguan, jika Pemenang mempunyai lebih daripada 1 Kad Layak, Pulangan Tunai A dan/atau Pulangan Tunai B dan/atau Pulangan Tunai C akan dikreditkan ke dalam akaun Kad Layak yang mempunyai bilangan transaksi yang terbanyak.

7. HLB berhak:

- (i) melupuskan dan/atau menolak balik Pengecualian Fi Tahunan dan/atau Pulangan Tunai A dan/atau Pulangan Tunai B dan/atau Pulangan Tunai C jika berlaku pembalikan Perbelanjaan Runcit atau penamatan Kad Layak semasa Tempoh Kempen dan/atau di peringkat pemberian Pengecualian Fi Tahunan dan/atau Pulangan Tunai A dan/atau Pulangan Tunai B dan/atau Pulangan Tunai C;
- (ii) menggantikan Pengecualian Fi Tahunan dan/atau Pulangan Tunai A dan/atau Pulangan Tunai B dan/atau Pulangan Tunai C di dalam ini dengan pemberian lain yang sama nilainya dengan cara menyiarkannya di Laman Web HLB atau dengan apa-apa cara lain yang HLB anggap sesuai, untuk memberi notis awal kepada Pemegang Kad Prinsipal HLB;
- (iii) menambah, mengugurkan atau meminda T&S di dalam ini, secara keseluruhan

atau sebahagian, atau menamatkan Kempen ini melalui siaran di Laman Web HLB, atau apa-apa cara lain yang HLB anggap sesuai, untuk memberi notis awal kepada Pemegang Kad Prinsipal HLB tentang penambahan, pengguguran atau pindaan T&S atau penamatan Kempen ini; dan

- (iv) melucutkan kelayakan Pemegang Kad Layak daripada menerima Pengecualian Fi, Pulangan Tunai A dan/atau Pulangan Tunai B dan/atau Pulangan Tunai C yang telah melakukan Perbelanjaan Runcit di luar maksud T&S ini, dengan cara atau corak yang HLB anggap luar biasa, di luar aturan dan/atau membayangkan suatu percubaan untuk mendapat faedah tak saksama ke atas Pemegang Kad Layak lain yang mempunyai corak perbelanjaan yang biasa/teratur dan keputusan HLB dalam hal ini adalah muktamad dan mengikat ke atas seluruh Pemegang Kad Layak.
8. HLB tidak akan bertanggungjawab atas kegagalan atau kelewatan penghantaran dan/atau pemprosesan permohonan Kad Layak dan/atau transaksi jualan di pihak Visa international Incorporated, MasterCard Worldwide, organisasi Peniaga, penyedia perkhidmatan pos atau mana-mana pihak yang menyebabkan Pemegang Kad Prinsipal tertinggal daripada menyertai Kempen ini.
 9. Selain terma-terma yang dinyatakan di atas, Pemegang Kad Prinsipal HLB bersetuju Terma dan Syarat Am Perjanjian Pemegang Kad Kredit hendaklah dibaca bersama-sama dengan T&S di dalam ini sebagai suatu perjanjian keseluruhan. Jika ada percanggahan antara T&S ini dengan Terma dan Syarat Am Perjanjian Pemegang Kad Kredit, maka terma-terma tertentu di atas hendaklah diutamakan setakat percanggahan tersebut.
 10. Sekiranya terdapat percanggahan antara T&S ini berbanding dengan bahan-bahan pengiklanan, promosi, publisiti dan bahan lain berkaitan atau bersabit dengan Kempen ini, maka terma dan syarat muktamad di Laman Web HLB akan diutamakan.
 11. T&S di dalam ini adalah tertakluk kepada dan ditafsirkan menurut undang-undang Malaysia dan Pemegang Kad Layak bersetuju untuk akur kepada bidang kuasa Mahkamah-mahkamah Malaysia.
 12. Perkataan yang menandakan satu jantina termasuk semua jantina lain dan perkataan yang menandakan tunggal termasuk jamak, begitu juga sebaliknya.

Jika anda mempunyai sebarang pertanyaan berkaitan Terma dan Syarat, anda boleh mendapatkan penjelasan daripada kakitangan kami yang membantu anda. Sebagai alternatif, sila e-mel kami di hlonline@hlbb.hongleong.com.my.