

HLB CARDS: CASH IT OR FLASH IT PROMOTION

Last updated on 10 February 2025

PROMOTION PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**Cash It or Flash It Promotion**" ("**Promotion**") commences on **15 August 2024** at 00:00:00 hours (12:00 a.m.) and ends on **14 November 2024** at 23:59:59 hours (11:59 p.m.), both dates inclusive ("**Promotion Period**"), unless notified otherwise.

TERMS & CONDITIONS

The following sets out the terms and conditions applicable to the Promotion ("**T&Cs**").

ELIGIBILITY

1. The Promotion is open to all new and existing Malaysian and non-Malaysian individual principal HLB **Visa Credit and/or HLB Debit Cardholders** ("**Cardholders**") within the Promotion Period. New Cardholders refer to those who do not have any HLB credit and/or debit card with HLB before the Promotion Period. Registration is not required for Promotion participation.
2. The following shall not be eligible to participate in this Promotion:
 - (a) Cardholders whose HLB credit and/or debit cards (collectively known as the ("**Card**") are NOT issued in Malaysia;
 - (b) Cardholders whose Card accounts are NOT in good standing, inactive, or who are in breach of any terms and conditions of the Card accounts at any time during the Promotion Period;
 - (c) Cardholders whose Card accounts are invalid or cancelled at any time during the Promotion Period; and
 - (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 or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Promotion Period.

PROMOTION MECHANICS

3. Cardholders are required to spend a minimum of Ringgit Malaysia Fifty (RM50) or more in a single receipt using their Cards on Eligible Transactions (as defined under Clause 5 below) during the Promotion Period in order to receive ONE (1) of the following entries ("**Promotion Entries**") for each Eligible Transaction as set out in Table 1 below:

Table 1

No.	Type of Promotion Entry	Description
1.	HLB Coins for promotional purpose only (" HLB Coins ")	HLB Coins can be accumulated and Cardholders may redeem their HLB Coins for Cashback (as defined under Clause 8 below) during the Redemption Period (as set out in Table 4 below).
2.	Prize tickets (" Prize Tickets ") to the draw for the Prizes (as set out in Table 8 below)	Each Prize Ticket shall qualify each Cardholder a chance to win one (1) of the Prizes (as set out in Table 8 below) of the Promotion.

For the avoidance of doubt, a Cardholder may receive only one (1) type of Promotion Entry (either HLB Coin or Prize Ticket) and an automated randomizer process ("**Randomizer**") will determine the type of Promotion Entry and the number of Promotion Entries to be earned by each Cardholder for each Eligible Transaction based on the following criteria set out in Table 2 below:

Table 2

Type of Card used on Eligible Transaction	Type of Promotion Entry (Randomized) to be awarded per Eligible Transaction	Quantity of Promotion Entries (" Entries Quantity ") (Randomized) to be awarded per Eligible Transaction
HLB Visa Credit Card	(A) HLB Coins; or	Between 20 to 250 HLB Coins
	(B) Prize Tickets	Between 2 to 40 Prize Tickets
HLB Visa Debit Card	(A) HLB Coins; or	Between 10 to 50 HLB Coins
	(B) Prize Tickets	Between 1 to 10 Prize Tickets

4. From 19 September 2024 onwards, Cardholders may receive indicative notification(s) from HLB ("**Indicative Transaction Notification**") via in-app push notification ("**IAP Notification**") through HLB Connect App upon performing the Eligible Transactions indicating the type of Promotion Entries and the Entries Quantity earned. The final Entries Quantity is subject to the Eligible Transactions being posted in HLB's system ("**Actual Posted Transaction**"). In the event where there is discrepancy in the Indicative Transaction Notification versus Actual Posted Transaction, the **details from the Actual Posted Transaction shall prevail** to determine the Cardholder's entitlement to the Promotion Entries and the Entries Quantity earned.

HLB shall not be liable and responsible for any failure or delay in processing the Eligible Transactions by Visa International Incorporated, merchant establishments, any delay due to system downtime, technical failure of the terminal or any party in which may result in:

- the discrepancy of information reflected in the Indicative Transaction Notification versus the details in the Actual Posted Transaction (Example scenarios are shown in Table 2.1 below); and/or
- the Eligible Transactions and its associated transaction(s) being omitted from this Promotion.

Table 2.1

Example Scenario	Scenario	Indicative Transaction Notification	Actual Posted Transaction details	Outcome
A	Cardholder A makes an Eligible Transaction of RM55.90 at 11:59 p.m., 31 August 2024.	Notifies Cardholder at 11:59 p.m., 31 August 2024 that his/her transaction is awarded with 30 HLB Coins through the Randomizer.	Actual transaction was processed at 12:00 a.m., 1 September 2024 of which the transaction is awarded with 88 HLB Coins through the Randomizer.	Cardholder A will receive 88 HLB Coins based on Actual Posted Transaction.
B	Cardholder B makes an Eligible Transaction of RM129 at 11:59 p.m., 30 September 2024.	Notifies Cardholder at 11:59 p.m., 30 September 2024 that his/her transaction is awarded with 200 HLB Coins through the Randomizer.	Actual transaction was processed at 12:00 a.m., 1 October 2024 of which the transaction is awarded with 30 Prize Tickets through the Randomizer.	Cardholder B will receive 30 Prize Tickets based on Actual Posted Transaction.

For the avoidance of doubt, Indicative Transaction Notification will not be sent for all Eligible Transactions. For example, Eligible Transactions made in foreign currency or Eligible Transactions made via Dynamic Currency Conversion ("**DCC**") are excluded from Indicative Transaction Notification while such Eligible Transactions will still be awarded with Promotion Entries.

A periodic summary of the Promotion Entries and the Entries Quantity earned by a Cardholder in respect of all Eligible Transactions will be sent to him/her via IAP Notification through HL Connect App, Email Direct Mailer (“**eDM**”) or Short Message Service (“**SMS**”) during the Redemption Period as stipulated in Table 4.

5. Eligible transactions **INCLUDE** all online and retail purchases transacted locally and internationally during the Promotion Period (“**Eligible Transactions**”) **except** those listed under the Merchant Category Code (“**MCC**”) as specified in Table 3 below:

Table 3: List of Excluded MCCs for Eligible Transactions

Excluded Merchant Category	Merchant Category Code (MCC)
HEALTH CARE (HOSPITALS)	8062
INSURANCE	5960 6300 6381 6399
FUNERAL SERVICE/CREMATORIES	7261

6. Eligible Transactions made in currencies other than Ringgit Malaysia (“**RM**”) will be converted to and computed in RM based on the conversion rate determined by HLB at the time of transaction.

For the avoidance of doubt, the Eligible Transactions of this Promotion shall **EXCLUDE** the following:

- (a) any portfolio products such as Balance Transfer (BT), Call-For-Cash Plus (CFC Plus), Call-For-Cash (CFC) and Flexi Payment Plan (FPP);
 - (b) refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - (c) any form of services or miscellaneous fees, including finance charges and fees such as credit card annual fee, late payment charges imposed by HLB and government service tax; and
 - (d) subsequent transactions after the third (3rd) transaction at the same merchant on the same day (“**Split Transactions**”). In such cases, **only the first three transactions at the same merchant** will be included for tabulation of Eligible Transactions.
7. The assignment of the Eligible Transactions based on the MCC descriptions for the merchant is performed by the respective merchant’s acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct MCC. Eligible Transactions will not be qualified in the event of an incorrect assignment of MCC by the acquiring bank.

HLB Coins:

8. HLB Coins in this Promotion do not carry real monetary value and cannot be used as currency for any transactions. HLB Coins can only be used for the purpose of this Promotion, where a Cardholder may collect HLB Coins within the **Transaction Period** for each **Promotion Month** (as set out in Table 4 below) and use his/her accumulated HLB Coins to redeem cashback (“**Cashback**”) on the prescribed **Redemption Period** as set out in Table 4 below.

Table 4: Promotion Month and HLB Coins Redemption Period

Promotion Month	Transaction Period	Redemption Period
1	15 August – 14 September 2024	1 October – 14 October 2024
2	15 September – 14 October 2024	1 November – 14 November 2024
3	15 October – 14 November 2024	1 December – 14 December 2024

A Cardholder may convert his/her accumulated HLB Coins to Cashback based on the following conversion rate as set out in Table 5 below:

Table 5: Conversion rate for HLB Coins

Quantity of HLB Coins Required	Redeemable Cashback Amount
Every 800 HLB Coins	RM10

For the avoidance of doubt, **HLB Coins earned from credit card transactions and HLB Coins earned from debit card transactions are accumulated separately and cannot be combined.** HLB Coins can only be redeemed in blocks of 800 and rounded down to the nearest multiplier result of 800 (i.e. 800, 1600, 2400... and so on) based on the conversion rate stipulated in Table 5 above.

9. Cardholders who are eligible for Cashback redemption ("**Eligible Cardholders**") will receive an IAP Notification from HLB via HLB Connect App, eDM or SMS containing the information required to proceed with Cashback redemption such as:
- (i) the Cardholder's login code to access the redemption website ("**Redemption Website**"); and
 - (ii) URL link or instructions to access the Redemption Website

Eligible Cardholders are required to log in to the Redemption Website, answer a question related to HLB or the Promotion (the "**Cashback Q&A**") correctly and confirm the Cashback amount which they would like to redeem (the "**Redemption Process**") in order to receive the Cashback. For each Eligible Cardholder, only the earliest and first answer submitted for the Cashback Q&A will be valid and accepted. If an Eligible Cardholder submits an invalid answer to the Cashback Q&A, he/she will only be able to attempt the Redemption Process again in the next Promotion Month.

10. The following capping shall apply to each of the Promotion Month:

Table 6

Maximum amount of Cashback redeemable by an Eligible Cardholder <u>per each Redemption Period</u>	Maximum amount of Cashback available for redemption <u>per each Redemption Period</u> (" Total Cashback Pool ")
RM200	RM166,667

HLB Coins which are not redeemed by an Eligible Cardholder can be carried forward to be used in the next Redemption Period. For the avoidance of doubt, the Total Cashback Pool is available based on a first-come, first served basis, subject to the Eligible Cardholder's date and time of completing the Redemption Process during the Redemption Period.

Eligible Cardholders who have successfully redeemed the Cashback will receive the Cashback in their Card account within sixty (60) days after the end of each Redemption Period.

After the end of the final Redemption Period (1 December to 14 December 2024), **HLB Coins which are not redeemed by an Eligible Cardholder shall automatically be converted to Prize Tickets where every one hundred (100) HLB Coins will be converted to one (1) Prize Ticket.** Automatic conversion of HLB Coins to Prize Tickets will be made in blocks of one hundred (100) and rounded down to the nearest multiplier result of 100 (i.e. 100, 200, 300... and so on). All remaining HLB Coins after the final conversion to Prize Tickets shall be forfeited.

Prize Tickets

11. In addition to the Promotion mechanics stated under Clause 3 above, Cardholders may also receive Prize Tickets by performing any of the following action(s) ("**Prize Ticket Boosters**") as set out in Table 7 below:

Table 7

No.	Prize Ticket Boosters	Quantity of Prize Tickets to be awarded																												
1.	<p><u>Weekly Prize Tickets Booster</u></p> <p>Make four (4) Eligible Transactions with a minimum of Ringgit Malaysia Fifty (RM50) or more per Eligible Transaction using their Cards within any of the Promotion Week below in order to receive an additional eighty-eight (88) Prize Tickets during the Promotion Week:</p> <table><tr><th>Promotion Week</th><th>Date</th></tr><tr><td>1</td><td>15 August 2024 – 22 August 2024</td></tr><tr><td>2</td><td>23 August 2024 – 29 August 2024</td></tr><tr><td>3</td><td>30 August 2024 – 5 September 2024</td></tr><tr><td>4</td><td>6 September 2024 – 12 September 2024</td></tr><tr><td>5</td><td>13 September 2024 – 19 September 2024</td></tr><tr><td>6</td><td>20 September 2024 – 26 September 2024</td></tr><tr><td>7</td><td>27 September 2024 – 3 October 2024</td></tr><tr><td>8</td><td>4 October 2024 – 10 October 2024</td></tr><tr><td>9</td><td>11 October 2024 – 17 October 2024</td></tr><tr><td>10</td><td>18 October 2024 – 24 October 2024</td></tr><tr><td>11</td><td>25 October 2024 – 31 October 2024</td></tr><tr><td>12</td><td>1 November 2024 – 7 November 2024</td></tr><tr><td>13</td><td>8 November 2024 – 14 November 2024</td></tr></table>	Promotion Week	Date	1	15 August 2024 – 22 August 2024	2	23 August 2024 – 29 August 2024	3	30 August 2024 – 5 September 2024	4	6 September 2024 – 12 September 2024	5	13 September 2024 – 19 September 2024	6	20 September 2024 – 26 September 2024	7	27 September 2024 – 3 October 2024	8	4 October 2024 – 10 October 2024	9	11 October 2024 – 17 October 2024	10	18 October 2024 – 24 October 2024	11	25 October 2024 – 31 October 2024	12	1 November 2024 – 7 November 2024	13	8 November 2024 – 14 November 2024	Eighty-eight (88) Prize Tickets per Promotion Week
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2.	<p><u>Redeem Prize Tickets with existing HLB Reward Points/GSC Reward Points</u></p> <p>From 16 September 2024 onwards until end of the Promotion Period, Eligible Cardholders may redeem Prize Tickets with their HLB Reward Points/GSC Reward Points via HLB Connect online banking at www.hongleongconnect.com</p> <p>Redemption of HLB Reward Points/GSC Reward Points are subject to Hong Leong Club Rewards Catalogue Terms and Conditions which are available at www.hlb.com.my/rewards</p>	Redeem one (1) Prize Ticket with every five hundred (500) HLB Reward Points/GSC Reward Points																												
	3.		<p><u>Participate in designated HLB Merchant Event(s)</u></p> <p>During the Promotion Period, Cardholders may also receive Prize Tickets by participating in events or activities (collectively known as “Events”) organized by HLB and/or HLB’s merchants in conjunction with this Promotion. Such Events may offer qualifying condition(s) which award Cardholders additional Prize Tickets subject to the terms and conditions of the respective Events.</p>	Up to and capped at fifty (50) Prize Tickets per Cardholder per Event																										

12. After the end of Promotion Period, all Prize Tickets accumulated by the Cardholders and/or the Eligible Cardholders pursuant to Clause 3 and/or Clause 11 above will be randomly selected by

HLB's automated system ("**Randomized Draw**") from the pool of Prize Tickets of all Cardholders and/or Eligible Cardholders to win the following prizes ("**Prizes**"):

Table 8: List of Prizes for Prize Tickets

Prize Category	Prize Details	Number of Winners
Ultimate Prize	BMW i4 eDrive35	One (1)
Grand Prize	Cash Voucher worth RM30,000 for any timepiece purchase at a designated Swiss timepiece retailer in Malaysia appointed by HLB	Seven (7)

The Randomized Draw will be carried out within 60 days after the end of the Redemption Period. During the Randomized Draw, Prize Tickets will be drawn for the Grand Prize first, followed by the Ultimate Prize.

13. Cardholders/Eligible Cardholders whose Prize Tickets have been selected for winning the Prizes will be notified and they are required to answer a question related to HLB or the Promotion (the "**Prize Q&A**") within a time limit (i.e. forty-eight (48) hours from time of notification) via instructions provided through IAP Notification of HL Connect App, SMS or phone call by HLB representative. Cardholders/Eligible Cardholders who answer the Prize Q&A correctly will be the winners ("**Winners**") of the Prizes.
14. Should there be more than one (1) answer entry submission for the Q&A from the same Cardholder/Eligible Cardholder within the given time limit, only the earliest and first answer submitted will be valid and accepted.
15. It is the obligation of the Winners to provide their latest and valid contact details to HLB within the Promotion Period and HLB shall not be responsible in the event HLB is unable to reach the Winners for any reasons whatsoever.
16. For the avoidance of doubt, one (1) Winner can only win one (1) Prize as set out in Table 8 above. For example, if Winner A were to win the Ultimate Prize, he/she is no longer eligible to win the Grand Prize and vice-versa.
17. Winners will be notified by HLB by way of posting the list of Winners (Principal Cardholders' names and masked NRIC Number) on HLB's website at <http://www.hlb.com.my> ("**HLB's Website**") or by way of IAP Notification through HL Connect App or SMS within ninety (90) days after the end of the Redemption Period ("**Winners Announcement Date**").
18. At the time of rewarding the Prizes, the Card account of a Winner must be valid and/or active, in good standing and must not be in breach of any of these T&Cs, HLB's General Terms and Conditions of the Cardholder Agreement and the specific Terms and Conditions applicable to the Card during the Promotion Period and up to the Reward Date (as stated in Table 9 below), failing which the Winner will be disqualified automatically.
19. Prior to the Reward Date (as stated in Table 9 below), Winners of the Promotion Prizes will be contacted by HLB or supplier(s) appointed by HLB for the arrangement of delivery or collection of the Prizes (within Malaysia only).
20. HLB gives no representation or warranty with respect to the quality or suitability of the Prizes and shall not be responsible for replacing any lost, stolen or damaged items (whether due to defects in materials or workmanship by the manufacturer/supplier/vendor under warranty or otherwise). The Winners shall, at their own costs and expense, deal directly with the

manufacturer(s)/supplier(s)/vendor(s) for any complaint, dispute or claim in relation to the Prizes without recourse to HLB.

21. Winners who did not receive the Prizes after the end of Reward Date are required to raise the enquiry to HLB within thirty (30) days after the end of Reward Date. HLB shall not be responsible to entertain any enquiry in the event the Winners of the Prizes raise the enquiry after the expiry of the said thirty (30) days.

Table 9: Winners Announcement Date and Reward Period

Action Item	Timeline
Winners Announcement Date	Latest by 14 March 2025
Reward Date	Latest by 15 March 2025
Raise enquiry to HLB in the event the Winners did not receive the Prizes	Before 15 April 2025

22. In the event HLB has a prize giving ceremony for the Prizes, all Winners will be required to attend at their own cost and expense to collect the Prizes. In the event the Winner is not able to attend the prize giving ceremony, the Winner can nominate a representative to be present at the prize giving ceremony to accept the Prize on his/her behalf. The representative will be required to present a written authorization from the Winner and photocopy of the Winner's NRIC (front and back).
23. Winners shall assume full liability and responsibility in case of any liability, mishap, injury, damage, claim or accidents (including death) resulting from their participation in the Promotion, redemption and/or utilization of the Prizes and agree to release and hold HLB free and harmless of any liability.
- All transportation, insurance, registration fees, personal costs and/or any other costs, fees and/or related expenses incurred in participating in the Promotion and/or redeeming the Prizes shall be the sole responsibility of the Winners.
24. HLB shall reserve the rights to use the names and/or photographs of the Winners as materials for the purposes of publicity, without any prior notice to the Winners. The Winners shall not be entitled to claim ownership or other forms of compensation on the materials.
25. In the event a Winner chooses not to accept any of the Prizes, no replacement or exchange of the Prizes will be entertained.

GENERAL

26. By participating in this Promotion, the Cardholders:
- confirm that they have read, understood and agree to be bound by these T&Cs herein, the specific Terms and Conditions applicable to the Card and the HLB's General Terms and Conditions of the Cardholder Agreement available at HLB's Website;
 - agree that all records of the Eligible Transactions captured by HLB's system for the purpose of this Promotion are final;
 - agree that HLB's decision on all matters relating to this Promotion shall be final, conclusive and binding on all Cardholders;
 - agree that the Cashback and the Prizes are non-transferable to any third party and non-exchangeable for any credit, cheque or in kind;
 - agree to access HLB's Website at regular intervals to view the T&Cs of this Promotion to ensure that they keep up-to-date with any changes or variations to the T&Cs;
 - agree to authorise HLB to disclose their personal data i.e., name, contact numbers, address to HLB's authorised 3rd party vendor including Infobip Asia Pacific Sdn Bhd (201001014145

- (898379-U)), INNO-PRESS Sdn Bhd (200101017224 (0552981-V)) and any other supplier(s) appointed by HLB for the purpose of communication and fulfilment/delivery of the Cashback and/or the Prizes for this Promotion; 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 Promotion.
27. HLB reserves the right to:
- (a) disqualify any Cardholders who have performed the Eligible Transactions 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 Cardholders;
 - (b) forfeit and/or claw back the Cashback and/or the Prizes where (i) there is reversal of the Eligible Transactions, as applicable, or (ii) termination of the Cards during the Promotion Period and/or at the point of awarding the Cashback and/or the Prizes or (iii) non-compliance to the T&Cs herein; and
 - (c) add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Promotion, by way of posting on HLB's Website or in any other methods which HLB deems practical, in order to give prior notice to the Cardholders.
28. These T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Cardholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
29. In addition to the terms stipulated above, Cardholders agree that HLB's General Terms and Conditions of the Cardholder Agreement and the specific Terms and Conditions applicable to the Card shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and HLB's General Terms and Conditions of the Cardholder Agreement or the specific Terms and Conditions applicable to the Card, the specific terms in these T&Cs shall prevail to the extent of such discrepancies.
30. 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 Promotion, the final terms and conditions on HLB's Website shall prevail.

If you have any enquiries regarding these T&Cs and/or require a copy of the Bahasa Malaysia version, please email us at hlonline@hlbb.hongleong.com.my

Sekiranya Pemegang Kad mempunyai sebarang pertanyaan mengenai terma dan syarat di sini dan/atau memerlukan Salinan terma dan syarat dalam versi Bahasa Malaysia, sila e-mel HLB di hlonline@hlbb.hongleong.com.my.