

## HONG LEONG CREDIT CARD “READ AND WIN IPHONE X” CONTEST

### CONTEST PERIOD

The Hong Leong Bank Berhad’s (97141-X) (“HLB”) “Read And Win iPhone X” (“Contest”) commences on 27<sup>th</sup> April 2018 at 00:00:00 hours (12:00a.m.) and ends on 6<sup>th</sup> May 2018 at 23:59:59 (11:59p.m.), inclusive of both dates (“Contest Period”), unless notified otherwise.

### **TERMS & CONDITIONS**

The following sets-out the terms and conditions applicable to the Contest (“T&Cs”):-

### ELIGIBILITY

1. The Contest is open to all HLB’s Principal Credit Cardholders who spend at the Big Bad Wolf Melaka Book Sale 2018, Melaka International Trade Center (“BBW Melaka”) from 27<sup>th</sup> April 2018 to 6<sup>th</sup> May 2018.
2. The following persons are NOT eligible to participate in the Contest:
  - (a) Cardholders of HLB Debit Card(s);
  - (b) Cardholders of HLB Credit Card(s) issued outside of Malaysia;
  - (c) Cardholders of HLB Corporate Credit Card(s);
  - (d) Cardholders who no longer hold any valid HLB Credit Card and/or Cardholders whose Credit Card accounts(s) is/are delinquent; and
  - (e) 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 Hong Leong Islamic Bank Berhad (“HLISB”) or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Contest Period.

### CONTEST MECHANICS

3. To participate in the Contest, Hong Leong Principal Credit Cardholders must spend minimum RM100 at the BBW Melaka during the Contest Period (“Eligible Cardholders”) to earn the qualifying entries (“Qualifying Entries”) and stand to win the prizes as stated under Clause 4.

4. Qualifying Entries and Prizes:

| No. of winners    | Prizes                                   | Qualifying Entries   |
|-------------------|--|--|
| Three (3) winners | One (1) unit IPHONE X (64GB) per winner. | <ul style="list-style-type: none"> <li>• Eligible Cardholders will earn one (1) qualifying entry for every cumulative RM100 spend in BBW Melaka.</li> <li>• There is no cap to the number of qualifying entries for Eligible Cardholders.</li> </ul> |

5. For the avoidance of doubt, spend transactions performed by both the Principal and Supplementary Cardholders shall be attributed for the computation of Qualifying Entries.

## **WINNERS SELECTION AND FULFILMENT**

6. After the end of the Contest Period, Eligible Cardholders with an active HLB Credit Card will be randomly selected by HLB and/or officially appointed vendor's system based on the Qualifying Entries ("Shortlisted Cardholders") and stand to win an iPhone X (64GB)("Prizes"). There are a total of three (3) units of Prizes to be won under this Contest.
7. The Shortlisted Cardholders will then be contacted by HLB or its appointed Contest Manager, Dynamic Search Sdn Bhd (136574-V) ("Dynamic Search") on best efforts TWICE a day at any time during office hours (Monday to Friday from 9.00 am to 6.00 pm) at the latest telephone number(s) recorded in HLB's system to answer **ONE (1)** question.
8. In the event HLB or Dynamic Search is unable to contact the Shortlisted Cardholders after two (2) attempts or the Shortlisted Cardholders fails to answer the telephone after five (5) rings or fail to provide the correct answer for any reason whatsoever, the Shortlisted Cardholders are deemed to have missed the chance of winning the Prizes and HLB and/or Dynamic Search shall have the absolute right to select another Shortlisted Cardholder whenever necessary.
9. The Shortlisted Cardholder who successfully answers the question correctly will be deemed as the Winner of the Prizes ("Winner").
10. HLB shall determine at its sole and absolute discretion on the colour of the Prizes to be given to the Winner without assigning any reason thereof.
11. Announcement of Winners will be made on HLB's website at [www.hlb.com.my](http://www.hlb.com.my) ("HLB Website") and/or in any manner deem appropriate by HLB within eight (8) weeks from the end of the Contest Period ("Notification Period"). HLB's representatives will deliver the Prizes to the respective Winners at their latest correspondence addresses (recorded in HLB's system) within four (4) weeks from the end of the Notification Period.
12. In the event of non-receipt of the Prize, the Winners are required to contact HLB Customer Service 03-7626 8899 latest by 31 August 2018 to request an inquiry. No request for any inquiry will be entertained after 31 August 2018.

## **GENERAL**

13. The Eligible Cardholders' Credit Card Account(s) must be valid/active, in good standing and must not be in breach of any of the T&Cs herein and Cardholders Agreement Terms and Conditions ("Cardholder Agreement") at all times at the point of selection of Winners and until the time of Prizes delivery.
14. By participating in this Contest, the Eligible Cardholders:
  - a) Agree to have read, understood and to be bound by the T&Cs herein and Cardholder Agreement;
  - b) Consent and authorize HLB to disclose their personal data (i.e. name, address, phone number, NRIC number) to Dynamic Search engaged by HLB for the purpose of this Contest;
  - c) Consent for HLB to disclose or publish their names, National Registration Identity Card ("NRIC") numbers (in masked form) and/or photo(s) in HLB's website;
  - d) Agree that HLB's decision on all matters relating to the Contest shall be final, conclusive and binding on all Eligible Cardholders. No further appeal or correspondence will be entertained;
  - e) Agree to access the HLB's Website at regular time intervals to view the T&Cs herein and Cardholders Agreement to ensure that they keep-up-to-date with any changes or variations to the T&Cs and Cardholder Agreement;

- f) Agree that the T&Cs herein and Cardholder Agreement shall be read together as an entire agreement and if there is any discrepancy between these T&Cs and Cardholder Agreement, the specific T&Cs herein shall prevail to the extent of such discrepancy.
15. HLB reserves the right to:
- a) Decline the eligibility of any Eligible Cardholders to participate in the Contest for any reason whatsoever as HLB may in its absolute discretion deem fit;
  - b) Substitute Prizes with other products of similar value by way of posting on the HLB's Website or in any other manner which HLB deemed practical, in order to give prior notice to the Eligible Cardholders;
  - c) Add, delete or amend the T&Cs, either wholly or in part, or to suspend or terminate this Contest at any time at its absolute discretion, by way of posting on the HLB's Website, or in any other manner which HLB deems practical, in order to give prior notice to Eligible Cardholders on such addition, deletion or amendment of the T&Cs or suspension or termination of this Contest.
16. HLB gives no representation or warranty with respect to the quality or suitability of the Prizes. The Winners shall deal directly with the provider and/or manufacturer for all warranty information.
17. The Prizes featured in all printed materials and HLB's Website is for illustration purpose only. Any props, accessories or equipment featured with the Prizes in any pictorial materials are for decorative purpose and shall not form part of the Prizes.
18. The Prizes are not transferable to any third (3rd) party and non-exchangeable for up-front cash, credit, cheque and/or benefit-in-kind.
19. 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 Contest, the final T&Cs on HLB's Website shall prevail.
20. The T&Cs of the Contest shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardholders agree to submit to the non-exclusive jurisdiction of the Courts of Malaysia.