

## Hong Leong Credit Card Big Bad Wolf Book Sale Campaign

### CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (97141-X) ("HLB") "**Hong Leong Credit Card Big Bad Wolf Book Fair Campaign**" ("Campaign") commences on **7 December 2017** at 00:00:00 hours (12:00a.m.) and ends on **18 December 2017** at 23:59:59 hours (11:59p.m.) (7 December 2017 is the preview sale by invitation only), inclusive of both dates ("Campaign Period"), unless notified otherwise, at MINES International Exhibition & Convention Centre ("MIECC"), The Mines.

### **TERMS AND CONDITIONS**

The following sets out the terms and conditions applicable to the Campaign ("T&Cs"):-

### ELIGIBILITY

#### 1. (A) ACQUISITION OFFER

- i) Acquisition Offer is open for participation by New-to-Card ("NTC") Principal Cardholders who apply any two (2) of the following participating HLB credit card(s) ("Eligible Cards") during the Campaign Period ("Eligible NTC Cardholders").

2 cards application type	<b>Dual Credit Cards (2 principal cards)</b> Choose any 2 of the following Eligible Cards (1 Visa + 1 MasterCard)	
<b>Eligible Cards</b>	<ul style="list-style-type: none"><li>• Visa Infinite</li><li>• Visa Sutera Platinum</li><li>• Mastercard Sutera Platinum</li><li>• Visa Platinum Business</li><li>• Visa Generic Gold</li><li>• Mastercard Generic Gold</li><li>• Visa Essential</li></ul>	<ul style="list-style-type: none"><li>• Visa Fortune</li><li>• Mastercard I'm Gold</li><li>• Visa GSC Platinum/Gold</li><li>• Mastercard The Store Platinum/Gold</li></ul>

For the avoidance of doubt, the Eligible Cards will be approved and issued to the Eligible NTC Cardholders latest by 31 January 2018.;

**Note:** NTC Cardholders denote new cardholders who do not hold any existing HLB Principal Credit Cards (including Mach and former EON Bank Berhad) and subject to the terms and conditions as stated in Clause 1(A)(ii) below.

- ii) The following shall not be considered as NTC Cardholders and shall NOT be eligible to participate for this Acquisition Offer:
- (a) Existing principal cardholders of any HLB Credit Card;
  - (b) Cardholders who no longer hold any valid HLB Credit Card and/or cardholders whose HLB Credit Card account(s) is/are delinquent;

- (c) Cardholders who have cancelled their HLB Credit Cards and have reapplied for a new HLB Credit Card (including the Eligible Cards) as a principal cardholder within twelve (12) months from the date of such cancellation;
- (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 and/or Hong Leong Islamic Bank (“HLISB”) or have been declared bankrupt (pursuant to a petition by either banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period;
- (e) Cardholders who are non- Malaysia individual customers; and
- (f) Cardholders who are employee of HLB/HLISB (whether on permanent or on contractual basis) or the immediate family members (i.e. spouse, children, parent, brother or sister) of such employee.

For the avoidance of doubt, the Eligible NTC Cardholders shall provide their latest and accurate information (including but not limited to correspondence address and contact information) to HLB for the Eligible Card application and it is essentially the obligations of the Eligible NTC Cardholders to liaise with HLB in the event of non-receipt of the approved Eligible Card(s) within 60 days from the date of application, failing which the Eligible NTC Cardholders are deemed to have received the Eligible Cards and HLB shall not be responsible in the event that the Eligible NTC Cardholders are unable to participate for this Acquisition Offer for any reasons whatsoever.

#### **1(B) USAGE OFFER**

- i) Usage Offer is open for participation by all existing HLB (including Mach) Principal and Supplementary Credit Cardholders who perform any retail transaction at any value using their valid HLB Credit Cards during the Campaign Period (“Existing Cardholders”).

### **CAMPAIGN MECHANICS**

#### **ACQUISITION OFFER**

1. The Eligible NTC Cardholders are required to fulfill the prescribed criteria stated herein in order to enjoy the following offers :

##### **(a) Annual Fee Waiver (“Offer 1”)**

- i) Eligible NTC Cardholders who within forty-five (45) days from the Eligible Cards approval date perform a minimum of one (1) Retail Purchases (“as defined in Clause 3 below”) by using each of the Eligible Cards issued under this Acquisition Offer will be entitled to the 1<sup>st</sup> year’s annual fee waiver for each Eligible Card. For the avoidance of doubt, Eligible NTC Cardholders must perform at least 1 Retail Purchases using the Eligible Cards within 45 days from the Eligible Cards approval date in order to enjoy the 1<sup>st</sup> year Annual Fee Waiver.
- ii) The annual fee waivers for the subsequent years are subject to existing annual fee waiver terms and conditions. For further details, please refer to the respective product page at [www.hlb.com.my](http://www.hlb.com.my) (“HLB Website”).

**(b) Approval Gift (RM300 Lazada E-Voucher) (“Offer 2”)**

- i) The Eligible NTC Cardholders who perform an accumulated minimum of RM1,500 Retail Purchases (as defined under clause 4 below) by using the Eligible Cards issued to them under this Acquisition Offer within SIXTY **(60) days** from the approval date of the Eligible Cards shall be eligible for **ONE (1)** unit of RM300 Lazada E-Voucher (“Offer 2”)
- ii) For the avoidance of doubt, the Offer 2 will be capped at 3,200 units, allocated on a first-come, first-served basis, and limited to only one (1) Offer 2 for each Eligible NTC Cardholder regardless of the number of applications submitted for the Eligible Cards.
- iii) The Eligible NTC Cardholders will be notified by HLB by way of posting on HLB Website **by 31 March 2018 (“Notification”)**. Eligible Cardholders whose names are not listed in the Notification are deemed **NOT** entitled to the Offer 2.
- iv) The Offer 2 will be delivered to the Eligible NTC Cardholders via Short Service Message (“**SMS**”) to the mobile phone number registered with HLB between two (2) to four (4) weeks from the date of fulfillment of the Offer 2 criteria set out in Clause 1 (b)(i) above by the Eligible NTC Cardholders. Eligible NTC Cardholders who do not receive the Offer 2 within eight (8) weeks from the date of fulfillment of the Offer 2 criteria set out in Clause 1 (b)(i) above, the Eligible NTC Cardholder shall contact HLB call center latest by ten (10) weeks from the date of fulfillment of the Offer 2, otherwise the Offer 2 will be deemed to have been forfeited accordingly. HLB shall not be responsible for any unclaimed Gift or for the delay by the Eligible NTC Cardholders in claiming the Offer 2. HLB shall not entertain any claim of non-receipt of the Offer 2 by the Eligible NTC Cardholders after 31 May 2018.
- v) Fulfilment and delivery of the Offer 2 is provided and supported by HLB’s authorized SMS service provider M3 Technologies (Asia) Berhad (482722-D) (“M3Tech”).

**USAGE OFFER**

2. The Existing Cardholders will be eligible to enjoy the following usage offers subject to the fulfillment of the prescribed criteria stated herein :

**(a) Grab Offer (“Offer 3”)**

- i) Existing Cardholders must install Grab apps in their mobile phone and/or electronic devices during the Campaign Period. HLB shall not be responsible in the event that Existing Cardholders’ mobile phone and/or electronic devices cannot support the Grab apps and hence unable to enjoy this Offer 3.
- ii) The Existing Cardholders shall be eligible to get up to two (2) promo code “HLBBBW17” of RM10 each, totaling RM20, during this Campaign Period (“Grab Ride”). Each Existing Cardholder may redeem each Grab Ride worth RM10 each for a single journey, to and from MIECC, The Mines.
- iii) Existing Cardholders must add and set the Hong Leong Credit Card as payment method in the Grab app in order to redeem Offer 3.

- iv) This Offer 3 is limited to first seven thousands five hundred (7,500) Grab rides only on a first-come, first-served basis.
- v) HLB shall not be responsible in the event that Existing Cardholders enter the wrong promo code for any reasons whatsoever and any claim for the reimbursement of the Grab Ride shall not be entertained by HLB.
- vi) Grab Ride is valid only for GrabCar, GrabCar+ and GrabTeksi pick up/drop off from/at Grab coverage area only.
- vii) If the fare is less than the Grab Ride amount, there will be no reimbursement of the fare difference. If the fare is more than the Grab Ride amount, the additional fare amount must be paid using a valid Hong Leong Credit Card.
- viii) A cancelled booking (either by passenger or driver) nullifies the Grab Ride entry.
- ix) The Grab Ride discount is only considered successfully redeemed once a relevant in-app and/or SMS message is received (after successfully being allocated a car by the system).
- x) Grab reserves the sole and absolute right to withdraw, amend and/or alter any part of the whole terms and conditions in relation to this Grab Ride at any time without giving prior notice to the Existing Cardholders and the Existing Cardholders agree to be bound by those changes.
- xi) Grab shall not be liable for any claims by Existing Cardholders or third-party claims or losses of any nature, including but not limited to, loss of profit, punitive, indirect, special, incidental, or consequential damages or for other damages and any related claims of any nature, including direct, indirect, third-part, consequential or other damages resulting from or in connection with this Grab Ride. By the same token, HLB shall not be liable and/or held responsible for any lost, damages, and or claims by Existing Cardholders and/or any other third party (including but not limited to Grab) resulting from or in connection with this Grab Ride.
- xii) HLB is not affiliated with Grab and makes no representation or warranty with respect to the quality and suitability of the Offer 3. The Existing Cardholders shall at their own cost and expense deal directly with Grab for any complaint, dispute or claim in relation to this Grab Ride without recourse to HLB.
- xiii) The Existing Cardholders shall be bound by the Grab's Terms of Service which are available at [www.grab.com/my/terms](http://www.grab.com/my/terms).

**(b) Madeleine Café Special Set Meal Offer ("Offer 4")**

- i) Existing Cardholders shall be eligible to purchase a special set meal with RM13 nett (Retail Price: RM16) at Madeleine Café, MIECC, The Mines during this Campaign Period.
- ii) Existing Cardholders must pay using a valid Hong Leong Credit Card to purchase this Offer 4.
- iii) This Offer 4 is limited to first Five hundred (500) redemptions per day on a first-come, first-served basis.

**(c) Reward Points Redemption Sales ("Offer 5")**

- i) Existing Cardholders shall be eligible to redeem at up to 50% off on selected books/ items available at MIECC, The Mines using the following HLB Reward Points Credit Cards from 8 to 10 December 2017 and 15 to 17 December 2017, 8am till 12midnight.
- ii) Offer 5 is only applicable to selected HLB credit cards below:-

- Generic Classic/Gold/Platinum
  - GSC Gold/Platinum
  - Sutera Platinum
  - Signature
- iii) Offer 5 is subject to stock availability, on a first-come, first-served basis.

For the purpose of this Campaign, the above Offer 1, Offer 2, Offer 3, Offer 4 and Offer 5 shall collectively be referred to as “the Gift”.

3. “Retail Purchases” shall refer to any retail/ store purchase transactions successfully charged to the approved Eligible Cards but shall **EXCLUDE** any of the following transactions:
- (a) Cash withdrawal from any Automated Teller Machine;
  - (b) Portfolio products such as Balance Transfer, Call-For-Cash, Call-For-Cash Plus and Flexi Payment Plan;
  - (c) Reversals, refunds and fraudulent transactions; and/ or
  - (d) Finance charges and fees such as credit card annual fee, late payment charges and government service tax.

#### **GENERAL**

4. This Campaign is not applicable in conjunction with any HLB’s ongoing credit cards promotions unless otherwise stated.
5. By participating in this Campaign, the Eligible NTC Cardholders and the Existing Cardholders:
- (a) Agree to have read, understand and agree to be bound by the T&Cs herein;
  - (b) Agree that all records of transactions within or outside of Malaysia captured by the HLB system within the Campaign Period are accurate and final;
  - (c) Agree that HLB’s decision on all matters relating to this Campaign shall be final, conclusive and binding on all Eligible NTC Cardholders and the Existing Cardholders. No appeal and/or further correspondence will be entertained;
  - (d) Agree that any reversal of transactions shall be excluded;
  - (e) Agree that the Gift is non-transferable and non-exchangeable for cash or other kinds;
  - (f) Agree to access HLB Website at regular time intervals to view the T&Cs of this Campaign and to ensure they keep up-to-date with any changes or variations to the said T&Cs;
  - (g) Consent to and authorize HLB to disclose their personal data to M3Tech and/or other relevant providers for purpose of the fulfillment of the Campaign; and
  - (h) Agree to publish and display their photos, names and NRIC numbers (in masked form) in media, marketing, advertising or HLB Website for the purposes of the Campaign.
6. HLB reserves the right to:
- (a) Reject at its sole and absolute discretion any application submitted for the Eligible Cards;
  - (b) Disqualify any Eligible NTC Cardholders and the Existing Cardholders at its sole and absolute discretion from participating in this Campaign;
  - (c) Forfeit the Gift in the event where there is non-compliance to the T&Cs herein;
  - (d) Substitute the Gift with another item of similar value at HLB’s absolute discretion; and

- (e) Add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Campaign, at its absolute discretion, by way of posting on the HLB Website, or in any other methods which HLB deems practical, in order to give a prior notice to the Eligible NTC Cardholders and the Existing Cardholders on such addition, deletion or amendment of the T&Cs or the termination of this Campaign.
7. Any request to deliver and/or transfer the Gift and to another third party's mobile number will not be entertained.
  8. The visuals of the Gift shown in any advertising, promotional, publicity and other materials relating to or in connection with the Campaign is solely for illustration purposes only and may not depict the actual colour, model or specifications of the Gift and does not include any additional accessories.
  9. HLB shall not be liable and responsible for any failure or delay in submitting the application for the Eligible Cards and/ or transmission of sales transactions in relation to the Gift by Visa International Incorporated, MasterCard Worldwide, American Express, merchant establishments, postal or any party in which may result in the Eligible NTC Cardholders and the Existing Cardholder being omitted from this Campaign or not entitled to the Gift.
  10. Eligible NTC Cardholders' and Existing Cardholders' Credit Card account(s) must be valid/ active, in good standing and must not be in breach of any of the T&Cs of this Campaign and/or general terms and conditions in the HLB Cardholder Agreement at the point the Gift is awarded.
  11. The T&C herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible NTC Cardholders and the Existing Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.
  12. In addition to the T&Cs stipulated above, Eligible NTC Cardholders and Existing Cardholders agree that the general terms and conditions in the HLB Cardholder Agreement shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between the T&Cs herein as compared to the general terms and conditions contained in the HLB Cardholder Agreement, the specific T&Cs herein shall prevail to the extent of such discrepancy.
  13. In the event of any discrepancy between the T&Cs herein as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final T&Cs on HLB Website shall prevail.