

## **CNY 2019 RM188 Balance Transfer Cashback Campaign**

### **CAMPAIGN PERIOD**

1. Hong Leong Bank Berhad's ("HLB") "CNY 2019 RM188 Balance Transfer Cashback Campaign" ("Campaign") commences on 22 Jan 2019 at 00:00:00 (12:00 a.m.) and ends on 28 February 2019 at 23:59:59 (11:59 p.m.) ("Campaign Period").

### **TERMS AND CONDITIONS**

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

### **ELIGIBILITY**

2. The Campaign is open to all new and existing Principal Cardholders of Hong Leong Credit Cards with credit card accounts that are in good standing or not in default ("Eligible Cardholders"), and who have registered for Hong Leong Connect.
3. The following Eligible Cardholders shall NOT be eligible to participate in this Campaign:
  - (a) Eligible 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 / Hong Leong Islamic Bank Berhad ("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; or
  - (b) Eligible Cardholders who have committed, or are determined by HLB / HLISB to be potentially committing any of the wrongful acts stipulated herein.

### **CAMPAIGN MECHANICS**

#### **ONLINE APPLICATION**

4. Eligible Principal Cardholders may apply via Hong Leong Connect Online Banking or Connect App to transfer his / her personal credit card outstanding balances from other banks' credit card account(s) to his / her HLB credit card account, or to credit an applied amount to his / her personal current or savings account/-i ("CASA/-i").
5. HLB will notify the Eligible Cardholder via email and Short Messaging Service ("SMS") whether his / her Balance Transfer ("BT") application has been approved and the approved BT amount ("BT Approved Amount"). Once the BT Approved Amount is determined, a corresponding amount of the Eligible Cardholder's credit card limit will be earmarked for this purpose and the available credit limit balance will be reduced accordingly. HLB shall not be liable for any transactions rejected by merchants due to unavailability of the credit limit earmarked for this purpose.
6. Eligible cardholders shall apply for the 6.99% p.a. for 12 months tenure plan with approved minimum amount of RM10,000.00 per BT application ("BT Approved Transaction") to be entitled for the cashback.
7. Eligible Cardholders will not be able to accumulate reward points and / or cash rebates for the BT programme.

#### **RM188 CASHBACK OFFER**

8. Eligible Cardholders who perform a BT Approved Transaction using any HLB Principal Credit Card(s) shall stand a chance to receive RM188.00 cashback subject to Clause 9 below.
9. The maximum cashback for each Eligible Cardholder is capped at RM188.00, regardless of the number of BT Approved Transactions made during the campaign period.
10. Total cashback amount of RM100,000.00 is allocated for this campaign and shall be awarded to Eligible Cardholders on a first-come, first-served basis.

11. HLB does not have any obligation to inform the Eligible Cardholders should the total campaign cashback allocation be reached at any time during the campaign period.
12. The Cash Back shall be credited to the Eligible Cardholder's credit card account within eight (8) weeks after the campaign period has ended.

#### **GENERAL**

13. By participating in the Campaign, the Eligible Cardholders agree:
  - (a) To have read, understood and to be bound by the T&Cs herein;
  - (b) That HLB's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Eligible Cardholders and no further correspondence and / or appeal to dispute HLB's decision shall be entertained;
  - (c) To access HLB's website at [www.hlb.com.my](http://www.hlb.com.my) ("HLB Website") at regular intervals to view the T&Cs of the Campaign and keep up-to-date on any changes or variations to the T&Cs.
14. HLB reserves the right:
  - (a) To approve or reject the BT application(s) submitted by Eligible Cardholders without assigning any reason thereof;
  - (b) To disqualify any Eligible Cardholders from participating in the Campaign for any reason whatsoever as HLB may in its absolute discretion deem fit, without assigning any reason thereof;
  - (c) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part at HLB's discretion, by way of posting on HLB's Website, or in any manner deemed suitable by HLB at any time with prior notice.
15. The T&Cs herein, the General Terms and Conditions in the HLB Cardholder Agreement and any relevant terms and conditions that HLB may specify from time to time shall be read together as an entire agreement. If there is any discrepancy between these T&Cs and the General Terms and Conditions in the HLB Cardholder Agreement, the specific T&Cs herein shall prevail to the extent of such discrepancy.
16. In the event of any discrepancies between the T&Cs herein and any advertising, publicity and other materials relating to or in connection with the Campaign, the final T&Cs on HLB's Website shall prevail.
17. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardholders agree to submit to the jurisdiction of the Courts of Malaysia