

PFS Digital 2019 Credit Cards Acquisition Campaign

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (97141-X) ("HLB") "**Credit Card Acquisition Campaign**" ("Campaign") commences on **7 July 2019** at 00:00:00 hours (12:00 a.m.) and ends on **7 July 2019** at 23:59:59 hours (11:59 p.m.), ("**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"):

CAMPAIGN ELIGIBILITY

1. This Campaign is open to New-to-Card ("**NTC**") HLB Principal Credit Cardholders ("**NTC Cardholders**") who have, during the Campaign Period, applied for the Eligible Cards as stated in the table appended below via HLB's website at www.hlb.com.my ("HLB's Website") (as defined in Clause 3 below) or Hong Leong Connect Online Banking ("**Connect**") and the Eligible Cards are successfully approved latest by 31 July 2019 ("**Eligible Cardholders**").

In order for the NTC Cardholders to apply for the Eligible Cards via Connect, NTC Cardholders must be a registered user of Connect ("**Connect User**").

Eligible Cards	
Visa	MasterCard
Infinite 	Platinum Business
Infinite	The Store Gold/Platinum
Infinite Doctor's Edition	Pacific Gold/Platinum
AirAsia Gold/Platinum	Emirates Elite/World/Platinum
GSC Gold/Platinum	GSC Gold/Platinum
Sutera Platinum	Sutera Platinum
Gold	Gold
Essential	I'm
WISE Gold	

Note: NTC Cardholders denote new cardholders who do not hold any existing HLB Principal or Supplementary Credit Cards (including MACH) prior to the Campaign Period and subject to the terms and conditions as stated in Clause 2 below.

2. The following shall not be considered as NTC Cardholders and shall **NOT** be eligible for this Campaign:
 - (a) Existing principal or supplementary cardholders of any HLB Credit Card;
 - (b) 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 or supplementary credit cardholder within twelve (12) months from the date of such cancellation; 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 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.

For the avoidance of doubt, the 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 NTC Cardholders to liaise with HLB in the event of non receipt of the approved Eligible Card(s) within forty (45) days from the date of application, failing which the NTC Cardholders are deemed to have received the Eligible Cards and HLB shall not be responsible in the event that the NTC Cardholders are unable to participate with this Campaign for any reasons whatsoever.

CAMPAIGN MECHANICS

3. To be eligible for this Campaign, Eligible Cardholders must apply for the Eligible Cards via HLB’s Website or Connect by completing an electronic online HLB credit card application form and uploading all required supporting documents to HLB. For the avoidance of doubt, the online HLB credit card application must be accessed via HLB’s Website.

4. Upon receiving the Eligible Cards, the Eligible Cardholders shall perform the following in order to enjoy the 50% cashback offer for four (4) consecutive weekends (“**Cashback**”), subject to the fulfilment of the prescribed criteria herein:
 - i. Eligible Cardholders must perform Retail Spend (as defined in Clause 5 below) on weekend within thirty (30) days from the Eligible Cards activation date to be entitled for the Cashback by using the Eligible Card. For the avoidance of doubt, Eligible Cardholders must activate the card within 30 days from the approval date of the Eligible Cards
 - ii. In the event that the Eligible Cardholder has fulfilled the condition as stated in Clause 3 and Clause 4(i) above, the Cashback shall be credited to the principal Eligible Cardholder’s Eligible Card account within two (2) months from the Eligible Card activation date. The Eligible Cardholders will be notified by HLB by way of posting the list of Eligible Cardholders (Principal credit cardholders name and masked credit card number) (“**Qualified Cardholders**”) on HLB’s Website in the month of September 2019 (“**Notification**”);
 - iii. The Cashback is capped at RM200 per Cardholder per weekend and RM700 per Cardholder per campaign. Total Cashback allocation for this Campaign is capped at RM98,000 on a first-come, first-served basis. An illustration pertaining to the award of Cashback is as per the table provided below:

Illustration of Campaign Mechanics			
Activation Date	Weekend Retail Spend	Cashback	Notification at HLB’s Website
12 July ‘19	a. 13 & 14 July ‘19: RM400 b. 20 & 21 July ‘19: RM400	a. RM200 b. RM200	September 2019

	c. 27 & 28 July '19: RM400 d. 3 & 4 Aug '19: RM400	c. RM200 d. RM100 Total: RM700	
22 July '19	a. 27 & 28 July '19: RM600 b. 3 & 4 Aug '19: RM500 c. 10 & 11 Aug '19: RM0 d. 17 & 18 Aug '19: RM400	a. RM200 b. RM200 c. RM0 d. RM200 Total: RM600	September 2019
31 July '19	a. 3 & 4 Aug '19: RM200 b. 10 & 11 Aug '19: RM300 c. 17 & 18 Aug '19: RM400 d. 24 & 25 Aug '19: RM500	a. RM100 b. RM150 c. RM200 d. RM200 Total: RM650	September 2019

- iv. In the event of non-receipt of the Cashback, the Qualified Cardholders shall notify HLB within three (3) months from the Eligible Card's activation date, failing which the Qualified Cardholders are deemed to have received the Cashback and any appeal for the reimbursement of the said Cashback shall not be entertained.
- v. HLB does not have any obligation to inform the Eligible Cardholders should the Cashback reach the maximum allocation of RM98,000 during the Campaign Period.

GENERAL

5. "Retail Spend" refers to retail and online purchases (including standing instructions and Instalment Payment Plan (IPP)) transacted locally and internationally. Retail Spend excludes the following:
 - (a) cash withdrawal in any method (i.e. Automated Teller Machine, over-the-counter, quasi cash, etc.);
 - (b) portfolio products such as Balance Transfer (BT), Call-For-Cash Plus (CFC Plus), Call-For-Cash (CFC) and Flexi Payment Plan (FPP);
 - (c) refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - (d) 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.

6. "Weekend" refers to Saturdays and Sundays.

7. By participating in this Campaign, the NTC Cardholders:
 - (a) Agree that they have read, understood and agree to be bound by the T&Cs herein, the General Terms and Conditions of the Credit Cardholder Agreement available at HLB's Website;
 - (b) Agree that all records of transactions within or outside of Malaysia captured by the HLB's system within this Campaign are accurate and final;
 - (c) Agree that HLB's decision on all matters relating to this Campaign shall be final (including but not limited to the determining whether the transaction(s) performed by the Qualified Cardholder is a Retail Transaction). No appeal and/or further correspondence will be entertained;
 - (d) Agree that any reversal of transactions shall be excluded;

- (e) Agree that the Cashback is non-transferable to any third party and non-exchangeable for cash or other kinds;
 - (f) Agree to access the HLB's Website at regular time intervals to view the T&Cs of this 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 Cashback;
 - (g) Consent for HLB to disclose or publish their names, credit card numbers (in masked form) and/or Cashback amount on HLB's Website.
8. HLB reserves the right to:
- (a) Reject at its sole and absolute discretion any Eligible Cards application submitted without assigning any reason thereof;
 - (b) Disqualify any NTC Cardholders at its sole and absolute discretion from participating in this Campaign;
 - (c) Decline the eligibility of any NTC Cardholders to participate in the Campaign for any reason whatsoever as HLB may in its absolute discretion deem fit. In particular, HLB shall have the absolute right to decline the eligibility of a NTC Cardholders who has performed a Retail Spend within the meaning of these T&Cs, 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 NTC Cardholders with normal/regular spending patterns, and HLB's decision in this matter shall be final and conclusive on all NTC Cardholders;
 - (d) Forfeit and/or claw back the Cashback in the circumstance where there is reversal of Retail Spend or termination of the Eligible Cards and/or HLB Cards within thirty (30) days from the activation date of the Eligible Card and/or at the point of awarding the Cashback or non-compliance to the T&C herein;
 - (e) Amend the total Cashback or replace the Cashback herein with an alternative gift of similar value at its absolute discretion, 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 NTC Cardholders; and
 - (f) 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's Website, or in any other methods which HLB deems practical, in order to give a prior notice to the NTC Cardholders on such addition, deletion or amendment of the T&Cs or termination of this Campaign.
9. 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 international Incorporated, MasterCard Worldwide, Merchant establishments, postal service providers or any party in which may result in the NTC Cardholders being omitted from this Campaign.
10. NTC Cardholders 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 of the Credit Cardholder Agreement at the point the Cashback are rewarded.
11. In addition to the terms stipulated above, NTC Cardholders agree that the General Terms and Conditions of the Credit Cardholders' Agreement shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and the General Terms and Conditions

of the Credit Cardholder Agreement, the specific terms above shall prevail to the extent of such discrepancies.

12. 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 Campaign and/or Contest, the final terms and conditions on HLB's Website shall prevail.

13. 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.

14. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.