

Double Rewards Cardwide Campaign Terms and Conditions

Campaign Period

- The Hong Leong Bank's ("HLB") Double Rewards Cardwide Campaign ("this Campaign") commences from 1 March 2019 and ends on 30 June 2019, both dates inclusive ("Campaign Period"), unless notified otherwise.

Eligibility

- This Campaign is open for participation by New-to-Card ("NTC") Principal Cardholders who during the Campaign Period apply for the following participating HLB credit card(s) ("Eligible Cards") and are successfully issued with the relevant Eligible Cards by 31 July 2019 ("Cardholders").

2 cards application type	2 principal cards Choose any 2 of the following Eligible Cards	Principal + supplementary Choose any 1 of the following Eligible Cards
Eligible Cards	<ul style="list-style-type: none"> • Infinite P • Infinite • Infinite Doctor's Edition • Platinum Business • Sutera Platinum 	<ul style="list-style-type: none"> • WISE Platinum/ Gold • Gold • Essential • I'm • Air Asia Platinum/ Gold • GSC Platinum/ Gold • The Store Platinum/ Gold • Pacific Platinum/ Gold

Note: NTC Cardholders denote new cardholders who do not hold any existing HLB Principal Credit Cards (including Mach) or whose re-applications for the Eligible Cards approved by HLB at any time after twelve (12) months from the date of cancellation of their existing HLB Credit Cards.

- The following shall not be considered as NTC Cardholders and shall NOT be eligible for this Campaign:
 - Existing Principal Cardholders of any HLB Credit Card;
 - Cardholders who no longer hold any valid HLB Credit Card and/or Cardholders whose Credit Card account(s) is/are delinquent;
 - Cardholders who have cancelled their HLB Credit Cards and have reapplied for a new HLB Credit Card as a Principal Cardholder within twelve (12) months from the date of such cancellation; and
 - 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 (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.

Campaign Mechanics

- The Cardholders will be eligible to enjoy the following offers ("collectively referred herein as Offers") subject to the fulfillment of the prescribed criteria herein ("Eligible Cardholders"):
 - 1st year Annual Fee Waiver**
 - Eligible Cardholders who within forty-five (45) days from the Eligible Cards approval date perform a minimum of one (1) Retail Spend ("as defined herein at clause 5") for each Eligible Card approved and issued by HLB under this Campaign will be entitled to the 1st year annual fee waiver for each Eligible Card.

- (ii) The annual fee waiver for the subsequent year are subject to existing annual fee waiver terms and conditions. For details, refer to the respective product page at www.hlb.com.my (“HLB’s Website”).

b) Welcome Gift

- (i) Eligible Cardholders who perform cumulative Retail Spend condition as stated in the table below within forty five (45) days from the Eligible Cards approval date using the Eligible Cards issued under this Campaign will be entitled for one (1) unit of Universal Traveller luggage bag + RM50 Cash Back (“Welcome Gift”).
- (ii) There are 3,500 units of Welcome Gifts (the Cash Back pool is capped at RM175,000) allocated for this Campaign and will be given to the Eligible Cardholders on first-come-first-served basis.

Universal Traveller luggage bag	Size	Quantity	Cumulative Retail Spend condition within 45 days from Eligible Cards approval date
3-in-1	28”+24”+20”	500 units	RM1,000
Cabin	20”	3,000 units	RM500

- (iii) For the avoidance of doubt and subject to the availability of the Welcome Gift, Eligible Cardholders who have met RM1,000 Cumulative Retail Spend within time prescribed under clause 4b(i) above, shall be eligible to receive one (1) Welcome Gift of 3-in-1 luggage bag + RM50 Cash Back. In the event that the Welcome Gift of 3-in-1 luggage bag is out of stock, the Eligible Cardholders will be given one (1) Welcome Gift with the cabin luggage bag + RM50 Cash Back and both types of luggage bags are subject to the availability of the stock.
- (iv) Eligible Cardholder will be given a unique promo code via short messaging service (“SMS”) for redemption of the Welcome Gift (“Promo code”). The redemption of the Welcome Gift will be via www.universaltraveller.com.my (“Redemption website”) with option to choose colours, subject to availability. The validity of the Promo Code will be three (3) months from the Promo Code issuance date. Promo Code will be designated to item which is entitled to redeem.
- (v) The Promo Code will be sent via SMS to the Eligible Cardholder’s mobile phone number furnished by the Eligible Cardholders and as captured in HLB’s records. Promo Code will be issued within four (4) to eight (8) weeks after 31 July 2019.
- (vi) Once the Promo Code is redeemed, it is deemed that the Eligible Cardholder has redeemed as first party and no dispute and/or appeal will be entertained by HLB.
- (vii) Each Eligible Cardholder is only entitled to one (1) Welcome Gift throughout the Campaign Period, regardless of the number of the Eligible Cards applied for and approved under this Campaign.
- (viii) The Cash Back shall be credited to the Eligible Cardholder’s Principal card account within four (4) to eight (8) weeks after 31 July 2019 and it is neither transferable to any third party nor exchangeable for cash or other kinds.
- (ix) HLB does not have any obligation to inform the Eligible Cardholders should the Welcome Gift reach the maximum allocation during or before the conclusion of the Campaign Period.

5. The Retail Spend is based on the following criteria:

- a) Shall include retail and online purchases, standing instructions, 0% Interest Easy Payment Plan (EPP) and Zero Interest Installment Plan (ZIIP) transacted locally and internationally.
- b) Shall exclude cash advance, Balance Transfer (BT), Cash-on-Call (COC), Call-for-Cash (CFC), Flexi-Payment Plan (FPP), fund transfer, fees and charges imposed by HLB.

- c) Cumulative Retail Spend by the Supplementary Cardholder(s) under the same Eligible Cardholder's Credit Card account will be included in computation of the Eligible Cardholder's cumulative Retail Spend.
6. This Campaign is not applicable in conjunction with any of HLB's ongoing promotions unless otherwise stated.
7. The Eligible Cardholders will be notified by HLB by way of posting the list of Eligible Cardholders (name and masked ID) who are entitled for the Welcome Gift on HLB website at www.hlb.com.my ("HLB Website"). The Eligible Cardholders are required to access to the HLB's Website from July 2019 onwards on monthly basis to check on the entitlement for the Welcome Gift.
8. The Welcome Gift will be provided on an "As Is" basis. Visuals of the Welcome Gift shown in printed materials and/or website are for illustration purpose only. Such visuals may not depict the actual colour, model or specifications of the Welcome Gift and does not include any additional accessories.
9. In the event the Eligible Cardholders in the listing do not receive the Promo Code and/or Cash Back, it is the Eligible Cardholders' responsibility to notify HLB in writing no later than 30 September 2019, failing which, HLB will not be held liable in any manner whatsoever for non-receipt of the Promo Code by the Eligible Cardholders and/or the Eligible Cardholders are deemed to have received the Cash Back and any appeal for the reimbursement of the said Cash Back shall not be entertained.
10. In the event the Eligible Cardholders have made redemption on the Promo Code but yet to receive the Welcome Gift, Eligible Cardholders are to liaise with Universal Traveller ("Merchant") without any recourse to HLB.
11. Merchant's terms and conditions apply and Merchant reserves the right to change terms and conditions at anytime.
12. HLB makes no representation or warranty with respect to quality of the Welcome Gift and shall not be responsibility to replace any lost, stolen or defective Welcome Gift (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). Eligible Cardholders are to deal directly with the manufacturer for such warranty information or claim without recourse to HLB.
13. HLB shall not be liable for any costs, fees and/or expenses incurred by the Eligible Cardholders to redeem the Welcome Gift.

General

1. By participating in this Campaign, the Cardholders:
 - a) Agree that they have read and understood the terms and conditions herein and agree to be bound by the terms and conditions herein;
 - b) Agree that all records of transactions within or outside of Malaysia captured by the HLB system within this 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 Cardholders and no appeal and/or further correspondence will be entertained;
 - d) Agree that any reversal of transactions shall be excluded;

- e) Agree that the Offers are non-transferable and non-exchangeable for cash or other kinds;
 - f) Agree to access the HLB's Website at regular time intervals to view the terms and conditions of this Campaign and to ensure they keep up-to-date with any changes or variations to the said terms and conditions;
 - g) Consent for HLB to disclose their personal data to M3Tech and/or other relevant provider for purpose of the fulfillment of the Campaign; and
 - h) Agree to publish and display their photos, names and ID numbers (in masked form) in media, marketing, advertising or HLB website for the purposes of this Campaign
2. HLB reserves the right to:
- a) Reject at its sole and absolute discretion any credit card application submitted without assigning any reason thereof;
 - b) Determine transactions that will be considered as Retail Spend;
 - c) Disqualify any Cardholders at its sole and absolute discretion from participating in this Campaign;
 - d) Forfeit any or all of the Offers in the event where there is non-compliance to the terms and conditions herein;
 - e) Substitute the Welcome Gift with an alternative gift of similar value at its absolute discretion, by way of posting on the HLB's Website or in any other manner which HLB deem practical, in order to give prior notice to the Cardholders; and
 - f) Add, delete or amend the terms and conditions 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 Cardholders on such addition, deletion or amendment of the terms and conditions or termination of this Campaign.
3. Any request to deliver and/or transfer the Gift and to another third party's mobile number will not be entertained.
4. The visuals of the Welcome 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.
5. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the credit card application and/or the sales transactions by Visa international Incorporated, MasterCard Worldwide, American Express, Merchant establishments Postal service, postal service providers or any party in which may result in the Cardholders being omitted from this Campaign.
6. Eligible Cardholders' Credit Card account(s) must be valid/ active, in good standing and must not be in breach of any of the terms and conditions of this Campaign and/ or HLB Cardholders' Agreement at the point the Welcome Gifts are awarded.
7. The terms and conditions herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

8. In addition to the terms stipulated above, Eligible Cardholders agree that the General Terms and Conditions in the HLB Cardholders' Agreement shall be read together with the terms and conditions herein as an entire agreement. Any discrepancies between these terms and conditions and the Cardholder Agreement, the specific terms above shall prevail to the extent of such discrepancies.
9. In the event of any discrepancies between these terms and conditions as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final terms and conditions on the HLB's Website shall prevail.