

EasyMenang Campaign

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (97141-X) ("HLB") "Easy Menang Campaign" ("Campaign") commences on **1st August 2018** at 00:00:00 hours (12:00a.m.) and ends on **18th December 2018** at 23:59:59 hours (11:59p.m.), inclusive of both dates ("Campaign Period"), unless specified herein or notified otherwise.

The Campaign shall consist of Promotion A, Promotion B, Contest and Visa payWave Contest.

TERMS AND CONDITIONS

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

CREDIT CARD ACQUISITION CAMPAIGN ("PROMOTION A")

PROMOTION A ELIGIBILITY

1. This Promotion A commences on 1st August 2018 at 00:00:00 hours (12:00a.m.) and ends on 30th November 2018 at 23:59:59 hours (11:59p.m.), inclusive of both dates ("Promotion Period"), unless notified otherwise, and is open to New-to-Card ("NTC") Principal HLB Credit Cardholders ("NTC Cardholders") who have, during the Promotion Period, applied for the Eligible Cards as stated in the table appended below (either Option 1 or Option 2) and the Eligible Cards are successfully approved latest by 31st December 2018 ("Eligible Cardholders for Promotion A").

Option 1	Option 2
Hong Leong MasterCard Credit Card AND Hong Leong Visa Credit Card	Hong Leong Visa Infinite Credit Card OR Hong Leong Visa Infinite Doctor's Edition Credit Card

Eligible Cards	
Visa	Mastercard
Infinite 	Platinum Business
Infinite	The Store Gold/Platinum
Infinite Doctor's Edition	Pacific Gold/Platinum
Sutera Platinum	Sutera Platinum
GSC Gold/Platinum	GSC Gold/Platinum
Gold	Gold
Essential	I'm
Fortune	
WISE Gold/Platinum	

For the avoidance of doubt, for "Option 1", both Eligible Cards must be approved in order for the NTC Cardholders to be eligible to participate in this Promotion A.

Note: NTC Cardholders denote new cardholders who do not hold any existing HLB Principal Credit Cards (including Mach) prior to the Promotion 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 Promotion A:
 - (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 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 Promotion 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 60 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 Promotion A for any reasons whatsoever.

PROMOTION A MECHANICS

3. The Eligible Cardholders for Promotion A will be entitled to enjoy the following offers subject to the fulfilment of the prescribed criteria herein:
 - (a) **Annual Fee Waiver**

Eligible Cardholders for Promotion A, who have within forty-five (45) days from the Eligible Cards approval date, perform a minimum of one (1) Retail Spend (“as defined in Clause 31 below”) for each Eligible Card approved and issued by HLB under this Promotion A will be entitled to the 1st year’s annual fee waiver for each Eligible Card. For the avoidance of doubt, for Eligible Cards as stated in Option 1, Eligible Cardholders for Promotion A must perform at least one (1) Retail Spend on both cards within 45 days from the Eligible Cards approval date in order to enjoy the 1st year Annual Fee Waiver.
 - (b) **25% Cash Back (“Cash Back”)**
 - i. Eligible Cardholders for Promotion A must perform a cumulative Retail Spend of minimum RM300 within 45 days from the cards approval date with either one (1) or more than one (1) Eligible Card(s) which has been approved under this Promotion A.
 - ii. The Cash Back is capped at RM200 per Eligible Cardholders for Promotion A throughout the Promotion Period, regardless of the number of Eligible Cards applied for. Total Cash Back allocation for this Promotion A is capped at RM2,000,000 on a first-come, first-served basis.

- iii. In the event that the Eligible Cardholders for Promotion A has fulfilled the condition as stated in Clause 3(b)(i) above, the Cash Back shall be credited to the principal Eligible Cardholders for Promotion A's account within four (4) months from the card approval date. The Eligible Cardholders for Promotion A will be notified by HLB by way of posting the list of Eligible Cardholders for Promotion A on HLB website at www.hlb.com.my/easy ("HLB's Website") not later than 1 March 2019 ("Notification").
- iv. In the event of non-receipt of the Cash Back, the Eligible Cardholders for Promotion A shall notify HLB within five (5) months from the Eligible Card's approval date, failing which the Eligible Cardholders for Promotion A are deemed to have received the Cash Back and any appeal for the reimbursement of the said Cash Back shall not be entertained.
- v. HLB does not have any obligation to inform the Eligible Cardholders for Promotion A should the Cash Back reach the maximum allocation of RM2,000,000 during or before the conclusion of the Promotion Period.

The Annual Fee Waiver and Cash Back for Promotion A are non-transferable to any third party and non-exchangeable for cash or other kinds.

CREDIT & DEBIT CARDS USAGE CAMPAIGN ('PROMOTION B')

PROMOTION B ELIGIBILITY

4. The Promotion B commences on 1st August 2018 at 00:00:00 hours (12:00a.m.) and ends on 30th November 2018 at 23:59:59 hours (11:59p.m.), inclusive of both dates ("Promotion Period"), unless notified otherwise, and is open to new and existing Principal Credit Cardholders and Primary Debit Cardholders of HLB ("HLB Cardholders") including all existing Hong Leong Mach Credit/Debit Card issued by HLB ("HLB Cards") who are not excluded from participating in this Promotion B as set out in Clause 5 below ("Eligible HLB Cardholders").
5. Eligible HLB Cardholders shall exclude the following persons:
 - (a) HLB Cardholders who possess HLB Card(s) which are NOT issued in Malaysia;
 - (b) HLB Cardholders whose HLB Cards account(s) are NOT in good standing, inactive, tagged to a closed or inactive Current Account or Savings Account ("CASA") or who are in breach of any terms and conditions of HLB governing the Credit and/or Debit Card account(s) and/or CASA at any time during the Promotion Period;
 - (c) HLB Cardholders whose HLB Cards account(s) are believed to be operated fraudulently, unlawfully and/or whose HLB Card(s) are invalid or cancelled within the HLB's definition at any time during the Promotion Period until the end of fulfilment; and/or
 - (d) HLB 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/HLISB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Promotion Period.

PROMOTION B MECHANICS

6. The Eligible HLB Cardholders shall stand a chance to win RM18 Cash Back (“RM18 Cash Back”) and its criteria are illustrated in the table below:

Qualifying Calendar Month	Maximum RM18 Cash Back Allocation	Criteria
1 Aug 2018 – 31 Aug 2018	RM500,004	Eligible HLB Cardholders who have spent a minimum of RM50 Promotion B Retail Spend (“as defined in Clause 7 below”) in a single receipt and obtained a merchant terminal slip with APP CODE (Approval Code) ending with number “88” shall stand a chance to win the RM18 Cash Back per Qualifying Calendar Month, subject to Clauses 9-11 below (“Shortlisted Promotion B Eligible Cardholders”)
1 Sept 2018 – 30 Sept 2018	RM500,004	
1 Oct 2018 – 31 Oct 2018	RM500,004	
1 Nov 2018 – 30 Nov 2018	RM500,004	

7. “Promotion B Retail Spend” refers to retail purchases transacted in Ringgit Malaysia (RM) and/or other currencies under point-of-sales or face-to-face (card presence) at the relevant retail outlets which have been successfully charged to HLB Cards. Promotion B Retail Spend made in currencies other than RM will be converted to and computed in RM based on the conversion rate determined by HLB at the time of transaction.

For the avoidance of doubt, Promotion B Retail Spend shall **EXCLUDE** the following:

- a) Any retail spend not under card presence (i.e. online, mail order telephone order, auto-billing, etc.);
 - b) Cash withdrawal in any method (i.e. Automated Teller Machine, over-the-counter, quasi cash, etc.);
 - c) Portfolio products such as Balance Transfer (BT), Call-For-Cash Plus (CFC Plus), Call-For-Cash (CFC) and Flexi Payment Plan (FPP);
 - d) Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - e) 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.
8. Promotion B Retail Spend made by Supplementary Credit Cardholder(s) under the same Principal Credit Cardholder’s HLB Cards account(s) will also be included in computation of the Principal Credit Cardholder’s eligibility to win the RM18 Cash Back.
9. The Shortlisted Promotion B Eligible Cardholders will receive a Short Message Services (“SMS”) from HLB appointed SMS service provider i.e. M3 Technologies (Asia) Berhad (“M3 Tech”), containing one (1) question and instructions to reply, at their latest telephone numbers furnished to HLB and as shown in HLB’s records.
10. The Shortlisted Promotion B Eligible Cardholders who responded via SMS with the correct answer and in the correct format as instructed in the SMS sent by HLB will win the RM18 Cash Back on first-come, first-served basis and subject to the Maximum RM18 Cash Back Allocation per Qualifying Calendar Month (“Promotion B Winner”).

11. The Shortlisted Promotion B Eligible Cardholders will be disqualified from participating in this Promotion B in the event the Shortlisted Promotion B Eligible Cardholders answer the question wrongly and/or do not respond to the question sent by HLB via SMS within one (1) calendar day.
12. Shortlisted Promotion B Eligible Cardholders shall be responsible for the SMS cost(s) incurred in participating in this Promotion B.
13. HLB shall not be liable and responsible for any failure or delay in transmission or receiving of SMS message to or from any telco service providers in which may result in the Shortlisted Promotion B Eligible Cardholders being omitted from this Promotion B.

PROMOTION B FULFILMENT

14. Promotion B Winners' HLB Cards account(s) must be valid/active, in good standing and at the point the RM18 Cash Back are awarded; otherwise he/she will be disqualified from receiving the RM18 Cash Back.
15. The crediting of the RM18 Cash Back will be within four (4) weeks from the end of each Qualifying Calendar Month. It is essentially the obligations of the Promotion B Winners to inform HLB in writing in the event of non-receipt of the RM18 Cash Back within 60 days from end of Promotion Period, failing which the Promotion B Winners are deemed to have received the said RM18 Cash Back and any appeal/request for the reimbursement of the RM18 Cash Back shall not be entertained.
16. Announcement of Promotion B Winners (e.g. Name and masked MyKad/passport ("ID") number) will be made on the HLB's Website within four (4) weeks from the end of each Qualifying Calendar Month.

HONG LEONG CARDS CONTEST ("Contest")

CONTEST PERIOD

17. The HLB's "Hong Leong Cards Contest" ("Contest") commences on 15th August 2018 at 00:00:00 hours (12:00a.m.) and ends on 18th December 2018 at 23:59:59 hours (11:59p.m.), inclusive of both dates ("Contest Period"), unless notified otherwise.

CONTEST ELIGIBILITY

18. The Contest is open to new and existing Principal Credit Cardholders and Primary Debit Cardholders of HLB including all existing Hong Leong Mach Credit/Debit Card issued by HLB ("HLB Cards") who are not excluded from participating in this Contest as set out in Clause 5 above ("Contest Eligible Cardholders").
19. Contest Eligible Cardholders shall exclude employees of HLB and Hong Leong Islamic Bank ("HLISB") whether permanent or on contractual basis, employees of any HLB's and HLISB's representatives or agents (including external auditors, vendors, suppliers, advertising and contest agents) and their respective immediate family members (e.g. spouse, children, parent, brother or sister).

CONTEST MECHANICS

20. Contest Eligible Cardholders who meet the Contest Criteria during the Contest Period will receive Contest Entries as stated in Table 1 below. Contest Eligible Cardholders shall earn and accumulate Contest Entries and stand a chance to win the Contest Prizes as stated in Table 2 below at the end of the Contest Period:

Table 1

Contest Criteria	Contest Entries for Visa Cardholders	Contest Entries for Mastercard Cardholders
Every new Connect sign-up	10 entries	
Every approved NTC Credit Cardholder or Supplementary Cardholder or Debit Cardholder	10 entries	
Every RM50 Retail Spend (“as defined in Clause 31”) in a single transaction	2 entries	1 entry
Every RM1,000 conversion/transfer on Balance Transfer (BT) or Call-for-Cash Plus (CFC+) or Call-for-Cash (CFC) or Flexi-Payment Plan (FPP) (for Principal Credit Cardholders only)	1 entry	

Table 2

Contest Prizes	Contest Dates	Cash Back	Maximum Cash Back Allocation	Number of Contest Winner
Grand Prize	15 Aug 2018 – 18 Dec 2018	RM100,000 per Contest Period	RM100,000	One (1) winner
Monthly Prizes	15 Aug 2018 - 11 Sept 2018	RM10,000 per month	RM40,000	Four (4) winners (1 winner per month)
	12 Sept 2018 - 16 Oct 2018			
	17 Oct 2018 - 20 Nov 2018			
	21 Nov 2018 - 18 Dec 2018			
Weekly Prizes	15 Aug 2018 - 21 Aug 2018	RM1,000 per week	RM18,000	Eighteen (18) winners (1 winner per week)
	22 Aug 2018 - 28 Aug 2018			
	29 Aug 2018 - 4 Sept 2018			
	5 Sept 2018 - 11 Sept 2018			
	12 Sept 2018 - 18 Sept 2018			
	19 Sept 2018 - 25 Sept 2018			
	26 Sept 2018 - 2 Oct 2018			
	3 Oct 2018 - 9 Oct 2018			
	10 Oct 2018 - 16 Oct 2018			
	17 Oct 2018 - 23 Oct 2018			
	24 Oct 2018 - 30 Oct 2018			
	31 Oct 2018 - 6 Nov 2018			
	7 Nov 2018 - 13 Nov 2018			
	14 Nov 2018 - 20 Nov 2018			
	21 Nov 2018 - 27 Nov 2018			
28 Nov 2018 - 4 Dec 2018				
5 Dec 2018 - 11 Dec 2018				
12 Dec 2018 - 18 Dec 2018				

For avoidance of doubt, the Contest Entries earned from the Supplementary Credit Cardholders will be combined with the Contest Entries earned from the Principal Credit Cardholders for the purpose of this Contest.

21.Total Contest Prizes allocation for this Contest is capped at RM158,000 (23 winners).

22.Each Contest Eligible Cardholder shall be entitled to win one (1) Weekly Prize only. However, Weekly Prize winner is still entitled to win the Monthly Prize and/or Grand Prize. For the avoidance of doubt, each Contest Eligible Cardholder is entitled to win one (1) Monthly Prize only.

23.Contest Winner Selection and Fulfilment:

- (a) Based on the Contest Entries earned, ten (10) Contest Eligible Cardholders will be shortlisted based on a computerized random selection system after the conclusion of the week, month and/or Contest Period respectively (“Shortlisted Contest Eligible Cardholders”). The Shortlisted Contest Eligible Cardholders will then be contacted by HLB or its appointed contest management, Dynamic Search Sdn. Bhd. (136574-V) (“Dynamic Search”) on a best effort basis at the latest telephone number(s) furnished by the Shortlisted Contest Cardholders as listed in the HLB’s records at any time during office hours (9:00 a.m. to 5:00 p.m.) for a Question and Answer session (“Q&A”) to answer two (2) questions correctly before the Shortlisted Contest Eligible Cardholders are declared as the winner of the Grand Prize, Monthly Prizes and Weekly Prizes (“Contest Winners”).
- (b) It is essentially the obligations of the Contest Eligible Cardholders to provide their latest and valid telephone number and HLB/Dynamic Search shall not be responsible in the event HLB/Dynamic Search is unable to reach the Shortlisted Contest Eligible Cardholders for any reasons whatsoever.
- (c) If the first attempt to call the first identified Shortlisted Contest Eligible Cardholder for each Contest Prizes fails, i.e. due to whatsoever reasons such as no answer to the call, mobile number not in service, no connection or any other reasons, another two (2) attempts will be made to call the Shortlisted Contest Eligible Cardholder. Where the third attempt is unsuccessful, the next identified Shortlisted Contest Eligible Cardholder will be contacted. The process will be carried out until the Contest Winner(s) has been identified.
- (d) The Contest Prizes shall be credited to the Contest Winner’s Principal Credit Cardholder/Primary Debit Cardholder account within two (2) months at the end of respective Contest Dates. The Contest Winner will be notified by HLB by way of posting the list of Contest Winner on HLB website latest by 1 March 2019 (“Notification”).
- (e) In the event of non-receipt of the Contest Prizes, the Contest Winners shall notify HLB within one (1) month from the Notification date, failing which the Contest Winners are deemed to have received the Contest Prizes and any appeal for the reimbursement of the said Contest Prizes shall not be entertained.
- (f) HLB has no obligation to inform the Contest Eligible Cardholders should the Contest Prizes reach the Maximum Cash Back Allocation during the Contest Period.
- (g) The Contest Prizes are non-transferable to any third party and non-exchangeable for cash or other kinds.

VISA PAYWAVE CONTEST (“Visa payWave Contest”)

VISA PAYWAVE CONTEST PERIOD

24. The HLB’s Visa payWave Contest commences on 15th August 2018 at 00:00:00 hours (12:00a.m.) and ends on 18th December 2018 at 23:59:59 hours (11:59p.m.), inclusive of both dates (“Visa payWave Contest Period”), unless notified otherwise.

VISA PAYWAVE CONTEST ELIGIBILITY

25. The Visa payWave Contest is open to new and existing Principal Visa Credit Cardholders and Primary Visa Debit Cardholders of HLB including all existing Hong Leong Mach Visa Credit/Debit Card issued by HLB (“HLB Visa Cards”) who are not excluded from participating in this Visa payWave Contest as set out in Clause 5 above (“Visa Eligible Cardholders”).

VISA PAYWAVE CONTEST MECHANICS

26. The Visa Eligible Cardholders shall stand a chance to win RM100 Cash Back (“RM100 Cash Back”) and its criteria are illustrated in Table 3 below:

Table 3

Visa payWave Contest Prizes	Criteria	RM 100 Cash Back	Maximum RM 100 Cash Back Allocation	No. of Visa payWave Winners
RM100 Cash Back given on daily basis	The top 10 Visa Eligible Cardholders who have performed the highest count of Visa payWave transactions by using their HLB Visa Cards with a minimum of RM50 each in a single receipt on Retail Spend (as defined in Clause 7 above) will be the winner for this Visa payWave Contest (“Visa payWave Winners”)	10 Visa payWave Winners per day	RM126,000	1,260

For avoidance of doubt, in the event of a tie in the highest count of Visa payWave transactions, the top 10 Visa Eligible Cardholders with the highest amount accumulated from the receipts of their Visa payWave transactions will be considered as the Visa payWave Winners. Each Visa Eligible Cardholders are entitled to win up to 10 times of the RM100 Cash Back throughout the Visa payWave Contest Period.

27. Retail Spend made by Supplementary Visa Credit Cardholder(s) under the same Principal Visa Credit Cardholder’s account(s) will also be included in computation of the Principal Visa Credit Cardholder’s eligibility to win the RM100 Cash Back daily.

VISA PAYWAVE CONTEST FULFILMENT

28. Visa Eligible Cardholders’ account(s) must be valid/active, in good standing at the point the RM100 Cash Back is rewarded; otherwise he/she will be disqualified from receiving the RM100 Cash Back.

29. The crediting of the RM100 Cash Back will be on weekly basis throughout the Visa payWave Contest Period. It is essentially the obligation of the Visa payWave Contest Winner to inform HLB in writing within 60 days from end of Visa payWave Contest Period, failing which the Visa

payWave Contest Winner is deemed to have received the RM100 Cash Back and any appeal / request for the reimbursement of the RM100 Cash Back shall not be entertained.

30. Announcement of Visa payWave Contest Winners (e.g. Name and masked ID number) will also be made on HLB's Website on weekly basis.

GENERAL

31. "Retail Spend" is based on the following criteria:

- (a) Shall **include** retail and online purchases, standing instructions and Installment Payment Plan (IPP) transacted locally and internationally.
- (b) Shall **exclude** cash withdrawal in any method (i.e. Automated Teller Machine, over-the-counter, quasi cash, etc.);
- (c) Shall **exclude** portfolio products such as Balance Transfer (BT), Call-For-Cash Plus (CFC Plus), Call-For-Cash (CFC) and Flexi Payment Plan (FPP);
- (d) Shall **exclude** refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
- (e) Shall **exclude** 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.

32. By participating in this Campaign, the NTC Cardholders, HLB Cardholders, Contest Eligible Cardholders and/or Visa Eligible 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/Debit Cardholder Agreement available at HLB Website;
- (b) Agree that all records of transactions within or outside of Malaysia captured by the HLB's system within this Campaign, Contest Period and/or Visa payWave Contest 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 the NTC Cardholders, HLB Cardholders, Contest Eligible Cardholders and/or Visa Eligible Cardholders. No appeal and/or further correspondence will be entertained;
- (d) Agree that any reversal of transactions shall be excluded;
- (e) Agree that the Cash Back are 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 Cash Back;
- (g) Consent for HLB to disclose or publish their names, ID numbers (in masked form) and/or photo(s) in HLB's Website; and
- (h) Authorise HLB to disclose their personal data i.e. contact numbers to M3 Tech and/or Dynamic Search as HLB deems fit for the purpose of this Campaign.

33. 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, HLB Cardholders, Contest Eligible Cardholders and/or Visa Eligible Cardholders at its sole and absolute discretion from participating in this Campaign;
- (c) Decline the eligibility of any NTC Cardholders, HLB Cardholders, Contest Eligible Cardholders and/or Visa Eligible 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, HLB Cardholders, Contest Eligible Cardholders and/or Visa Eligible 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, HLB Cardholders, Contest Eligible Cardholders and/or Visa Eligible Cardholders with normal/regular spending patterns, and HLB's decision in this matter shall be final and conclusive on all NTC Cardholders, HLB Cardholders, Contest Eligible Cardholders and/or Visa Eligible Cardholders;
- (d) Forfeit and/or claw back the Annual Fee Waiver, Cash Back, RM18 Cash Back. Contest Prizes and/or RM100 Cash Back in the circumstance where there is reversal of Retail Spend or termination of the Eligible Cards and/or HLB Cards during the Campaign and/or Contest Period and/or Visa payWave Campaign Period and/or at the point of awarding the Annual Fee Waiver, Cash Back, RM18 Cash Back, Contest Prizes and/or RM100 Cash Back or non-compliance to the T&C herein;
- (e) Amend the total Annual Fee Waiver, Cash Back, RM18 Cash Back, Contest Prizes and/or RM100 Cash Back and/or replace the Annual Fee Waiver, Cash Back, RM18 Cash Back, Contest Prizes and/or RM100 Cash Back 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, HLB Cardholders, Contest Eligible Cardholders and/or Visa Eligible 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, HLB Cardholders, Contest Eligible Cardholders and/or Visa Eligible Cardholders on such addition, deletion or amendment of the T&Cs or termination of this Campaign.

34. 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, HLB Cardholders, Contest Eligible Cardholders and/or Visa Eligible Cardholders being omitted from this Campaign.

35. NTC Cardholders, HLB Cardholders, Contest Eligible Cardholders and/or Visa Eligible 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/Debit Cardholder Agreement at the point the Annual Fee Waiver, Cash Back, RM18 Cash Back, Contest Prizes and/or RM100 Cash Back are rewarded. For the avoidance of doubt, the Cash Back, Contest Prizes and/or RM100 Cash Back will be credited to the Eligible Cardholders for Promotion A, Promotion B Winners, Contest Winners or Visa payWave Winners' HLB Credit Cards account as the primary fulfilment account if the Eligible Cardholders for Promotion A, Promotion B Winners,

Contest Winners and/or Visa payWave Winners have both HLB Principal Credit Card and Primary Debit Card accounts.

36. 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.

37. In addition to the terms stipulated above, NTC Cardholders, HLB Cardholders, Contest Eligible Cardholders and/or Visa Eligible Cardholders agree that the General Terms and Conditions of the Credit/Debit 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/Debit Cardholder Agreement, the specific terms above shall prevail to the extent of such discrepancies.

38. 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 the HLB's Website shall prevail.