

Hello Trip of a Lifetime

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's ("HLB") "Hello Trip of a Lifetime" ("Campaign") shall commence on 1 April 2018 at 00:00:00 hours (12:00AM Malaysian time) and ends on 31 March 2019 at 23:59:59 hours (11:59PM Malaysian time) both dates inclusive ("Campaign Period"), unless notified otherwise.

TERMS AND CONDITIONS

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

ELIGIBILITY

1. The Campaign is open to new and existing Principal Cardholders of HLB Visa/ Mastercard Credit Cards ("HLB Cards") who are not excluded from participating in the Campaign as set out in Clause 2 below ("Cardholders").

For the avoidance of doubt, new Principal Cardholder of HLB Cards means customer who does not have any HLB Cards prior to the Campaign Period and has applied for a HLB Card during the Campaign Period and the said HLB Card is approved within the Campaign Period.

2. The following persons are NOT eligible to participate in the Campaign:
 - a) Cardholders whose HLB Card(s) are issued outside of Malaysia;
 - b) Cardholders who no longer hold any valid HLB Card and/or Cardholders whose Credit Card accounts(s) is/are delinquent;
 - c) 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 Berhad ("HLISB") or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period;

MECHANICS

3. The Cardholders will be eligible to enjoy the following offers (Offer 1 and Offer 2 are collectively known as "Offers") subject to the fulfilment of the prescribed criteria herein ("Eligible Cardholders"):

(a) 0%p.a. INTEREST 18 MONTHS INSTALLMENT PAYMENT PLAN ON TRAVEL RELATED TRANSACTIONS (TRAVEL MCC) AND OVERSEAS SPEND ("Offer 1")

- (i) The Eligible Cardholders who have performed a minimum spend of RM500 in a single transaction on any travel related purchases with the following Merchant Category Code ("Travel MCC") or Overseas Spend (collectively known as "Eligible Transaction") and the said Eligible Transaction(s) are posted within 27 April 2018 to 30 June 2018 ("Eligible Period") by using the HLB Cards shall be entitled to Offer 1, i.e. to convert the Eligible Transaction into 0% p.a. interest Instalment Payment Plan ("IPP").

Travel MCC	Description
3000 – 3299, 4511	All airlines
3501 – 3999, 7011	Hotels (for booking over the counter only)
4722, 4723	Tour packages

- (ii) "Overseas Spend" refers to any retail purchases performed at point of sales/ face-to-face at retail outlets outside Malaysia, and/or online purchases that are charged and posted to HLB Cards within the Eligible Period in foreign currencies but shall **EXCLUDE** the following:

- 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. 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.
- (iii) The Eligible Transaction in foreign currencies shall be converted into Ringgit Malaysia (RM) before converting to IPP based on the conversion rate determined by HLB at the time of transaction.
- (iv) Eligible Cardholders are required to send one(1) time SMS according to the format below to 66600 ("Designated Number") or call Hong Leong Contact Center ("HLCC") at 03-76268899 (for non Malaysian Eligible Cardholders) within 3 days after performing the Eligible Transaction or 5 days before the next statement date ("SMS Registration / Registration"), in order to enjoy Offer 1, failing which, Eligible Cardholder shall not be entitled for Offer 1 and any appeal shall not be entertained by HLB.

SMS format to the Designated Number:

TRIP<space>full 12-digit new IC number<space>last 6-digit card number<space>amount as per receipt

(e.g. **TRIP 810101105010 654321 670.80**)

The SMS cost / call charges for the purpose of SMS Registration / Registration shall be borne by the Eligible Cardholder in accordance to the rate imposed by their own telco and HLB shall not be held liable for any delay in SMS transmission / unsuccessful call attempt for the IPP conversion request.

- (v) The Eligible Cardholders shall be responsible to:
- a. Check and ensure that their respective telecommunication service providers ("Telcos") are able to support the sending of SMS to the Designated Number under this Campaign;
 - b. Pay the standard SMS /call charges as levied by their Telcos for each SMS sent under this Campaign to the Designated Number / call made to HLCC. Currently, the Telcos which are capable of supporting the sending of SMS to the Designated Number are Celcom, Maxis, Digi and uMobile. HLB shall not be held liable or responsible if the Telco of a Eligible Cardholder is unable to support the sending of any SMS to the Designated Number, or if the Eligible Cardholders are unable to contact HLCC for any reason whatsoever; and
 - c. Ensure that the details in the SMS Registration sent to the Designated Number are accurate, complete, in accordance with the specified format and within the time frame as stipulated in Clause 3(a)(iv) above, failing which the Eligible Cardholders will not be qualified for this Offer 1
- (vi) The Eligible Transaction must be posted to the Eligible Cardholder's HLB Card Account.

(b) 0%p.a. INTEREST 18 MONTHS INSTALLMENT PAYMENT PLAN ON STAR TRAVEL TOUR PACKAGES (“Offer 2”)

- (i) The Eligible Cardholders who have performed a minimum spend of RM500 on tour package(s) with M.S. Star Travel Agencies Sdn. Bhd. (155421-A) (“Merchant”) in a single transaction (“Eligible Transaction 2”) by using the HLB Cards and the Eligible Transaction 2 is posted within the Campaign Period shall be entitled to Offer 2, i.e. 0% p.a. interest Instalment Payment Plan (“IPP”) as illustrated below.

Illustration:

Eligible Transaction Amount	IPP Monthly Instalment Amount (18 months)
RM360	Not eligible
RM900	RM50 per month (RM900 ÷ 18months)
RM36,000	RM2,000 per month(RM36,000 ÷ 18months)

- (ii) Eligible Cardholder must complete the designated Merchant Direct Debit Authorization (DDA) form with their valid and latest information under this Campaign which will be provided by the Merchant.
- (iii) Eligible Cardholder must indicate in the Merchant’s DDA form (by ticking on the box for IPP) if IPP is required for the Eligible Transaction 2, failing which Eligible Cardholder shall not be entitled to Offer 2 and any appeal shall not be entertained by HLB. No SMS or calling to Hong Leong Contact Center is required.
- (iv) Any incomplete DDA forms shall not be entitled to Offer 2 and any appeal shall not be entertained by HLB.
- (v) The Eligible Transaction 2 must be posted to the Eligible Cardholder’s HLB Card Account.

GENERAL

4. By participating in this Campaign, the Cardholders hereby understand and agree as follows:
- payment must be made using HLB Cards issued in Malaysia;
 - Offers are not exchangeable for cash or other items and cannot be used in conjunction with any other discounts, privileges, promotions, discount cards, nett price and loyalty programmes unless stated otherwise;
 - Merchant reserves the right to change these terms and conditions at any time;
 - HLB makes no representation or warranty for products and/or services offered by Merchant and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer. Any queries or dispute pertaining to the products and/or services offered by the Merchant shall be settled between the Cardholders and the Merchant without recourse to HLB;
 - that the Cardholders have read, understood and agree to be bound by the T&Cs herein, the general terms and conditions of the HLB Cardholder Agreement available on HLB’s website at www.hlb.com.my (“HLB’s Website”);
 - that all records of transactions within or outside of Malaysia captured by HLB’s system within this Campaign Period are accurate and final;
 - that HLB’s decision on all matters relating to this Campaign shall be final, conclusive and binding on all Cardholders. No appeal and/or further correspondence will be entertained;
 - to access HLB’s Website at regular time intervals to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs;
 - agree to the publishing or display of their names, NRIC numbers (in masked form) and/or photo(s) or video(s) on HLB’s Website; and

- j) that the T&Cs herein, the general terms and conditions of the HLB Cardholder Agreement shall be read together as an entire agreement and if there is any discrepancy between these T&Cs, the general terms and conditions of the HLB Cardholder Agreement, the specific T&Cs herein shall prevail to the extent of such discrepancy.
5. HLB reserves the right to:
- a) disqualify any Cardholders for any reason whatsoever as HLB may in its sole and absolute discretion deem fit from participating in this Campaign and/or being entitled to the Offer;
 - b) determine if the transactions performed by the Eligible Cardholders fall within the definition of Eligible Transaction / Eligible Transaction 2;
 - c) 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 HLB's Website, or in any other methods which HLB deems practical, in order to give prior notice to the Cardholders on such addition, deletion or amendment of the T&Cs or termination of this Campaign.
6. HLB shall not be liable and responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated and/or Mastercard International Incorporated, merchant establishments, postal or any party in which may result in the Eligible Cardholders being omitted from this Campaign.
7. Eligible Cardholder shall pay the full IPP Monthly Installment Amount in addition to the 5% monthly minimum payment due on the rest of the credit card outstanding balance (if any). In the event this payment is not received by HLB in full on or before the payment due date as specified in the monthly card statement, the prevailing finance charges and late payment fee shall be charged on the combined sum consisting of the IPP Monthly Instalment Amount plus the 5% minimum payment, in accordance with the terms and conditions of the HLB's Cardholder Agreement.
8. Loyalty programme (i.e. Enrich Mile, Reward Points and/or Cash Back) will NOT be awarded for transactions relating to the Offer.
9. Cardholders' HLB Card accounts(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 Cardholder Agreement at the point of IPP conversion.
10. 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 exclusive jurisdiction of the Courts of Malaysia.
11. The T&Cs herein and the general terms and conditions of the HLB Cardholder Agreement shall be read together as an entire agreement and if there is any discrepancy between these T&Cs and the general terms and conditions of the HLB Cardholder Agreement, the specific T&Cs herein shall prevail to the extent of such discrepancy.
12. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*.