

CAMPAIGN PERIOD

The Hong Leong Bank Berhad’s (“HLB”) **“Hero Product Redemption Campaign”** (“Campaign”) shall commence on 24 November 2017 at 00:00:00 hours (12:00am) and end on 11 March 2018 23:59:59 hours (11:59pm), 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. This Campaign is only open to existing HLB’s Principal Credit Cardholders (“Eligible Cardholders”) of the HLB Participating Credit Cards (as stated in under clause 2 below)
2. The following HLB Reward Points Credit Cards are eligible to participate in this Campaign (“HLB Participating Credit Cards”):
 - (i) Generic Classic/Gold/Platinum
 - (ii) GSC Gold/Platinum
 - (iii) Sutera Platinum
 - (iv) Signature
3. The following Eligible Cardholders shall NOT be eligible to participate in this Campaign:
 - (i) 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
 - (ii) Eligible Cardholders who have committed, or determined by HLB/HLISB to be potentially committing any of the wrongful acts stipulated herein; shall be immediately disqualified from participating in the Campaign.

CAMPAIGN MECHANICS

4. To participate in the Campaign, the Eligible Cardholders shall perform a minimum of RM1,000.00 Retail Purchases (as defined under clause 19 below) in the respective Participating Month in order to be entitled to redeem the selected Hero Products (as defined under clause 5 below) with 50% discount using the available reward points during the specified Redemption Period as stated in the table below. Eligible Cardholders who performed the minimum Retail Purchases of RM1,000.00 in the respective Participating Month and redeemed the Hero Products during the specified Redemption Period as stated in the table below shall be referred to as the “Successful Cardholders”.

No.	Participating Month	Minimum Retail Purchases in the respective Participating Month (RM)	Redemption Period of the selected Hero Products
1	From 24/11/2017 to 17/12/2017	1,000	From 18/12/2017 to 14/1/2018
2	From 18/12/2017 to 14/1/2018	1,000	From 15/1/2018 to 11/2/2018
3	From 15/1/2018 to 11/2/2018	1,000	From 12/2/2018 to 11/3/2018

5. "Hero Products" means all rewards or products available for redemption under this Campaign which includes goods, travel packages and any other privileges offered during the Campaign Period. The Hero Products will be updated and published in HLB's website every week during the Redemption Period. There will be a "Product Code" which contains of 2 numeric digits used to identify each Hero Products published in HLB's website every week during the Redemption Period.
6. In order to redeem the Hero Products, the Eligible Cardholder is required to send the respective Product Code and the Eligible Cardholder's last 6 digit NRIC number via SMS to 66600 ("Designated Number") during the Redemption Period ("SMS Redemption").

Type **S1** <space> **2-digit Product Code** <space> **Last 6 digit NRIC number** and send
to **66600**
(Example: S1 01 085810)

7. Multiple issuance of the SMS Redemption by the Eligible Cardholders will not be processed by HLB.
8. Eligible Cardholders will receive a SMS confirmation from the Designated Number for the SMS Registration successfully sent to the Designated Number ("SMS Confirmation"), subject to the SMS traffic at the respective Telco's network. This SMS Confirmation is automatically generated to confirm the receipt of a transmitted SMS Redemption and shall NOT be deemed as a confirmation that the Eligible Cardholders are successfully redeemed the Hero Products and is subject to matching the Principal cardholder's last 6 digit NRIC number and Principal cardholder's mobile numbers recorded in HLB's system.
9. 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 during the Redemption Period;
 - b) Pay the standard SMS charges as levied by their respective Telcos for each SMS sent under this Campaign to the Designated Number. 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 Telcos of an Eligible Cardholder is unable to support the sending of SMS to the Designated Number; and
 - c) Ensure that the details in the SMS Redemption sent to the Designated Number are accurate, complete failing which, the Eligible Cardholders' SMS Redemption will not be processed.
9. HLB shall not be liable and shall reserve the right at its sole and absolute discretion without assigning any reason thereof to disqualify any invalid SMS Redemption due to any reason whatsoever including but not limited to duplicate SMS Redemption, incorrect SMS Redemption format and unsuccessful or delayed transmission of SMS Redemption.
10. HLB is not responsible for nor does HLB have any control whatsoever on any SMS traffic congestion, network failure and/or interruptions and/or congestion on the part of the respective Telco or for any other reason whatsoever during the process of sending the SMS Redemption to the Designated Number which may result in the delay of the SMS Redemption being transmitted during the Redemption Period.

11. The SMS service is provided and supported by M3 Technologies (Asia) Berhad (482772-D) (“M3Tech”), a SMS vendor officially appointed by HLB. For SMS service related issues, please contact M3Tech’s Hotline at 03-7957 6333 (9am – 6pm, Mon – Fri).
12. Each Hero Product comes in limited units and is subject to stock availability on a first-come, first-served basis.
13. Subject to the spending of RM1,000.00 minimum Retail Purchases in the respective Participating Month, each Eligible Cardholder is only entitled to redeem one (1) unit of Hero Product per week during the specified Redemption Period as stated in the table in clause 4 above.
14. The Eligible Cardholder will be notified via SMS on the status of redemption within 10 working days from the date of the issuance of the SMS Redemption.
15. The Hero Products will be delivered to the Successful Cardholders’ **billing address** between four (4) to six (6) weeks from 11 March 2018. Delivery of the Hero Products to the Successful Cardholders shall be deemed to be made if presented at the billing address furnished by the Successful Cardholder and as captured in HLB’s records.
16. Successful Cardholders who do not receive the Hero Products within six (6) weeks from 11 March 2018 will be deemed to have forfeited the Hero Products accordingly. In the event that the Successful Cardholders not receive the Hero Products between four (4) to six (6) weeks from 11 March 2018, it is the responsibility of the Successful Cardholders to notify HLB call center no later than 21 April 2018, failing which, HLB shall not be responsible for any non-receipt of the Hero Products. HLB shall not entertain any claim of non receipt of the Hero Product by the Successful Cardholders after the expiry of the six (6) weeks from 11 March 2018.
17. It is the duty of each Successful Cardholders to provide their latest and accurate billing address to HLB. HLB shall not be responsible / held liable in the event HLB is unable to deliver / send the Hero Products to the each Successful Cardholder, for any reason whatsoever.
18. Fulfilment and delivery of the Hero Products will be provided by the Hero Products’ sole distributor or supported by HLB’s authorized fulfilment service provider, PCM Perfect Marketing Sdn Bhd (“PCM”), who can be contacted at 03-6280 1212 or Customer Care Hotline: 1300-80-0133 (from 9.00a.m. to 5.30p.m., Monday to Friday). Any request to deliver the Hero Products to alternative address other than the Successful Cardholder’s billing address will not be entertained.
19. “Retail Purchases” shall refer to any purchase transactions made locally and overseas, including online transactions which are charged to the Eligible Cardholders’ HLB Participating Credit Card Accounts (principal and supplementary/ies) during the Campaign Period but excludes the following transactions:-
 - a) Quasi cash transactions (example: online betting and/or gaming transactions);
 - b) Monthly installments under any installment payment facility provided by HLB;
 - c) Standing Instructions/Recurring and auto payment service;
 - d) Any transactions for payments effected through the internet for Insurance/Takaful Premiums, Utility Bills, Government Services and Jompay;
 - e) Transactions for payments made towards Mail Order and Telephone Order (MOTO); and

- f) Cash advance/withdrawal/deposit transactions, Call-For-Cash/Plus, Balance Transfer, Flexi Payment Plan (FPP), fund transfer, reversal, fees and/or charges imposed by HLB and posted into the Eligible Cardholder's Participating Credit Card Accounts.
20. Calculation of the Eligible Purchases shall be based on the Eligible Cardholders Retail Purchases transactions charged to the HLB's Participating Credit Card Accounts (principal and supplementary/ies) during the Campaign Period.
21. Tracking of the Eligible Purchases is based on the transaction dates and time (Malaysia) as captured by HLB's transaction record during the Campaign Period.
22. HLB shall not be responsible for any failure and/or delay in the transmission of the Eligible Purchases by MasterCard, Visa, online retailers and/or any other party.
23. HLB makes no representation or warranty with respect to quality of the Hero Products and shall not be responsible to replace any lost, stolen or defective Hero Products (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise).
24. The Eligible Cardholders are to deal directly with the manufacturer for such warranty information or claim without recourse to HLB.
25. Merchant's terms and conditions apply. Merchant reserves the right to change these terms and conditions at anytime. Hong Leong Bank makes no representation or warranty for products offered by merchant and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer.

GENERAL

26. By participating in this Campaign, the Eligible Cardholders and Successful Cardholders:
 - a) agree that they have read, understood and agree to be bound by the T&Cs herein;
 - b) agree that all records of transactions within or outside of Malaysia captured by the HLB system for the Campaign 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 and Successful Cardholders and no appeal and/or further correspondence will be entertained;
 - d) agree that the, Hero Products are non-transferable to any third (3rd) party and non-exchangeable for cash, credit, cheque or in any kind;
 - e) agree to access to www.hlb.com.my ("HLB's Website") at regular time intervals to view the T&Cs and to ensure to keep up-to-date with any changes or variations to the T&Cs;
 - f) Consent for HLB to disclose their particulars (i.e. name, address, phone number) to PCM and M3Tech for the purpose of fulfilment of this Campaign.
27. HLB reserves the right to:
 - a) determine what constitutes as Eligible Purchases and shall not be challenged by any parties in any manner whatsoever, save for manifest error;
 - b) disqualify any Eligible Cardholders at its sole and absolute discretion from participating in this Campaign;
 - c) forfeit any or all of the Hero Products in event where there is non-compliance to the T&Cs herein; and

- d) add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Campaign, at its absolute discretion (“Variation”), by way of posting such Variation on the HLB’s Website, or in any other manner which HLB deems practical, in order to give a prior notice to the Eligible Cardholders on such Variation of this Campaign.
28. The T&Cs herein, the General Terms and Conditions in the HLB Cardholder Agreement, Terms and Conditions of Hong Leong Club Rewards Catalogue 2015 – 2018 and any relevant terms and conditions that HLB may specify from time to time shall be read together as an entire agreement and 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.
29. In the event of any discrepancy between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final T&Cs on HLB’s Website shall prevail.
30. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible and Successful Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.