

HONG LEONG DEBIT CARD PROMOTION WITH POPULAR BOOKSTORES – BACK TO SCHOOL CAMPAIGN

Last updated on 22 December 2017

PROMOTION PERIOD

The Hong Leong Bank Berhad's (97141-X) ("HLB") "**Hong Leong Debit Card Promotion with Popular Bookstores- Back to School Campaign**" ("Promotion") commences on **22 December 2017** and ends on **14 January 2018**, both dates inclusive ("Promotion Period"), unless notified otherwise.

TERMS AND CONDITIONS ("T&Cs")

The following sets out the terms and conditions applicable to the Promotion.

ELIGIBILITY

1. This Promotion is open to all Malaysian and non-Malaysian Hong Leong Debit Cardholders including Mach Debit Cardholders ("Cardholders").
2. This Promotion is **NOT** applicable to Hong Leong Islamic Debit Card-i Cardholders.

PROMOTION MECHANICS

3. Cardholders shall be eligible to enjoy Ringgit Malaysia Ten (RM10.00) instant rebate when they perform a minimum spend of Ringgit Malaysia Seventy (RM70.00) in a single receipt using their Hong Leong Debit Cards or Mach Debit Cards at all Popular Bookstore in Malaysia ("Popular") throughout the Promotion Period ("Instant Rebate").
4. The Instant Rebate is available on a first-come, first-served basis and capped at **Five Thousand (5,000)** redemptions throughout the Promotion Period.
5. The total Instant Rebate payout is capped at **Ringgit Malaysia Fifty Thousand (RM50,000)** throughout the Promotional Period.
6. The Cardholders are deemed not to be entitled for the Instant Rebate in the event of non receipt of the same by the Cardholders for any reasons whatsoever and any appeal / request for the reimbursement of the Instant Rebate shall not be entertained by HLB.
7. HLB shall inform the Cardholders in the event that the Instant Rebate has reached its cap (i.e. RM50,000 and/or 5,000 redemptions have been allocated during the Promotion Period) by posting the notification on HLB's website at www.hlb.com.my ("HLB's Website").
8. The Instant Rebate is subject to prevailing service and/or government tax or other tax or levies where applicable, unless stated otherwise.
9. The Instant Rebate cannot be used in conjunction with other Popular gift and/or cash vouchers available at Popular unless stated otherwise. Therefore, Cardholders shall not be entitled for the Instant Rebate in the event that the Cardholders use other Popular gift and/or cash vouchers available at Popular notwithstanding that the amount reflected on the receipts after the utilization of other Popular gift and/or cash vouchers available at Popular are more than RM70.00.
10. Popular may have its own terms and conditions applicable to the supply, redemption, utilization and/or provision of the Instant Rebate or in connection with the Promotion ("Popular's T&CS").

11. Popular reserve the right to change the relevant details and the Popular's T&Cs in relation to the Promotion at any time without prior notice. Cardholders are advised to check the details and Popular's T&Cs with the staff of Popular.

GENERAL

12. By participating in the Promotion, the Cardholders:
 - i. Have read, understood and agreed to be bound by the T&Cs of the Promotion;
 - ii. Agree that the T&Cs herein, Hong Leong General Terms and Conditions of Accounts and Hong Leong Debit Card Terms and Conditions and Debit Card transactions respectively, or any relevant terms and conditions HLB may impose from time to time, are read as an entire agreement and the specific T&Cs herein shall prevail if there is any discrepancy;
 - iii. agree to be bound by the terms and conditions governing the use of the Instant Rebate set out by Popular and/or any terms and conditions given by Popular;
 - iv. Agree that the Instant Rebate is non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cash, cheque or benefit-in-kind;
 - v. Agree that HLB's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Cardholders and no further correspondence and/or appeal to dispute HLB's decision shall be entertained; and
 - vi. Agree to access HLB's Website at regular time intervals to view the T&Cs of the Promotion and to ensure to be kept up-to-date on any change or variation to the T&Cs.
13. HLB shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Cardholders and/or third parties resulting directly or indirectly from the participation in this Promotion.
14. HLB is not affiliated with Popular and makes no representation or warranty with respect to the quality and suitability of products and services offered. The Cardholders shall at their own cost and expense deal directly with Popular for any complaint, dispute or claim in relation to this Promotion without recourse to HLB.
15. The Cardholders are liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to their participation in this Promotion.
16. HLB reserves the right :
 - (a) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, or to suspend or terminate this Promotion at HLB's sole discretion with prior notice by way of posting on the HLB's Website or in any other manner deemed suitable by HLB in order to give **twenty-one (21)** calendar days' prior notice to the Cardholders;
 - (b) to substitute the Instant Rebate with alternative items of similar value, at its absolute discretion;
 - (c) to disqualify any Cardholders for any reason whatsoever as HLB may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Instant Rebate; and
 - (d) Forfeit the Instant Rebate in the event of non-compliance by the Eligible Cardholders of the T&Cs herein, Hong Leong General Terms and Conditions of Accounts and Hong Leong Debit Card Terms and Conditions
17. In the event of any discrepancy between the T&Cs as compared to any advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the final T&Cs on HLB's Website shall prevail.

18. The T&Cs shall be governed by and constructed in accordance with the laws of Malaysia and the Winners agree to submit to the jurisdiction of the Courts of Malaysia.
19. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Hong Leong Current or Savings Accounts tagged to the Hong Leong Debit Card are eligible for protection by Perbadanan Insurans Deposit Malaysia (“PIDM”).