

“HARI RAYA” CAMPAIGN

Latest updated on 21 May 2018

PROMOTION PERIOD

The Hong Leong Bank Berhad (97141-X) (“HLB”) and/ or Hong Leong Islamic Bank Berhad (HLISB)’s “Hari Raya Campaign” (“Campaign”) is applicable for Hong Leong Connect, HLB and HLISB branches, Direct Sales and Telemarketing (“Participating Channel”). The Campaign consists of current account/current account-i or savings account/savings account-i (“CASA/-i”), credit cards, auto financing or auto financing-i (“Auto Financing/-i) and HLB property loan or HLISB property financing-i (“Property Loan/Financing-i) promotion. The Campaign will be held from 09:15:00 hours (9:15 a.m.) to 16:30:00 hours (4.30 p.m.) commences on 30 May 2018 to 30 June 2018 (both dates inclusive) (“Campaign Period”) unless notified otherwise.

HLB and HLISB are collectively known as “the Bank”.

TERMS & CONDITIONS

The following sets out the terms and conditions applicable to the Promotion (“T&Cs”):-

CURRENT & SAVINGS ACCOUNT/-i (“CASA/-i”) PROMOTION (PROMOTION A)

ELIGIBILITY

1. The Promotion is open to new and existing accountholders HLB/HLISB’s individual Malaysian customers of the following participating HLB/HLISB’s CASA/-i, including Hong Leong Priority Banking and Private Banking customers (“Accountholders”).
2. The participating CASA/-i for this Promotion are as follows (“Participating Accounts”):
 - (a) Hong Leong Basic Savings Account
 - (b) Hong Leong Basic Savings Account-i
 - (c) Hong Leong Multi-tier Savings Account-i
 - (d) Hong Leong Savings Account
 - (e) Hong Leong Savings Account-i
 - (f) Hong Leong Basic Current Account
 - (g) Hong Leong Current Account
 - (h) Hong Leong Senior Savers Savings Account
 - (i) Hong Leong Harvest Savings Account
 - (j) Hong Leong Pay&Save Account
 - (k) Hong Leong Pay&Save Account-i
 - (l) Hong Leong SmartLink Account
 - (m) Hong Leong Top Yield Account
 - (n) Hong Leong One Account
 - (o) Hong Leong Current Account One-i
 - (p) Hong Leong Payroll Plus-i
 - (q) Hong Leong 3-in-1 Junior Account
 - (r) Hong Leong Junior Savings Account
 - (s) Hong Leong Junior Savings Account-i
 - (t) Hong Leong Money Box Deposit Account

For the avoidance of doubt, all CASA/-i Participating Accounts stated in Clause 2 above are eligible for protection by Perbadanan Insurans Deposit Malaysia (“PIDM”).

PROMOTION A MECHANICS

3. The Accountholders must:-
- deposit the amount as stated in the table below (“Minimum Earmark Amount”) into the Participating Accounts during the Promotion Period; and
 - maintain the Minimum Earmark Amount for **four (4) consecutive months** (“Earmark Period”) from the date the Minimum Earmark Amount was deposited into the Participating Accounts,
- In order for the Accountholders to be entitled for the following Early Bird Gifts (“Gifts”) :

Gift Category	Gifts	Minimum Earmark Amount (RM) per set	Total Gifts Allocation (Units)
1	Glasslock 3 pieces Block Canister Set	5,888.00	500
2	Glasslock 3 pieces Drink Set	8,888.00	400
3	Glasslock 2 pieces Oven Set	10,888.00	150
4	Glasslock 5 pieces Food Container Set	16,888.00	100

4. Accountholders who have fulfilled the criteria as set out in Clause 3 above shall be referred to as “Eligible CASA/-i Accountholders”.
5. All deposit must be “New Funds” only. For the avoidance of doubt, “New Funds” are defined as:
- Cash, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker’s cheque issued by other banks which are deposited into the Participating Accounts; and
 - Proceeds arising from the redemption of equity, unit trust funds, bonds/ sukuk and/or Hong Leong Invest Safe during the Promotion Period that are re-deposited into the Participating Accounts.
6. The following shall **NOT** be considered as “New Funds”:
- Maturing FD/FD-i or premature withdrawal of any existing fixed deposit or fixed deposit-i (“FD/FD-i”) account;
 - Intra bank transfer of funds, i.e. transfer of funds from another HLB / HLISB’s -Participating Accounts, FD/FD-i or General Investment Account (“GIA”); and
 - Inter-branch transfer within HLB and HLISB including third (3rd) party transfer.
7. The Gifts are valid on a first-come, first-served basis, limited to one (1) Gift for each Gift Category for each Eligible CASA/-i Accountholders throughout the Promotion Period irrespective of the total deposit amount placed in the Participating Account throughout the Promotion Period.
8. The Eligible CASA/-i Accountholders will be notified by the Bank either in writing, by phone or posting the qualified Eligible CASA/-i Accountholder’s list on the Bank website www.hlb.com.my/ www.hlisb.com.my (“Bank’s Websites”) no later than 3rd August 2018 (“Notification Date”) to collect the Gifts from respective the home branches.
9. Eligible CASA/-i Accountholders are responsible to collect the Gifts from the respective home branches within **one (1)** month from the Notification Date, failing which, the Gifts will be forfeited and the Bank shall not entertain any claim from Eligible CASA/-i Accountholders upon the expiry of the aforesaid deadline.
10. Notification will be given in the event any or all of the Gifts run out of stock by way of posting on the Bank’s Websites.

11. The Bank shall not be liable in any circumstances for any loss, torn, damaged or stolen Gifts and any request for replacement Gifts shall not be entertained by the Bank.
12. The earmarked Deposit Amount may not be withdrawn (in part or in full) during the Earmark Period for any reason whatsoever.

HONG LEONG CREDIT CARD “UP TO RM350 CREDIT CARD CASH BACK FOR NEW-TO-CARD ACQUISITION PROMOTION” (PROMOTION B)

ELIGIBILITY

13. This Promotion B is open for participation by Malaysian and non-Malaysian New-to-Card (“NTC”) Principal Cardholders who during the Promotion Period apply for any of the following participating HLB credit card(s) (“Eligible Cards”) and the Eligible Cards are successfully issued latest by 31 July 2018 (“NTC Cardholders”).

<u>Option 1</u> Choose one Visa + one Mastercard		<u>Option 2</u> Choose one from the following
<p><u>Visa</u></p> <ul style="list-style-type: none"> • Sutera Platinum • Generic Gold • GSC Platinum/Gold • Essential Gold • Fortune Gold 	<p><u>Mastercard</u></p> <ul style="list-style-type: none"> • Sutera Platinum • Generic Gold • The Store Platinum/Gold • Pacific Platinum/Gold • I’M Gold • Business Platinum 	<ul style="list-style-type: none"> • Visa Infinite • Visa Infinite Doctor’s Edition

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 B.

Note: NTC Cardholders denote new cardholders who are not principal cardholders of any HLB Credit Cards (including Mach and former EON Bank Berhad) prior to the Promotion B Period and subject to the terms and conditions as stated in Clause 14 below.

14. The following shall not be considered as NTC Cardholders and shall NOT be eligible to participate in this Promotion:
 - (a) Existing principal cardholders of any HLB Credit Card (including Mach and former EON Bank Berhad);
 - (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 any of the Eligible Cards) as a principal cardholder within twelve (12) months from the date of such cancellation;
 - (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 the Bank 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.
15. For the avoidance of doubt, the NTC Cardholders shall provide their latest and accurate information (including but not limited to correspondence addresses and contact information to HLB when applying for the Eligible Cards) and it is essentially the obligation of the NTC Cardholders to liaise with HLB in the event of non-receipt of the approved Eligible Cards 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 for any reasons whatsoever.

PROMOTION B MECHANICS

16. The NTC Cardholders will be eligible to enjoy the following offers subject to the fulfillment of the prescribed criteria herein by the NTC Cardholders (“Eligible Cardholders”):

(a) Annual Fee Waiver

- i. NTC Cardholders who within forty-five (45) days from the approval date of the Eligible Cards perform a minimum of one (1) Eligible Retail Spend (“as defined in Clause 22 below”) using each Eligible Card (including the supplementary card) approved and issued by HLB under this Promotion will be entitled to the 1st year’s annual fee waiver for each Eligible Card.

The SMS service provider for this Promotion is M3 Technologies (Asia) Berhad (“M3 Tech”) and M3 Tech will notify the NTC Cardholders upon the approval of their Eligible Cards via SMS.

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

(b) RM50 Credit Card Bonus

- i. NTC Cardholders who apply for the Eligible Cards via HLB’s Website (“Online Channel”) will be awarded with RM50 Credit Card Bonus (“Credit Card Bonus”).
- ii. Employees of HLB and/or HLISB are not eligible for the Credit Card Bonus.

(c) Credit Card Cash Back or Credit Card Voucher

- i. NTC Cardholders who fulfill ALL the following terms and conditions will be awarded with the respective Credit Card Cash Back (“Credit Card Cash Back”) or KFC Credit Card Voucher (“Credit Card Voucher”):-

Category	Terms & Conditions	Credit Card Cash Back (RM)	Total Credit Card Cash Back Capped Limit (RM)	KFC Credit Card Voucher (RM))	Total KFC Credit Card Vouchers Capped Limit (RM)
A	a.) Perform a minimum Eligible Retail Spend of RM2,000 within sixty (60) days from Eligible Cards approval date; AND b.) Sign up for a minimum 12-month Auto-Billing using the Eligible Cards with any billers within sixty (60) days from the Eligible Cards approval date whereby the Auto-Billing charges must be charged to the Eligible Cards thereafter. For avoidance of doubt, any Auto-Billing in connection with payment or transaction made to Government and/or via JomPay will not be eligible for Credit Card Cash Back.	300	200,000		
B	Perform a minimum Eligible Retail Spend of RM1,000 within sixty (60) days from Eligible Cards approval date.			One (1) KFC Voucher worth RM100	400 KFC Vouchers worth RM100 each

C	Perform a minimum Eligible Retail Spend of RM500 within sixty (60) days from Eligible Cards approval date.	50	90,000		
Credit Card Bonus	Apply via Online Channel - regardless of whether A, B or C above is being selected	50	10,000		

Note: Auto-Billing

- No cancellation of the Auto-Billing is allowed prior to the expiry of the subscription period. HLB reserves the right to claw back the Credit Card Cash Back if there is any early termination of auto-billing or if the Eligible Cardholders terminate their Auto-Billing before the maturity of 12 months.
- For the purpose of awarding Credit Card Cash Back in this Promotion, the Eligible Retail Spend (as defined in Clause 22 below) shall include the Auto-Billing amount in computing the Eligible Retail Spend of RM2,000 as mentioned in Category A above.
- HLB shall not be responsible in the event that the NTC Cardholders are unable to sign up for Auto-Billing with any of the billers and/or Auto-Billing transaction does not go through within the duration specified in this Promotion for any reasons whatsoever.
- HLB reserves the right to request for proof of Auto-Billing transaction and/or record from the Eligible Cardholders.

- Each Eligible Cardholder is entitled to one (1) time Credit Card Cash Back or Credit Card Voucher only throughout Promotion B. Total maximum Credit Card Cash Back allocation, including Credit Card Bonus, for this Promotion B is capped at RM300,000, based on a first-come, first-served basis. Total maximum Credit Card Voucher allocation for this Promotion B is capped at 400 pieces worth RM100 each, based on a first-come, first-served basis.
- In the event the Eligible Cardholder has fulfilled all the terms and conditions stated in Clause 16(b) and Clause 16(c)(i) above, the Credit Card Bonus and total Credit Card Cash Back shall be credited to the Eligible Cardholder's account and Credit Card Voucher will be sent out to the Eligible Cardholders within one hundred and twenty (120) days from Eligible Card's approval date. The Eligible Cardholders will be notified by HLB by way of posting the list of Eligible Cardholders on HLB Website from 1 July 2018 onwards ("Notification Date").
- Fulfilment and delivery of the Credit Card Voucher will be provided by the Credit Card Voucher's 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 Credit Card Voucher to alternative address other than the Eligible Cardholder's billing address will not be entertained.
- In the event of non-receipt of the Credit Card Bonus and/or the Credit Card Cash Back and/or Credit Card Voucher, the Eligible Cardholders shall notify HLB within thirty (30) days from the Notification Date, failing which the Eligible Cardholders are deemed to have received the Credit Card Bonus and/or the Credit Card Cash Back and/o Credit Card Voucher and any appeal for the reimbursement of the Credit Card Bonus and/or the Credit Card Cash Back and/or Credit Card Voucher shall not be entertained.
- HLB is under no obligation to inform the Eligible Cardholders should the Credit Card Cash Back reach the maximum Credit Card Cash Back and/or Credit Card Voucher allocation during the Promotion Period.
- Eligible Retail Spend is based on the following criteria:

- (a) Shall include retail, insurance, bill payment, membership fees and online transactions, standing instructions, Extended Payment Plan (EPP) transacted locally and internationally.
 - (b) Shall exclude cash advance, Balance Transfer (BT), Call-for-Cash (CFC), Call-for-Cash Plus (CFC+), Flexi-Payment Plan (FPP), fund transfer, fees and charges imposed by HLB.
 - (c) Cumulative Eligible 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 Eligible Retail Spend.
23. Eligible Retail Spend shall **EXCLUDE** the following:
- (a) Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;
 - (b) Payment of Credit/Debit Card/-i Issuance Fee/Annual Fee/Renewal Fee; or
 - (c) Any other form of services or miscellaneous fees (including Penalty Charges by HLB) imposed by the Bank.
24. This Promotion B is not applicable in conjunction with any of HLB/HLISB's on-going promotions unless otherwise stated.

PROPERTY FINANCING/-i: 6-MONTH HOME PROTECTION TAKAFUL PLAN PROMOTION (PROMOTION C)

ELIGIBILITY

25. The Promotion C is open to both new and existing individual who apply to the Bank for any of the selected participating Conventional and/or Islamic facility(ies) as set-out herein below ("Participating Facility(ies)") with a minimum facility amount of Ringgit Malaysia Two Hundred Thousand (RM200,000) during the Promotion Period :-
- Hong Leong Housing/Shop Loan;
 - Hong Leong MortgagePlus Housing/Shop Loan;
 - Hong Leong CM Flexi Property Financing-i (House/Shop Financing) ("Eligible Property Financing/-i Customers").
26. This Promotion C is applicable to Participating Facility(ies) for refinancing as well as financing the purchase of completed and under-construction residential and non-residential properties.
27. For the avoidance of doubt, the following persons are NOT eligible to participate in this Promotion:
- (a) Permanent and contract employees of Hong Leong Group (including its subsidiaries and related companies);
 - (b) Employees of the Bank, the Bank's business partners, representatives or agents (including external auditors, vendors, suppliers, advertising and promotion agents) and their respective immediate family members (e.g. spouse, children, parents, siblings);
 - (c) Eligible Property Financing/-i Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank 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; or
 - (d) Eligible Property Financing/-i Customers who have committed, or determined by the Bank to be potentially committing any of the wrongful acts stipulated herein; shall be immediately disqualified from participating in the Promotion.

PROMOTION C MECHANICS

28. Eligible Property Financing/-i Customers are required to accept the Participating Facility(ies) Letter of Offer on or before 31 July 2018 (“Acceptance Date) in order to be entitled to the following “Promotion Pricing Package” for this Promotion:-

- a) 6-month Home Protection Takaful Plan coverage worth RM10,000.00 (“Takaful Plan”) for the property with an address stated as Home Address in Section E, Part A of the Property Loan/Financing Application Form.
- b) The Takaful Plan’s coverage period will start effective from the Acceptance Date
- c) Underwriter: Hong Leong MSIG Takaful Berhad (738090-M) (also known as HLMT) of Level 5, Tower B, PJ City Development, No.15A, Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Selangor (“Takaful Operator”).

29. Scope of Cover:

Type of Coverage	Property Description (Location of Risk)		Sum Covered (RM)	Period Covered
Burglary	<ul style="list-style-type: none"> • Limited to one (1) registered house occupied by the Eligible Property Financing/-i Customer, either owned or rented as per declaration lodged with HLMT • Property under coverage (Location of risk) will be based on Home address provided to the Bank (i.e. Home address indicated on the Section E, Part A in Property Loan/Financing application form) 	First loss	10,000.00	6 months from the date of financing Acceptance

- Indemnify Eligible Property Financing/-i Customers “The Participant” against property loss by theft consequent upon actual forcible and violent breaking into or out of a residential property by any person(s) as a result of armed robbery or robbery with violence. The coverage is also extended to cover the loss or damage to “The Participant’s” residential property due to the burglary or attempt threat.

30. Notice of Claim:

- In case of any takaful claim, “The Participant” is to complete and submit the claim form with full details as required to the Takaful Operator within sixty (60) days upon encountering any loss or damage, failing which, the coverage is deemed to have expired and the Takaful Operator shall not be held liable for any further dispute.
- The claimant may contact the Takaful Operator directly at (603) 7650 1800 during business operating hours from Monday – Friday: 9.00am – 6.00pm or email ReachUs@takaful.hongleong.com.my to obtain a copy of the claim form.
- For the full list of exclusions and additional information on the Home Protection Takaful Plan, please contact the Takaful Operator directly.
- Notwithstanding any terms and conditions appearing herein this Promotion, the payment of the takaful claim shall be subject to the Participant satisfying and fulfilling all conditions and furnishing all documents, information and or requests as stipulated in the claim form.

31. For the avoidance of doubt, any claim pertaining to this Home Protection Takaful Plan shall be resolved between “The Participant” and Takaful Operator and the Bank shall render all reasonable assistance, if required. The Bank shall not be liable to make any payment of a takaful claim to the Participant.

32. Eligible Property Financing/-i Customers will enjoy the Promotion Pricing Package with a 3-year lock-in/holding period, which shall commence from the date of first disbursement of the Participating Facility(ies). For the avoidance of doubt, in the event that the Eligible Property Financing/-i Customers determine / terminate the Participating Facility before the maturity of the 3-year lock-in/holding period, the provisions of the early redemption clause in the Letter of Offer shall apply.
33. It is the duty of the Eligible Property Financing/-i Customers to furnish all relevant documents and information to the Bank and/or fulfil the requirements as set out by the Bank (if any) when submitting application for the Participating Facility(ies) in order for the Bank to approve the Participating Facility(ies) timely. The Bank shall not be held liable/responsible in the event of any delay in issuing the Letter of Offer after the Acceptance Date for any reasons whatsoever.

AUTO FINANCING/-i: 6-MONTH HOME PROTECTION TAKAFUL PLAN PROMOTION (PROMOTION D)

ELIGIBILITY

34. The Promotion D is open to both new and existing individual customers whose Hong Leong Auto Financing (HLAF) application(s) are:
 - received within the Promotion Period: 30 May 2018 to 30 June 2018 (both dates inclusive) (“Qualified Auto Finance Customer”); and
 - the HLAF’s financing is disbursed latest by 31 July 2018 (final date) (hereinafter referred to as “Eligible HLAF Customers”)
35. For the avoidance of doubt, the following persons are NOT eligible to participate in this Promotion:
 - Permanent and contract employees of Hong Leong Group (including its subsidiaries and related companies);
 - employees of the Bank, the Bank’s business partners, representatives or agents (including external auditors, vendors, suppliers, advertising and promotion agents) and their respective immediate family members (e.g. spouse, children, parents, siblings);
 - Eligible Customers 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 Promotion Period; or
 - Eligible Customers who have committed, or determined by the Bank to be potentially committing any of the wrongful acts stipulated herein; shall be immediately disqualified from participating in the Promotion.

PROMOTION D MECHANICS

36. Eligible HLAF Customers will receive 6-month Home Protection Takaful Plan coverage worth RM10,000.00 (“Takaful Plan”) for the property with an address stated as Home Address in Part A, Individual Applicant section of the Auto Loan/Auto Financing-i Application Form
37. The Underwriter for the Takaful Plan is Hong Leong MSIG Takaful Berhad (738090-M) (also known as HLMT) of Level 5, Tower B, PJ City Development, No.15A, Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Selangor (“Takaful Operator”).

38. SCOPE OF COVER

Type of Coverage	Property Description (Location of Risk)		Sum Covered (RM)	Period Covered
Burglary	<ul style="list-style-type: none"> Limited to one (1) registered house occupied by the HLAFF customer, either owned or rented as per declaration lodged with HLMT Property under coverage (Location of risk) will be based on Home address provided to the Bank (i.e. Home address indicated in Part A, Individual Applicant section of the Auto Loan/Auto Financing-i application form) 	First loss	10,000.00	6 months from the date of financing disbursement

- Indemnify the Eligible HLAFF Customer (“The Participant”) against property loss by theft consequent upon actual forcible and violent breaking into or out of a residential property by any person(s) as a result of armed robbery or robbery with violence. The coverage is also extended to cover the loss or damage to “The Participant’s” residential property due to the burglary or attempt threat.

39. Notice of claim

- In case of any takaful claim, “The Participant” is to complete and submit the claim form with full details as required to the Takaful Operator within sixty (60) days upon encountering any loss or damage, failing which, the coverage is deemed to have expired and the Takaful Operator shall not be held liable for any further dispute.
- The claimant may contact the Takaful Operator directly at (603) 7650 1800 during business operating hours from Monday – Friday: 9.00am – 6.00pm or email ReachUs@takaful.hongleong.com.my ; to obtain a copy of the claim form.
- For the full list of exclusions and additional information on the Home Protection Takaful Plan, please contact the Takaful Operator directly.
- Notwithstanding any terms and conditions appearing herein this Promotion, the payment of the takaful claim shall be subject to the Participant satisfying and fulfilling all conditions and furnishing all documents, information and or requests as stipulated in the claim form.

40. For the avoidance of doubt, any claim pertaining to this Home Protection Takaful Plan shall be resolved between “The Participant” and Takaful Operator and the Bank shall render all reasonable assistance, if required. The Bank shall not be liable to make any payment of a takaful claim to the Participant.

41. It is the duty of the Auto Finance Customers to furnish all relevant documents and information to the Bank and/or fulfill the requirements as set out by the Bank (if any) when submitting application for the HLAFF in order for the Bank to approve the HLAFF timely. The Bank shall not be held liable/responsible in the event of any delay the date of funding is delayed for any reasons whatsoever.

GENERAL

42. Eligible CASA/i Accountholders, NTC Cardholders, Eligible HLAIF Customers and Eligible Property Financing/i Customers are collectively known as “the Customers”.

The Early Bird Gifts, Credit Card Cash Back, Credit Card Bonus and/or Credit Card Voucher and Home Protection Takaful Plan are collectively known as “the Gifts”.

Promotion A, B, C and D are collectively known as “the Campaign” and each as “each Promotion”.

43. By participating in the Campaign, the Customers:
- (a) agree to have read, understood and to be bound by the T&Cs of the Campaign;
 - (b) agree that HLB’s/HLISB’s decision on all matters relating to the Campaign shall be final, conclusive and binding on all Customers and no further correspondence and/or appeal to dispute the HLB/HLISB’s decision shall be entertained;
 - (c) agree that the T&Cs herein, HLB’s/HLISB’s General Terms and Conditions of Accounts, Cardholder Agreement and other applicable Terms & Conditions are read as an entire agreement and if there is any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy; and
 - (d) agree that all records of credit card transactions of the Eligible Retail Spend within or outside of Malaysia captured by the HLB’s system within this Campaign Period are accurate and final;
 - (e) agree that all records of transactions captured by the Bank’s system within the Campaign Period and the list of the Customers shall be accurate and final;
 - (f) agree to be bound by the terms and conditions imposed by HLMT pertaining to the Home Protection Takaful Plan in the Master Certificate;
 - (g) agree that all applications for the Participating Property Financing Facility(ies) are subject to the Bank’s credit evaluation and approval;
 - (h) agree to access HLB’s website at www.hlb.com.my (“HLB’s Website”) and HLISB’s website at www.hlisb.com.my (“HLISB’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.
 - (i) Consent for HLB/HLISB to disclose or publish their names, National Registration Identity Card Number (NRIC) or Passport Number (in masked form) and/or photo(s) in HLB’s & HLISB’s Website or in media, marketing or advertising materials;
 - (j) authorizes HLB/HLISB to disclose their personal data (i.e. names, NRIC Numbers, email address and/or contact details, where applicable) to the Bank’s service providers including but not limited to HLMT, dCatalyst and M3Tech for the purpose of running and fulfilling this Campaign;
 - (k) Agree to liaise with the billers for further terms and conditions in relation to the Auto-Billing and to liaise directly with the billers pertaining to any disputes or issues without recourse to the Bank.
44. HLB/HLISB reserves the right:
- (a) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part at its absolute discretion, by way of posting on HLB’s/HLISB’s Website or in any other manner which HLB/HLISB’s deems practical;
 - (b) to substitute any or all of the Gifts with alternative products of similar value at any time with prior notice;
 - (c) to reject at its sole and absolute discretion any Eligible Cards’ application that were submitted without assigning any reason thereof;
 - (d) Decline the eligibility of any Eligible Cardholder to participate in the Promotion B 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 Eligible Cardholder who has performed an Eligible 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 Eligible Cardholders with normal/regular spending patterns, and HLB’s decision in this matter shall be final and conclusive on all Eligible Cardholders;

- (e) Forfeit and/or claw back any or all of the Credit Card Gifts and/or the Annual Fee Waiver in the event where there is non-compliance to the T&Cs herein;
 - (f) Forfeit and/or claw back the Credit Card Gifts and/or the Annual Fee Waiver in the circumstance where there is reversal of Eligible Retail Spend or termination of the Eligible Cards during the Campaign Period and/or at the point of awarding the Credit Card Gifts or non-compliance to the T&C herein;
 - (g) Amend the Credit Card Gifts and/or the Annual Fee Waiver and/or replace Credit Card Gifts and/or the Annual Fee Waiver 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 Eligible Cardholders; and
 - (h) to disqualify any of the Customers for any reason whatsoever as HLB/HLISB may in its absolute discretion deem fit to participate in the Campaign and/or be entitled to the Gifts; and
 - (i) to forfeit the Gifts in the event of non-compliance to the T&Cs herein.
 - (j) to forfeit the Gifts in the circumstance where there is reversal of Eligible Spend, termination of HLB Credit Card for any reason whatsoever during the Campaign Period or non-compliance to the terms and conditions herein
45. Each Customer is entitled to receive one (1) Gift for each Promotion on a first-come, first-served basis and subject to stock availability during the Campaign Period and subject to the terms and conditions of each Promotion.
46. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall NOT be eligible to participate in any of the Promotion and/or shall NOT be entitled for the Gift.
47. The respective Customers are liable and shall personally bear all applicable taxes, government fees, all the cost related to delivery or installation or any other charges that may be levied against them under applicable laws, if any, in relation to participating in the Campaign and/or collection of the Gifts.
48. 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 Eligible Cardholders being omitted from the Promotion B herein;
49. All Eligible Card accounts of the Eligible Cardholders must be valid/ active, in good standing and must not be in breach of any of the terms and conditions of this Promotion B and/ or General Terms and Conditions of the Cardholder Agreement at the point the Credit Card Gifts are awarded.
50. The Gifts will be provided on an "As Is" basis. The Gifts featured in all printed materials and/or website are for illustration purposes only. Any props, accessories or equipment featured with the Gifts in any pictorial materials are for decorative purposes and shall not form part of the Gifts.
51. The Bank gives no representation or warranty with respect to the quality or suitability of the Gifts and shall not be responsible to replace any lost, stolen or damaged Gifts (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). The Customers shall deal directly with the relevant merchant(s) and/or manufacturer(s) for all warranty information and claims without recourse to the Bank.
52. The Gifts are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.
53. In the event of any discrepancy between these T&Cs as compared to any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the final T&Cs on HLB's/HLISB's Website shall prevail.

54. By participating in this Campaign, the Eligible HIAF Customers and Eligible Property Financing/-i Customers agree to be bound by the respective Takaful Operator's terms and conditions governing the Home Protection Takaful Plan, which may vary from time to time without prior notice. For the avoidance of doubt, the Bank is not responsible for any variation / amendments of the terms and conditions governing the Home Protection Takaful Plan by the Takaful Operator and any queries or disputes pertaining the aforesaid amendments / variation shall not be entertained by the Bank and the Customers shall resolve the same directly with the Takaful Operator.
55. In addition to the terms stipulated above, the Customers agree that the general terms and conditions in the HLB Cardholders' Agreement, Takaful Contract, General Terms and Conditions of Accounts / Property Financing/-i / Auto Financing/-i / Hong Leong Current and Savings Account-i (Tawarruq CASA-i) or relevant terms and conditions that the Bank may specify from time to time are read as an entire agreement. Any discrepancies between these terms and conditions as compared to the general terms and conditions contained in the Cardholder Agreement, Takaful Contract, General Terms and Conditions of Accounts / Property Financing/-i / Auto Financing/-i / Hong Leong Current and Savings Account-i (Tawarruq CASA-i), the specific terms above shall prevail to the extent of such discrepancy.
56. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Accountholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
57. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*

Deposit/Deposit-i Products are eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM").