

HONG LEONG CREDIT CARD “Sign Up for Hong Leong Connect and Stand to Win up to RM118 Cash Back” CAMPAIGN

CAMPAIGN PERIOD

The Hong Leong Bank Berhad’s (HLB) “**Sign Up for Hong Leong Connect and Stand to Win up to RM118 Cash Back**” (“Campaign”) shall commence on 20 February 2019 at 00:00:00 hours (12:00AM Malaysian time) and ends on 30 April 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”)

CAMPAIGN ELIGIBILITY

1. The Campaign is open to selected Hong Leong / Mach Principal Credit Cardholders who received an invitation via Short Message Service (“SMS”) and/or Electronic Direct Mail (“EDM”) and register as a Hong Leong Connect User during the stipulated Campaign Period (“Eligible Cardholders”).
2. 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 campaign agents) and their respective immediate family members (e.g. spouse, children, parent, brother or sister).
3. It is compulsory for the Eligible Cardholders to sign up as Hong Leong Connect user (“Connect User”) either via Hong Leong Connect Online Banking Services or Hong Leong Connect Mobile Banking App (jointly known as “Connect”) in order to participate in this Campaign. Eligible Cardholders shall complete the sign-up process and log in to Connect successfully using the newly created Connect Username and Password within the Campaign Period (“Qualifying Criteria”).
4. If Eligible Cardholders register via Connect App, it is advisable for them to check the compatibility of their respective devices operating system with the Connect App. For optimal experience, Eligible Cardholders are advised to use mobile devices which support Android 4.1.2 and above or iOS 8 and above. HLB shall not be responsible in the event that the Eligible Cardholders’ devices are unable to support the Connect App for any reasons whatsoever.
5. Eligible Cardholders who have, during the Campaign Period, signed up as Connect User will be assigned to respective Tiers as stated in Table 1.

MECHANICS

6. To participate in this Campaign, Eligible Cardholder shall earn and accumulate Campaign Entries (as stated in Table 2) during the Campaign Period and stand a chance to win Campaign Cash Back (as defined in Clause 11).
7. Upon successful registration as a Connect User and log in to Connect using the newly created Connect Username and Password during Campaign Period, the Eligible Cardholders will earn ten (10) Campaign Entries and to be assigned under Tier 1.

Table 1: Eligibility

Tier	Eligibility
Tier 1	Eligible Cardholders who has: i. Signed up as Connect User and successfully log in using the newly created Connect Username and Password during the Campaign Period
Tier 2	Eligible Cardholders who has: i. Signed up as Connect User and successfully log in using the newly created Connect Username and Password during the Campaign Period and ii. Perform at least one of the Eligible Connect Transactions stated in Table 2 below

8. Eligible Cardholders in Tier 1 will earn additional Campaign Entries if Eligible Cardholders perform any of the Eligible Connect Transactions (as stated in Table 2 below) during the Campaign Period. Eligible Cardholders who perform the Eligible Connect Transactions will be automatically assigned to Tier 2.

Table 2: Eligible Connect Transactions & Campaign Entries For Tier 2

No	Eligible Connect Transactions	Campaign Entries	Remarks
1	Apply additional Principal Credit Card via Connect <i>*Must be approved during Campaign Period</i>	5 entries	Eligible Cardholders under Tier 1 who perform one or more than one of these Eligible Connect Transactions will automatically fall under the Tier 2 category.
2	Successfully Requested for Permanent Increase Credit Limit (PICL) via Connect	5 entries	
3	Successfully applied for Balance Transfer via Connect	5 entries	
4	Successfully applied for Call-For-Cash Plus via Connect	5 entries	
5	Make Credit Card Payment via Connect	4 entries	
6	Successfully applied for Flexi-Payment Plan via Connect	3 entries	
7	Successfully submitted Rewards Redemption Request via Connect	3 entries	
8	Successfully Requested for Temporary Increase Credit Limit (TICL) via Connect	2 entries	
9	Notify Overseas Travel via Connect <i>*Travel start date must fall within 30 days from notification date. This includes notification date.</i>	1 entry	

9. For the avoidance of doubt, Cardholders will earn Campaign Entries corresponding to Eligible Connect Transactions that they performed. Campaign Entries will only be given on one (1) time

basis for each type of Eligible Connect Transactions per Eligible Cardholder. No additional Campaign Entries will be given to Eligible Cardholders who perform the same type of Eligible Connect Transaction more than once during Campaign Period.

10. Each Eligible Cardholders will be assigned under Tier 1 or Tier 2 depending on the transactions that they have performed and their accumulated Campaign Entries. Illustration on the process of earning Campaign Entries and Tier assignment are shown in Table 3 below:

Table 3: Illustration on process of earning Campaign Entries and Tier assignment

Eligible Cardholder	Eligible Connect Transactions				Total Campaign Entries Earned	Tier
	Register as Connect User (Compulsory)	Apply Flexi Payment Plan	Apply Balance Transfer	Credit Card Payment via Connect		
Customer A	Register during Campaign Period	-	-	-	10	Tier 1
Entries	10	0	0	0		
Customer B	Register during Campaign Period	Apply via Connect during Campaign Period	Apply via Connect during Campaign Period	Made Credit Card Payment via Connect during Campaign Period	22	Tier 2
Entries	10	3	5	4		
Customer C	Register during Campaign Period	Apply via Connect during Campaign Period	Apply at other channel during Campaign Period	Make 3 Credit Card Payments via Connect during Campaign Period	17	Tier 2
Entries	10	3	0	4		
Customer D	Register after Campaign Period	Apply via Connect after Campaign Period	-	-	Not qualified	
Entries	0	0	0	0		

Customer E	No action taken				Not qualified
Entries	0	0	0	0	

11. Fifty Eligible Cardholders will be selected at the end of this Campaign to win a cash back of either Ringgit Malaysia Fifty Eight (“RM58”) or Ringgit Malaysia One Hundred and Eighteen (“RM118”) (collectively referred to as “Cash Back”). The Campaign Cash Back are stated in Table 4.

Table 4: Campaign Cash Back Tier

Tier	Cash Back (RM)	Eligibility	Total Campaign Winners
Tier 1	58	Eligible Cardholders who has: i. Signed up as Connect User and successfully login using the created Connect Username and Password during Campaign Period	50
Tier 2	118	Eligible Cardholders who has: i. Signed up as Connect User and successfully login using the created Connect Username and Password during Campaign Period and ii. Perform at least one of the Eligible Connect Transactions stated in Table 2	

SELECTION OF WINNERS AND FULFILLMENT

12. Seventy (70) Eligible Cardholders who have fulfilled the eligibility criteria as stated in Table 1 above with a combination of Tier 1 & Tier 2 shall be randomly selected and shortlisted after the conclusion of the Campaign Period for the Cash Back winner selection (“Shortlisted Cardholders”).
13. The fulfilment agent - Dynamic Search Sdn. Bhd. (136574-V) (“Dynamic Search”) will contact the Shortlisted Cardholders at their latest mobile number(s) available in HLB’s record to answer a question. It is the Eligible Cardholders responsibility to ensure that they have registered the accurate and latest mobile number(s) with HLB and that HLB and/or Dynamic Search shall not be held responsible / liable for the inaccurate / outdated mobile number(s) provided by the Eligible Cardholders or in the event that HLB and/or Dynamic Search is unable to contact the Shortlisted Cardholders for any reasons whatsoever.
14. Shortlisted Cardholders are required to answer one (1) question correctly in order to win the Cash Back based on the Tier. The first fifty (50) Shortlisted Cardholders who answer the question correctly will be deemed as the campaign winners (“Winners”).
15. A maximum of two (2) attempts will be made by Dynamic Search to contact the Shortlisted

Cardholders from Monday to Friday (excluding public holidays) between 10:00am to 6:00pm. Dynamic Search's records of attempted calls to the Shortlisted Cardholders shall be conclusive on the matter. In the event that Dynamic Search is unable to contact the Shortlisted Cardholder after two (2) attempts, he/she shall be disqualified and shall not stand a chance to win the Campaign Cash Back.

16. The Winners shall be notified by HLB by way of posting the list of Winners on HLB website at www.hlb.com.my/css or via short message services ("SMS") or in any other manner which HLB deems practical on a best effort basis within eight (8) weeks after the end of the Campaign Period.
17. The SMS service provider for this Campaign is M3 Technologies (Asia) Berhad ("M3Tech").
18. The Campaign Cash Back shall be credited into the Winners' credit card account within eight (8) weeks after the end of the Campaign Period. At the time of crediting the Campaign Cash Back, the account of the Winners must be valid / active, in good standing and must not be in breach of any of the T&Cs of the Campaign and/or HLB Cardholder Agreement, otherwise the Winners will be disqualified automatically without prior notice.
19. In the event of non-receipt of the Cash Back, the Winners shall notify HLB from the 9th to the 12th Week after the end of the Campaign Period, failing which the Winners are deemed to have received the Cash Back and any appeal for the reimbursement of the said Cash Back shall not be entertained.

GENERAL

20. By participating in this Campaign, the 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 Cardholder Agreement available at HLB Website;
 - b. Agree that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all Eligible Cardholders. No appeal and/or further correspondence will be entertained;
 - c. Agree that the Campaign Cash Back is not transferable to any third party, non-negotiable and non-exchangeable for cash or in kinds;
 - d. Agree to access this link www.hlb.com.my/css ("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;
 - e. Consent to the publishing or display of their names, National Registration Identity Card ("NRIC") numbers (in masked form) and/or photo(s) in HLB's Website;
 - f. Authorise HLB to disclose their particulars (i.e. name, phone number) to M3Tech and Dynamic Search as HLB deems fit for the purpose of this Campaign.
21. HLB reserves the right to:
 - a. Disqualify any Eligible 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 Campaign Cash Back;

- b. Forfeit any or all of the Campaign Cash Back in the event where there is noncompliance to the T&Cs herein;
 - 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 Website, or in any other methods which HLB deems practical, in order to give prior notice to the Eligible Cardholders on such addition, deletion or amendment of the T&Cs or termination of this Campaign.
22. The T&Cs herein are to be read together with the General Terms and Conditions of the Cardholder Agreement as an entire agreement. In the event of discrepancy, the T&Cs herein shall prevail to the extent of such discrepancy.
23. 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.
24. In the event of any discrepancy between the T&Cs herein as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final T&Cs on Website shall prevail.