

**HONG LEONG BANK BERHAD AND HONG LEONG ISLAMIC BANK BERHAD  
HONG LEONG CREDIT CARD/DEBIT CARD/DEBIT CARD-i 15% CASH BACK ON EVERY THIRD  
SAMSUNG PAY DINING TRANSACTION**

*Last updated on 28 March 2018*

**PROMOTION PERIOD**

The Hong Leong Bank Berhad (97141-X) (“HLB”) and Hong Leong Islamic Bank Berhad’s (686191-W) (“HLISB”) (HLB and HLISB are collectively known as “the Bank”) “**15% Cash Back on Every Third Samsung Pay Dining Transaction**” (“Promotion”) commences from 1 April 2018 and ends on 31 July 2018, both dates inclusive (“Promotion Period”), unless notified otherwise.

**TERMS AND CONDITIONS**

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

**ELIGIBILITY**

1. The Promotion is open to all existing and new Principal Credit Cardholders and Primary Debit Cardholders of the Bank who have successfully registered the Credit Card (“Credit Card”) and/or Debit Card and/or Debit Card-i (collectively referred to as “Debit Card/-i”) issued by the Bank on Samsung Pay including all existing Mach Credit Card and Mach Debit Card, hereinafter collectively referred to as “Eligible Cardholders” except for those stated in Clause 2.
2. Eligible Cardholders shall exclude the following persons:
  - a. Cardholders who possess the Credit/Debit Card/-i which are NOT issued in Malaysia;
  - b. Cardholders whose Credit/Debit Card/-i account(s) are NOT in good standing, inactive, tagged to a closed or inactive Current Account/Current Account-i or Savings Account/Savings Account-i (“CASA/CASA-i”) or who are in breach of any terms and conditions of the Bank governing the Credit/Debit Card/-i Accounts and/or CASA/CASA-i account(s) at any time during the Promotion Period; and/or
  - c. Cardholders whose Credit Card Account or Debit Card/-i Account(s) are believed to be operated fraudulently, unlawfully and/or whose Credit/Debit Card/-i(s) are invalid or cancelled within the Bank’s definition at any time during the Promotion Period until the end of fulfilment.
3. By participating in the Promotion and/or by accepting the Cash Back (as defined in Clause 4 herein), Eligible Cardholders agree to abide by the T&Cs stated herein.

**PROMOTION MECHANICS**

4. Eligible Cardholders who perform two (2) Eligible Transactions (as defined in Clause 9 below) with any amount in a single receipt by end of each participating promotion month (“Participating Month”) using any of the Credit Card or Debit Card/-i during the Promotion Period (“Promotion Criteria”), shall stand a chance to win 15% cash back (“Cash Back”) on his/her third (3<sup>rd</sup>) or every 3<sup>rd</sup> Eligible Transaction for the said Participating Month, in the manner as described in the Cash Back table in Clause 5 below on a first-come, first-served basis.

5. Cash Back Table

Participating month	1-30 Apr18	1-31 May’18	1-30 Jun’18	1-31 Jul’18
*15% Cash Back on every 3 <sup>rd</sup> Samsung Pay dining transaction in RM (capped at Ringgit Malaysia Thirty (RM30) per Participating Month for each Eligible Cardholder)	30	30	30	30
Total Cash Back payout (RM)	75,000	75,000	75,000	75,000

\*For HLISB Cardholders, the Cash Back Rewards (15% Cash Back, capped at RM30) is considered as ‘hibah’ (gift) from HLISB to Eligible Cardholders.

6. Examples of the Cash Back entitlement are illustrated in the table below.

Dates	1/4	3/4	8/4	11/4	18/4	23/4	1/5	10/5	25/5
<b>Scenario 1</b>									
Dining spend (RM) in a single receipt	10	30	100	20	50	120	70	90	180
Eligible transaction count	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>
Cash back (RM)	N/A	N/A	15	N/A	N/A	15	N/A	N/A	27
<b>Scenario 2</b>									
Dining spend (RM) in a single receipt	10	30	100	NIL	20	50	120	70	90
Eligible transaction count	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	N/A	1 <sup>st</sup>	2 <sup>nd</sup>	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>
Cash back (RM)	N/A	N/A	15	N/A	N/A	N/A	N/A	N/A	13.50

7. For the avoidance of doubt, the Cash Back is capped at **Ringgit Malaysia Thirty (RM30.00)** only for each Eligible Cardholder in each Participating Month (regardless of whether the Eligible Cardholder transacted on Credit Card and/or Debit Card/-i via the Samsung Pay application).

8. Total Cash Back payout is **Ringgit Malaysia Seventy Five Thousand (RM75,000.00)** for each Participating Month ("Participating Month Total Cash Back") and **Ringgit Malaysia Three Hundred Thousand (RM300,000.00)** throughout the Promotion Period.

9. Eligible Transactions are:

- a. Approved dining payment made by the Eligible Cardholders using the Credit Card(s) or Debit Card/-i(s) via Samsung Pay on a reader/ terminal that accepts Samsung Pay transaction in Malaysia; and
- b. This Promotion is only applicable for dining transactions made under the following Merchant Category Code (MCC) as listed in the table below and charged to the Credit Cards and/or Debit Cards/-i within the Promotion Period that is posted in Ringgit Malaysia (RM);

MCC	Description	Example
5812	Eating places or restaurants	Madam Kwan's, PappaRich, TGI Fridays, Sushi King, San Francisco, Kenny Rogers, Nando's, Absolute Thai, café hopping and many more
5814	Fast food	McDonalds, KFC, 4 Fingers and many more
5499	Specialty food stores	Starbucks, Coffee Bean and many more

- c. The assignment of Merchant Category and the Merchant Category Code for each merchant is subject to classification by the respective acquiring banks and it is the responsibility of the particular acquiring bank to assign the correct Merchant Category and Merchant Category Code. The Bank shall not be held responsible for any incorrect or different assignment of the Merchant Category and Merchant Category Code that may result in non-posting of the Cash-Back for retail transactions at the eligible merchants. The Cardholder shall not be entitled to claim for any compensation against the Bank for such non-posting of the Cash-Back due to incorrect or different assignment of the Merchant Category by the respective merchant's acquiring bank.

10. Eligible Transactions shall **EXCLUDE** the following:

- a. MCC other than stated in Clause 9(b) above;
- b. Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;
- c. Payment of Credit/Debit Card/-i Issuance Fee/Annual Fee/Renewal Fee; or
- d. Any other form of services or miscellaneous fees (including Penalty Charges by HLB) imposed by the Bank.

11. Tracking of the Eligible Transactions will be based on the dates of transaction (and times based on Malaysian Time for Eligible Transactions) posted in the Bank's system throughout the Promotion Period in order to determine an Eligible Cardholder's entitlement to the Cash Back which will be carried out after the conclusion of the Promotion Period. No registration of participation is required.
12. The Bank shall not be liable and responsible for any failure or delay in transmission and/or reflection in the Bank's system which may result in the Cardholders being omitted from receiving or not entitled to the Cash Back for the Promotion, for any reason whatsoever.

### CASH BACK FULFILLMENT AND WINNER SELECTION

13. Eligible Cardholders who have met the Promotion Criteria with an active Credit Card and/or Debit Card/-i will be entitled for the Cash Back on a first-come, first-served basis until the respective Participating Month Total Cash Back pool has been fully utilised ("Winners"). Each Eligible Cardholder could be a winner in each Participating Month throughout the Promotion Period (please refer to the table below).

*Example:*

Dates	1/4	10/4	20/4	1/5	10/5	25/5	1/6	10/6	27/6
Dining Spend in a single receipt (RM)	50	80	200	70	90	180	60	80	200
Cash Back (RM)	N/A	N/A	30	N/A	N/A	27	N/A	N/A	30

14. Eligible Cardholders' Hong Leong Credit/Debit/-i Card must remain valid and active at the point of data extraction for the purpose of the Cash Back crediting, failing which, the Eligible Cardholder shall be disqualified from receiving the Cash Back and the Cash Back shall be forfeited.
15. The Cash Back will be credited into the Winners' Credit Card Account or Retail Purchase Account of Debit Card/-i within **twelve (12) weeks** after the end of the Promotion Period. Nevertheless, the Bank will not be responsible for any delay in crediting the Cash Back.
16. Announcement of the Winners will be made on HLBB's website at [www.hlb.com.my](http://www.hlb.com.my) and HLISB's website at [www.hlisb.com.my](http://www.hlisb.com.my) (collectively known as the "The Bank's websites") and/or via Short Messaging Service ("SMS") within **twelve (12) weeks** after the Promotion Period ("Notification").
17. Cardholders who do not receive such Notification from the Bank by the 12th week after the end of the Promotion Period are deemed NOT entitled for the Cash Back.
18. The Winners shall be responsible to notify the Bank in writing for non-receipt of the Cash Back no later than **one (1) month** from the date of receipt of the Notification stated in Clause 16 herein, failing which, they shall be deemed to have received and accepted the Cash Back from the Bank. The Bank shall not entertain any claim of non-receipt of Cash Back by the Winners after the expiry of aforesaid **one (1) month** timeframe.
19. The SMS service for this Promotion is provided and supported by M3 Technologies (Asia) Berhad (482772-D) ("M3Tech").
20. The Cardholders hereby give their consent to and authorize the Bank to disclose their mobile phone numbers to M3Tech for the purposes of the Promotion.
21. The Eligible Cardholders also hereby give their consent to and authorize the Bank to disclose or publish their names, Hong Leong Credit/Debit/-i Card numbers (in masked form) or photos in media, marketing or advertising materials (where applicable) for the purposes of the Promotion.

**GENERAL**

22. By participating in this Promotion, the Eligible Cardholders have read, understood and agree to be bound by this Promotion's T&Cs herein.
23. The Bank shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Cardholders and/or third parties resulting directly or indirectly from the Promotion.
24. The T&Cs herein, General Terms and Conditions of Accounts, Debit Card Terms and Conditions, Credit Card Terms and Conditions, Terms of Use of Samsung Pay or any relevant terms and conditions that the Bank may specify from time to time 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.
25. The Bank reserves the right to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part or to suspend or terminate this Promotion at the Bank's sole discretion by way of posting on the Bank's respective Websites, or in any manner deemed suitable by the Bank.
26. The 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 the Bank or have been declared bankrupt (pursuant to a petition by either Bank or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period shall NOT be eligible to participate in the Promotion and/or NOT entitled for the Cash Back.
27. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and Eligible Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.
28. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**Hong Leong Current Account/-i or Savings Accounts/-i tagged to the Hong Leong Debit Card/-i are eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM").**