**HONG LEONG CREDIT CARD “YEAR END TRAVEL SPEND & WIN” CAMPAIGN**

**CAMPAIGN PERIOD**

The Hong Leong Bank Berhad’s (HLB) “**Year End Travel Spend & Win** **Campaign**” (“Campaign”) shall commence on 1 December 2017 at at 00:00:00 hours (12:00AM MYT) and ends on 28 February 2018 at 23:59:59 hours (11:59PM MYT) 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. The Campaign is open to existing HLB’s principal and supplementary Credit Cardholders (including Mach) with the credit card issued in Malaysia and who have fulfilled the criteria mentioned in Clause 2 below (“Eligible Cardholders”).
2. The Campaign is open to existing Credit Cardholders of the below criteria:
3. aged above 18 years old; and
4. Malaysian citizens and permanent residents of Malaysia
5. Eligibility will be revoked in respect of 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.

**MECHANICS**

1. To participate in this Campaign, Eligible Cardholders are required to perform a minimum of Ringgit Malaysia Two Thousands (RM2,000) accumulative Retail Transactions (as defined under clause 7 below) and make payment using HLB Credit Card during the Campaign Period (“Eligible Transactions”).
2. Each Eligible Cardholder who performs any Eligible Transaction shall be eligible for a 20” luggage bag (“Reward”). .
3. The Reward is capped at One (1) unit per Eligible Cardholder throughout the Campaign Period. The total Reward allocated for this Campaign is 100 units of 20” luggage bag on a first-come-first-served basis, subject to availability of the Reward throughout the Campaign Period.
4. “Retail Transactions” shall refer to any retail/ online purchase transactions on airlines and/ or accommodation successfully charged to HLB Credit Cards but shall **EXCLUDE** any of the followings:
5. Cash withdrawal from any Automated Teller Machine;
6. Portfolio products such as Balance Transfer, Call-For-Cash, Call-For-Cash Plus and Flexi Payment Plan;
7. Reversals, refunds and fraudulent transactions; and/ or
8. Finance charges and fees such as credit card annual fee, late payment charges and government service tax
9. For avoidance of doubt, any Eligible Transactions made by supplementary cardholder will be aggregated under the principal cardholder’s account. Only the principal cardholder will be entitled to enjoy the redemption of the Reward.
10. The Reward will be delivered to the Eligible Cardholders’ billing address within twelve (12) weeks after the end of the Campaign Period. At the time of delivering the Reward, the account of the Eligible Cardholders 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 Cardholders’ Agreement, otherwise the Eligible Cardholders will be disqualified.
11. In the event that the Eligible Cardholders not receive the Rewards within twelve (12) weeks after the end of the Campaign Period, it is the responsibility of the Eligible Cardholders to notify HLB call center no later than 17 June 2018, failing which, HLB shall not be responsible for any non-receipt of the Reward. HLB shall not entertain any claim of non-receipt of the Reward by the Eligible Cardholders after the expiry of the sixteen (16) weeks after the end of the Campaign Period.
12. It is the duty of each Eligible 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 Reward to the each Eligible Cardholder, for any reason whatsoever
13. Fulfilment and delivery of the Reward will be provided and 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 Reward to alternative address other than the Eligible Cardholder’s billing address will not be entertained.
14. Announcement of the Eligible Cardholders who are entitled to receive the Reward will be made on the HLB’s website at [www.hlb.com.my](http://www.hlb.com.my) (“HLB Website”) within eight (8) weeks after the end of the Campaign Period.

**GENERAL**

1. This Campaign is not applicable in conjunction with any HLB’s ongoing credit cards promotions unless otherwise stated.
2. By participating in this Campaign, the Eligible Cardholders:
3. agree to have read, understood and agree to be bound by the T&Cs herein and the general terms and conditions of the HLB Cardholder Agreement available at HLB Website;
4. agree that all records of transactions within or outside of Malaysia captured by the HLB’s system within this Campaign Period are accurate and final;
5. 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;
6. agree that the Reward is not transferable to any third party, non-negotiable and non-exchangeable for cash other kinds;
7. agree to access the HLB Website at regular time intervals to view the T&Cs and to ensure they keep up-to-date with any changes or variations to the T&Cs; and
8. agree to the publishing or display of their names, National Registration Identity Card (“NRIC”) numbers (in masked form) and/or photo(s) in HLB Website.
9. Consent for HLB to disclose Eligible Cardholders particulars (i.e. name, address, phone number) to PCM for the purpose of fulfilment of this Campaign.
10. HLB reserve the right to:
11. disqualify any Cardholders at its role and absolute discretion from participating in this Campaign;
12. decline the eligibility of any Eligible Cardholder to participate in the Campaign for any reason whatsoever as HLB may in its absolute discretion deem fit.
13. forfeit any or all of the Reward in the event where there is non-compliance to the T&Cs herein;
14. amend the total Reward unit and/or replace the Reward 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
15. 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 the HLB’s Website, or in any other methods which HLB deems practical, in order to give a prior notice to the Eligible Cardholders on such addition, deletion or amendment of the T&Cs or termination of this Campaign.
16. HLB shall not be liable and responsible for any failure or delay in transmission of sales transactions by card associates, merchant establishments, postal or any party in which may result in the Eligible Cardholders being omitted from this Campaign.
17. The Eligible Cardholders’ credit card account(s) must be valid/ active, in good standing and must not be in breach of any of the T&Cs and/ or HLB Cardholders’ Agreement at any time.
18. The T&Cs herein and the general terms and conditions of the HLB Cardholder Agreement shall be read together as an entire agreement and if there is any discrepancy between these T&Cs and the general terms and conditions of the HLB Cardholder Agreement, the specific T&Cs herein shall prevail to the extent of such discrepancy.
19. 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 non-exclusive jurisdiction of the Courts of Malaysia.
20. 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 HLB’s Website shall prevail.