

HONG LEONG VISA CREDIT CARD “CELCOM ROAMING PASS SPEND CAMPAIGN”

CAMPAIGN PERIOD

The Hong Leong Bank Berhad’s (“HLB”) “Celcom Roaming Pass Spend Campaign” (“Campaign”) commences on 15 June 2018 at 00:00:00 hours (12:00a.m.) and ends on 31 July 2018 at 23:59:59 (11:59p.m.), both dates inclusive (“Campaign Period”), unless notified otherwise.

TERMS & CONDITIONS

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

ELIGIBILITY

1. This Campaign is open to existing Principal HLB Visa Credit Cardholders who are existing Celcom postpaid registered user during the Campaign Period (“Cardholders”).
2. The following Cardholders shall NOT be eligible to participate in this Campaign:
 - (i) 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; or
 - (ii) Cardholders who have committed, or determined by HLB/HLISB to be potentially committing any of the wrongful acts stipulated herein; shall be immediately disqualified from participating in the Campaign;

CAMPAIGN MECHANICS

SMS Registration

3. Cardholders are required to send one (1) time Short Service Message (“SMS”) according to the format below to 66600 (“Designated Number”) during the Campaign Period in order to participate in this Campaign (“SMS Registration”).

SMS format to the Designated Number:

CM<space>last 10-digit of National Registration Identity Card (“NRIC”) Number

4. SMS Registration performed by the Cardholders to the Designated Number for registration purposes shall be deemed as consent to participate in this Campaign.
5. Upon successful registration, the Cardholder will receive a confirmation via SMS at no cost to the mobile number used for the registration.
6. The Cardholders shall be responsible to:
 - (i) Check and ensure that their respective telecommunication service providers (“Celcom”) are able to support the sending of SMS to the Designated Number under this Campaign;
 - (ii) Pay the standard SMS charges as levied by Celcom for each SMS sent under this Campaign to the Designated Number. HLB shall not be held liable or responsible if the Celcom of a Cardholder is unable to support the sending of any SMS to the Designated Number; and
 - (iii) Ensure that the details in the SMS Registration sent to the Designated Number are accurate, complete, in accordance with the specified format and within the Campaign Period, failing which, the Cardholders’ SMS Registration will not be processed and the Cardholders will not be qualified for this Campaign.
7. The Cardholders will receive a SMS confirmation from the Designated Number for SMS Registration successfully sent to the Designated Number (“Confirmation SMS”), subject to any SMS traffic at Celcom’s network. This Confirmation SMS is automatically generated to confirm the receipt of a transmitted SMS Registration and shall NOT be deemed as a notification that the Cardholders is eligible to enjoy the Celcom Roaming Pass Offer (as defined in clause 14).
8. Proof of SMS Registration sent to the Designated Number by the Cardholders shall not be deemed as confirmation of receipt by HLB of the SMS Registration unless the Cardholders have received the Confirmation SMS as specified in clause 7 above at the same mobile phone used by

the Cardholders for the SMS Registration. The Cardholders are deemed not qualified to participate in this Campaign in the event that the Cardholders do not receive the Confirmation SMS.

9. HLB shall not be liable and reserves the right to disqualify any invalid SMS Registration sent to the Designated Number due to any reason whatsoever including, but not limited to, duplicate SMS Registration, incorrect SMS Registration format, unsuccessful or delayed transmission of SMS Registration during the Campaign Period at its absolute discretion without assigning any reason thereof.
10. HLB is neither responsible for nor does HLB have any control whatsoever on any SMS traffic congestion, network failure and/or interruptions and/or congestion on Celcom or for any other reason whatsoever during the process of sending the SMS Registration to the Designated Number or the sending of the Confirmation SMS from the Designated Number to the Cardholders which may result in the delay of the SMS Registration and Confirmation SMS being transmitted during the Campaign Period.
11. Cardholders are responsible to ensure that the details in the SMS Registration sent to the Designated Number are accurate, complete and within the Campaign Period, failing which, the Cardholders' SMS Registration will not be processed and in such premises, HLB shall not be responsible in the event that the Cardholders are unable to participate in the Campaign due to the unsuccessful SMS Registration.
12. The SMS service is provided and supported by M3 Technologies (Asia) Berhad (482772-D) ("M3Tech"), a SMS vendor officially appointed by HLB. For SMS service related issues, please contact M3Tech's Hotline at 03-7957 6333 (9am – 6pm, Mon – Fri).

A. ROAMING PASS (Offer)

13. Once the Cardholder has received the Confirmation SMS, Cardholder is required to subscribe for Celcom's Roaming Pass as defined in Clause 14 below via the relevant channels which are set out in Appendix 2 of these T&Cs ("Roaming Pass Subscription"). The list of countries which are covered by Celcom's roaming pass are set out in Appendix 1 of these T&Cs.
14. Cardholders who have satisfied the SMS Registration conditions as stated above and the Roaming Pass Subscription, and meet the following requirements using their HLB Visa Credit Card within the Campaign Period shall be eligible for Celcom's 7-Day 3-in-1 Pass ("Roaming Pass") fee waiver (worth RM138) ("Offer") during the Campaign Period ("Eligible Cardholder"):
 - (i) perform an aggregate amount of RM2,000 in Eligible Spend (as defined in Clause 15 below) ("Minimum Cumulative Eligible Spend"); and
 - (ii) at least one (1) Eligible Spend must have been performed in a foreign currency (which will subsequently be converted and posted to the Cardholder's Credit Card account in Ringgit Malaysia in accordance with the Cardholder Agreement).
15. "Eligible Spend" is defined as the total retail purchases performed locally and/or outside Malaysia, including online purchases charged to HLB Visa Credit Cards within the Campaign Period that are posted to the Cardholder's Credit Card account in Ringgit Malaysia (RM).
16. For the avoidance of doubt, the following transactions are NOT considered as Eligible Spend:
 - (i) All cash withdrawal from domestic Automated Teller Machine ("ATM");
 - (ii) Standing instructions such as auto-billing;
 - (iii) Finance charges and fees such as credit card annual fee and government tax;
 - (iv) Any transactions that are illegal in nature
17. HLB Visa Credit Cards cumulative spend by the supplementary Cardholders under the same Eligible Cardholder's Credit Card account during the Campaign Period will be taken into account for computation of the Eligible Cardholder's Eligible Spend.
18. Tracking of the Eligible Spend will be based on spend dates and transacted Malaysian Time successfully posted in the HLB system throughout the Campaign Period and HLB reserves the right to determine transactions that will be considered as Eligible Spend.

19. The Offer will be given to the Eligible Cardholders on a first-come, first-served basis subject to the maximum total Offer allocation for this Campaign which is capped at 4,500 Eligible Cardholders during the Campaign Period (“Maximum Number of Eligible Cardholders”) and each Eligible Cardholder shall only be entitled for one (1) Offer throughout the Campaign Period.
20. The Offer is awarded to the Eligible Cardholder based on the total amount of Eligible Spend charged to any HLB Credit Cards posted in Ringgit Malaysia to the Eligible Cardholders’ Credit Card accounts during the Campaign Period. For the avoidance of doubt, the Offer is only valid during the Campaign Period and the Eligible Cardholder will not be entitled for the Offer in the event that his/her travel period and Roaming Pass subscription is after the Campaign Period, notwithstanding that he/she has fulfilled the Minimum Cumulative Eligible Spend.
21. The Eligible Spend performed in foreign currencies will be converted to Ringgit Malaysia at such rate of exchange as determined by HLB at its sole discretion.
22. The Offer will be awarded to the Eligible Cardholder by Celcom in the following manner:
 - (i) Celcom will charge the 7-Day 3-in-1 Pass fee (RM138) (“Roaming Pass Fee”) to the Eligible Cardholder’s Celcom bill in advance.
 - (ii) The Roaming Pass Fee will be reversed from the Eligible Cardholder’s Celcom bill in the following month or within 90 days upon the Eligible Cardholder meeting the Minimum Cumulative Eligible Spend requirement.
23. It is essentially the obligation of the Eligible Cardholder to inform HLB in the event of non receipt of the reversal of the Roaming Pass Fee within 90 days after each calendar month, failing which the Eligible Cardholder is deemed to have received the reversed Roaming Pass Fee and any appeal or request for the reimbursement of the reversal Roaming Pass Fee shall not be entertained by HLB.
24. For the avoidance of doubt, in the event that the Eligible Cardholder uses the Roaming Pass for more than 7 days and notwithstanding that the Eligible Cardholder is entitled for the Offer, the Eligible Cardholder is solely responsible for the Roaming Pass Fees incurred for any period of time exceeding the said 7 days.
25. HLB will not be liable for any delay in actual posting of the Eligible Spends and/or Roaming Pass Fee Reversal. HLB shall also not be liable in the event that there are services disruption regarding the Roaming Pass provided by Celcom and any dispute(s) or queries pertaining to the Roaming Pass (including but not limited to the Roaming Pass fee charged by Celcom) and the reversal of the Roaming Pass Fee shall be resolved between Celcom and the Eligible Cardholders without recourse to HLB.

B. CELCOM RM300 SAVING (“Saving”)

26. Cardholders will be awarded with additional RM300 savings (“Saving”) by fulfilling ALL the following conditions (“Eligible Saving Cardholder”):
 - (i) Cardholder must during the Campaign Period, subscribe to a minimum of RM98 Celcom First Plan or switch to Celcom FIRST plan and enroll for Auto-Billing with Celcom (for a minimum of 24 months and minimum amount of RM98 per month) with HLB Visa Credit Card ; and
 - (ii) Cardholder must use the HLB Visa Credit Card to purchase a mobile device(s) at Celcom Blue Cube outlets and the receipt for such purchase (inclusive the upfront payment) must be at least RM2,000 (in a single receipt) latest by 31 August 2018.
27. A total of 3,000 Saving will be offered during the Campaign Period, on a first come first served basis and each Eligible Saving Cardholder is only entitled for one (1) Saving throughout the Campaign Period .
28. In the event that the Eligible Cardholder has fulfilled all the conditions as stated in Clause 26, Saving shall be awarded to such Eligible Saving Cardholders by way of deduction of RM300 from device price payable at Celcom Blue Cube outlets, latest by 31 August 2018.

GENERAL

29. By participating in this Campaign, the Cardholders:
- (i) agree that they have read, understood and agree to be bound by the T&Cs herein;
 - (ii) agree that all records of transactions within or outside of Malaysia captured by the HLB system within this Campaign Period are accurate and final;
 - (iii) agree that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all Eligible Cardholders and Eligible Saving Cardholders. No appeal and/or further correspondence will be entertained;
 - (iv) agree that the Offer and Saving are non-transferable and non-exchangeable for cash or other kinds;
 - (v) agree to access the HLB's website at www.hlb.com.my ("HLB's 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;
 - (vi) agree to the publishing or display of their names, NRIC numbers (in masked form) and/or photo(s) in HLB's Website; and
 - (vii) Consent for HLB to disclose their particulars (i.e. name, address, phone number) to M3 Tech for the purpose of fulfilment of this Campaign.
30. HLB reserves the right to:
- (i) disqualify any Cardholders at its sole and absolute discretion from participating in this Campaign;
 - (ii) decline the eligibility of any Eligible Cardholder and/or Eligible Saving Cardholder to participate in the Campaign for any reason whatsoever as HLB may in its absolute discretion deem fit;
 - (iii) forfeit any or all of the Offer and/or Saving in the event where there is non-compliance to the T&Cs herein and HLB Cardholder Agreement;
 - (iv) determine if the transaction(s) performed by the Eligible Cardholder and/or Eligible Saving Cardholder fall within the definition of Eligible Spend;
 - (v) amend the total Offer / Saving and/or replace the Offer / Saving 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/or Eligible Saving Cardholder; and
 - (vi) 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 and/or Eligible Saving Cardholder on such addition, deletion or amendment of the T&Cs or termination of this Campaign.
31. HLB shall not be liable and responsible for any failure or delay in transmission of sales transactions by Visa International Incorporation, merchant establishments, postal or any party in which may result in the Eligible Cardholders and/or Eligible Saving Cardholder being omitted from this Campaign.
32. The Eligible Cardholders and/or Eligible Saving 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 Cardholder Agreement at any time.
33. HLB does not have any obligation to inform the Eligible Cardholders should the Maximum Number of Eligible Cardholders and Maximum number of Saving be reached during the Campaign Period.
34. 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.
35. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.

Appendix 1

Country	Operator's Network
Australia	Telstra/Vodafone
Bangladesh	Robi Axiata
Cambodia	Smart Axiata
China	China Mobile/China Unicom
Czech Republic	Vodafone
Egypt	Vodafone
Germany	T-Mobile/Vodafone
Ghana	Vodafone
Greece	Vodafone
Hong Kong	SmarTone
Hungary	Vodafone
India	IDEA / Bharti (Airtel) <small>*All roaming services are not allowed in Kashmir, Sri Nagar & Jammu area</small>
Indonesia	XL Axiata/Telkomsel
Ireland	Vodafone
Italy	Vodafone/I Wind
Japan	SoftBank
Korea	SK Telekom

Country	Operator's Network
Macau	SmarTone
Malta	Vodafone
Nepal	Ncell
Netherlands	Vodafone
New Zealand	Vodafone
Portugal	Vodafone
Romania	Vodafone
Saudi Arabia	Mobily/Zain/STC
Singapore	M1/StarHub
South Africa	Vodacom
Spain	Vodafone
Sri Lanka	Dialog
Taiwan	Chunghwa
Thailand	True Move [TH3G+]
Turkey	Vodafone
United Kingdom	Vodafone
USA	AT&T

Appendix 2

Channels to subscribe 7-Day 3-in-1 Pass:

Via SMS:

SMS **BUY WRP138** to **28882**; or

Via USSD:

STEP 1: Dial *118#

STEP 2: Select Buy Roaming Pass

STEP 3: Select 7-Day 3-in-1 Pass

STEP 4: Received successful confirmation SMS; or

Via MyCelcom Postpaid App:

STEP 1: Go to My Service

STEP 2: Select International Service

STEP 3: Select 7-Day 3-in-1 Pass and Select BUY

Important Note: You can only start using the FREE Celcom Passport™ 7-Day 3-in-1 Pass once you have received a successful SMS notification of your 7-Day pass subscription.