

VISA 2018 FIFA WORLD CUP™ CAMPAIGN

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's ("HLB") "VISA 2018 FIFA World Cup™ Campaign" ("Campaign") shall commence on 1 February 2018 at 00:00:00 hours (12:00AM Malaysian time) and ends on 31 March 2018 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").

ELIGIBILITY

- The Campaign is open to new and existing Principal Cardholders of HLB Visa Credit/ Debit Cards (including Mach) ("HLB Cards") who are not excluded from participating in the Campaign as set out in Clause 2 below ("Eligible Cardholders").

For the avoidance of doubt, new Principal Cardholder of HLB Cards means customer who does not have any HLB Cards prior to the Campaign Period and has applied for a HLB Cards and the said HLB Cards is approved within the Campaign Period.

- The following persons are NOT eligible to participate in the Campaign:
 - Cardholders of HLB Credit/Debit Card(s) issued outside of Malaysia;
 - Cardholders who no longer hold any valid HLB Credit/Debit Card and/or Cardholders whose Credit Card accounts(s) is/are delinquent;
 - 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 and Hong Leong Islamic Bank Berhad ("HLISB") or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period.
 - Cardholders who are employees of HLB and 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 contest agents) and their respective immediate family members (e.g. spouse, children, parent, brother or sister).

CARDS RETAIL SPEND MECHANICS

- The details of the Campaign Prize and the criteria for earning Qualifying Entries are illustrated in the table below:

Campaign Prize (Category)	What is included?	Qualifying Entries
<u>Grand Prize X 1</u> 5D4N Package for 2 persons to 2018 FIFA World Cup™ Semi-Final in Moscow, Russia	<ul style="list-style-type: none"> A pair of return Economy Class air tickets from Kuala Lumpur to Moscow 4 nights Moscow Marriott Hotel Novy Arbat with daily breakfast for 2 persons FIFA Category 1 Match tickets for 2 persons 	<ul style="list-style-type: none"> 10 Qualifying Entries for every Ringgit Malaysia Fifty (RM50) Retail Spend with HLB Cards for any domestic or international spend including Visa payWave during the Campaign Period
<u>Second Prize X 1</u> 5D4N Package for 2 persons to 2018 FIFA World Cup™ Round of 16 in Moscow, Russia	<ul style="list-style-type: none"> All scheduled ground transportation in Moscow Group activity/tour Visa Prepaid product Visa events team support onsite 	<p><u>Criteria for earning additional Qualifying Entries*</u></p> <ul style="list-style-type: none"> 100 Qualifying Entries for submitting Travel Details Form successfully (refer to Clause 7) 50 Qualifying Entries for Facebook Contest Winners (refer to Clauses 23-29) <p>* The additional Qualified Entries must have a minimum of Ringgit Malaysia Fifty (RM50) Retail Spend with HLB Cards for any domestic or international spend including Visa payWave</p>

4. "Retail Spend" refers to retail purchases transacted in Ringgit Malaysia (RM) and/or other currencies, whether performed online or at the relevant retail outlets which have been successfully charged to HLB Cards. Retail Spend made in currencies other than RM will be converted to and computed in RM based on the conversion rate determined by HLB at the time of transaction. For the avoidance of doubt, Retail Spend shall **EXCLUDE** the following:
 - a) Cash withdrawal from any Automated Teller Machine;
 - b) Portfolio products such as Balance Transfer, Call-For-Cash, Call-For-Cash Plus and Flexi Payment Plan;
 - c) Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - d) Any form of services or miscellaneous fees, including finance charges and fees such as credit card annual fee, late payment charges and government service tax, imposed by HLB.
5. HLB shall not be liable and responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated, merchant establishments, postal or any party in which may result in the Eligible Cardholders being omitted from this Campaign.
6. Retail Spend made by Supplementary cardholder(s) under the same Principal Cardholder's HLB Cards account(s) will also be included in computation of the Principal Cardholder's total Retail Spend.
7. Further, in order to earn additional one hundred (100) Qualifying Entries, Eligible Cardholders are required to submit their fully completed Travel Details Form during the Campaign Period and the Eligible Cardholders are required to have at least spent Ringgit Malaysia Fifty (RM50) during the Campaign Period with their HLB Cards in order to earn the Qualifying Entries. The Travel Details Form can be retrieved at www.hlb.com.my/plan. For the avoidance of doubt, each Eligible Cardholder can only submit one Travel Details Form during the Campaign Period. The Travel Details Form is for the purposes of HLB to share with the Eligible Cardholders travel deals / promotions for year 2018.

SELECTION OF CAMPAIGN WINNERS

8. Based on the Qualifying Entries earned, twenty (20) Eligible Cardholders will be shortlisted based on a computerized random selection system ("Shortlisted Eligible Cardholders"). The Shortlisted Eligible Cardholders will then be contacted by HLB or its appointed contest management, Dynamic Search Sdn. Bhd. (136574-V) ("Dynamic Search") for a question and answer ("the Q&A") session to answer two (2) questions.
9. Two (2) of the Shortlisted Eligible Cardholders who answered the 2 questions correctly within the fastest time during the Q&A will be the winners of the Campaign Prize.
10. The Shortlisted Eligible Cardholders who answered the Q&A correctly in the fastest time will be entitled to win the Grand Prize ("Grand Prize Winner") and the 2nd fastest time will be entitled to win the Second Prize ("Second Prize Winner"). In the event of a tie, i.e. both Shortlisted Eligible Cardholders successfully answered the 2 questions correctly in the same times pace, the Shortlisted Eligible Customer who has the highest Qualifying Entries will be the Grand Prize Winner.

Grand Prize Winner and Second Prize Winner are collectively known as "Campaign Winners" and Grand Prize and Second Prize are collectively known as "Campaign Prize".
11. It is essentially the obligations of the Eligible Cardholders to provide their latest, valid and accurate mobile numbers and neither HLB nor Dynamic Search shall be responsible in the event that HLB or Dynamic Search cannot reach the shortlisted Eligible Cardholders for any reasons whatsoever.

12. In the event the Shortlisted Eligible Cardholder is not contactable after three (3) attempts on the same day for any reason(s) whatsoever and/or the Shortlisted Eligible Cardholder wishes to withdraw himself/herself from the Campaign upon being contacted by HLB's representative, he/she shall be disqualified from participating in the Campaign.

CAMPAIGN PRIZE

13. Campaign Prize shall **EXCLUDE** the following:
- Application for visa/ warrant/passport and applicable fees (if any);
 - Transportation to and from Kuala Lumpur International Airport (KLIA);
 - Travel insurance/ Takaful;
 - Additional hand baggage / luggage charges;
 - Non-program scheduled transportation, meals, events, activities and services;
 - Hotel incidentals charges (e.g. Phone, Wi-Fi, mini bar, laundry, room service, request for room upgrading and etc.);
 - Athlete appearances (if any);
 - On-site translation services (if any); and
 - Any applicable taxes.
14. Campaign Winners are entitled to nominate ONE (1) travel partner each ("Travel Partner") to enjoy the Campaign Prizes and the Travel Partner must be at least 16 years old and above as of 31 May 2018 and are required to travel and attend the scheduled 2018 FIFA World Cup™ on the predetermined dates. Should the Campaign Winners and/or the Travel Partners are unable to travel on the predetermined dates for any reason whatsoever; they will be disqualified from winning the Campaign Prize. However, the Campaign Winners can enjoy the Campaign Prizes without having a Travel Partner, i.e the Campaign Winners can travel to Moscow on their own.
15. Campaign Winners and the Travel Partners shall be responsible at their own cost for obtaining all the necessary documents in order to travel to Moscow for the 2018 FIFA World Cup™. HLB will not be responsible for obtaining the necessary travel documents required on behalf of the Campaign Winners and their accompanying partners.
16. HLB will NOT provide any replacement or substitute the Campaign Prize based on the following reasons:
- Campaign Winners and/or the Travel Partner fail to obtain all the necessary documents to travel to Moscow, Russia;
 - Campaign Winners are unable to travel on the predetermined date and/or reject the Campaign Prize(s) and request for alternative package/product(s); or
 - the 2018 FIFA World Cup™ is changed, cancelled, rescheduled and/or postponed.
17. HLB gives no assurance or satisfaction guarantee in regards to the Campaign Prize. HLB has no control over any arrangement and the organization of the event, program and schedules (including but not limited to flight delay or cancellation by the relevant airline company), and therefore accepts no responsibility for any change or cancellation of any event, program and schedules.
18. Campaign Prize is given on an "As Is" basis, which is not transferrable to third parties and non-exchangeable for cash or other kinds, whether in part or in full.

FULFILMENT OF CAMPAIGN PRIZES

19. Eligible Cardholders' HLB Cards account(s) must be valid/active, in good standing and must not be in breach of any of the T&C of this Campaign and/or HLB Cardholders' Agreement and/or HLB Debit Card Terms and Conditions at the point the Campaign Prizes are awarded; otherwise he/she will be disqualified from receiving the Prizes from the Campaign.

20. HLB shall announce the result of the Campaign within eight (8) weeks from the end of the Campaign Period in the manner deemed fit by HLB.
21. Issuance of flight tickets:
- A confirmation letter will be sent to the Campaign Winners at their billing addresses recorded in HLB's system within eight (8) weeks from the end of the Campaign Period in order to confirm the Campaign Winners and his/her nominated accompanying partners' personal information. Eligible Cardholders must provide their latest, valid and accurate billing addresses with HLB and it is essentially the obligations of the Campaign Winners to contact HLB latest by 31 May 2018 in the event of non receipt of the said confirmation letter, failing which the Campaign Winners will be disqualified from receiving the Campaign Prize and any appeal shall not be entertained by HLB.
 - Campaign Winners must confirm the issuance of the flight tickets with the Travel Partner's details within two (2) working days from the first point of contact by HLB's representative or appointed travel agency for flight arrangement.
 - In the event that the Campaign Winners are unable to travel on the predetermined date for any reasons whatsoever, notwithstanding that their Travel Partners are able to travel on the predetermined date, the Campaign Winners will then be disqualified from getting the Campaign Prizes and the Travel Partner will automatically not be entitled for the trip.
 - Campaign Winners and the Travel Partner are required to travel together from Kuala Lumpur to Moscow, Russia on return Economy Class flights.
 - In the event that the Campaign Winners fail to comply with all the terms and conditions herein, the Campaign Winners will be disqualified without any compensation and shall be replaced with the next fastest time shortlisted Eligible Cardholder who answers the Q&A correctly, at HLB's own discretion.
 - Issuance of flight ticket is subject to the airline's policy and any other general terms and conditions applicable to the flight tickets. Such terms and conditions are beyond HLB's control and are determined by the airline and any queries / disputes pertaining to the flight ticket shall be resolved between the Campaign Winners and the relevant airline company without recourse to HLB.
22. Announcement of Campaign Winners (e.g. Name and masked HLB Cards number) will also be made on the HLB's website at www.hlb.com.my ("HLB's Website") within eight (8) weeks after the end of the Campaign Period.

FACEBOOK CONTEST MECHANICS

23. Facebook Contest ("Contest") is open to all individuals in Malaysia (including foreigner) ("Participants") and the details of the Contest are illustrated in the table below:

Round	Date & Time	No. of Contest Winners	Contest Winners' Announcement Date	Visa 2018 FIFA World Cup™ themed merchandises ("Contest Prizes")
1	5 February 2018; 9am – 11.59pm	50	12 February 2018	Note book
2	19 February 2018; 9am – 11.59pm	50	26 February 2018	Water bottle
3	5 March 2018; 9am – 11.59pm	50	12 March 2018	Adidas cap
4	19 March 2018; 9am – 11.59pm	50	26 March 2018	RFID leather wallet

24. To participate in the Contest, the Participants are required to:
- like Hong Leong Bank's official Facebook page; and
 - send/reply/vote their answers on the comment box of the pictures/posting shared on Hong Leong Bank's official Facebook page as per the Date and Time illustrated in the table in clause 23 above; and
 - tag three (3) Facebook friends; and
 - hashtag #myHLBjourney at the comment box.

25. Participants who have successfully submitted their answers and complied with all the criteria in Clause 24 above will stand a chance to win Contest Prizes (“Eligible Participants”).
26. Contest Winners (as defined in Clause 29 below) will be entitled to earn fifty (50) Qualifying Entries in the event that the Contest Winners hold at least one HLB Cards and perform a minimum Retail Spend of Ringgit Malaysia Fifty (RM50) for any domestic or international spend including Visa payWave within the Campaign Period.

SELECTION OF CONTEST WINNERS

27. A total of one hundred (100) Eligible Participants will be shortlisted for each Round based on a computerized random selection system (“Shortlisted Eligible Participants”). The Shortlisted Eligible Participants will be contacted by HLB via Hong Leong Bank’s official Facebook account in order to obtain Shortlisted Eligible Participants’ mobile numbers and NRIC/passport. Shortlisted Eligible Participants are required to revert to HLB within 12 hours upon receipt of such notification, failing which the Shortlisted Eligible Participants will be deemed disqualified for this Contest and HLB has the right to select the next Shortlisted Eligible Participants.
28. The Shortlisted Eligible Participants will then be contacted by HLB or its appointed contest management, Dynamic Search Sdn. Bhd. (136574-V) (“Dynamic Search”) for a question and answer (“the Q&A”) session to answer two (2) questions. Therefore, it is essentially the obligations of the Shortlisted Eligible Participants to provide their latest, valid and accurate mobile numbers to HLB and HLB or Dynamic Search shall not be responsible in the event that HLB or Dynamic Search fail to contact the Shortlisted Eligible Participants for any reasons whatsoever.
29. Fifty (50) of the Shortlisted Eligible Participants for each Round who answered the most number of questions correctly within the fastest time during the Q&A will be the winners of the Contest Prizes for each Round and/ or will be rewarded with fifty (50) Qualifying Entries (“Contest Winners”). In the event of a tie, i.e. more than fifty Shortlisted Eligible Participants successfully answered the 2 questions correctly in the same times pace, the top fifty Shortlisted Eligible Participants with the earliest posting will be the Contest Winners for each Round.

FULFILMENT OF CONTEST PRIZES

30. The Contest Winners shall be notified by HLB by phone or any other method deem fit by HLB on the Contest Winners’ Announcement Date as listed in Clause 23 above and the Contest Winners shall confirm with HLB regarding the HLB Branch where the Contest Winners wish to redeem the Contest Prizes from within the time frame as may be stipulated by HLB.
31. The Contest Winners are required to go to the HLB Branch as confirmed by them for biometric and identification card verification purposes within eight (8) weeks from the Campaign Period or within the time frame as may be stipulated by HLB, in order to collect the Contest Prizes, failing which the Contest Prizes will be forfeited and any appeal for the reimbursement of the Contest Prizes shall not be entertained by HLB.
32. Contest Prizes are given on an “As is” basis and HLB shall not be responsible or liable in any circumstances for any loss, torn, or damaged Contest Prizes and any request for replacement or exchange of the Contest Prizes (including but not limited to the change of the colour / size of the Contest Prizes) shall not be entertained by HLB.

GENERAL

33. Each Eligible Cardholder is entitled to win one (1) Campaign Prize and/or Contest Prize throughout the Campaign period. For the avoidance of doubt, the Eligible Cardholder can win a Campaign Prize (either Grand Prize or Second Prize, but not both) and a Contest Prize. For the Contest, the Eligible Cardholder is entitled to win more than 1 Contest Prizes. However, the Eligible Cardholder can only win 1 Contest Prize for each Round.

Campaign Winner and Contest Winners are collectively known as “the Winners” and Campaign Prize and Contest Prize are collectively known as “Prizes”.

34. Any dispute in relation to the Prize(s) or any terms and conditions in respect thereof shall be settled directly by the Winner with the authorized dealer/supplier and/or the respective services operations without recourse to HLB. HLB is not responsible or liable for any breach of quality or warranty of the Prize(s) or any terms and conditions in respect thereof.

35. In the event of non-receipt of the Campaign Prize(s), the Campaign Winners are required to contact HLB Customer Service 03-7626 8899 latest by 31 May 2018 to request an inquiry. No request for any inquiry will be entertained after 31 May 2018.

36. By participating in this Campaign, the Eligible Cardholders hereby understand and agree as follows:

- a) that the Eligible Cardholders have read, understood and agree to be bound by the T&Cs herein, the general terms and conditions of the HLB Cardholder Agreement and HLB Debit Card Terms and Conditions available at HLB Website;
- b) that all records of transactions within or outside of Malaysia captured by HLB’s system within this Campaign Period are accurate and final;
- c) that HLB’s decision on all matters relating to this Campaign and Contest shall be final, conclusive and binding on all Eligible Cardholders. No appeal and/or further correspondence will be entertained;
- d) that the Prizes are not transferable to any third party, non-negotiable and non-exchangeable for cash or kind;
- e) to access HLB’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;
- f) agree to the publishing or display of their names, National Registration Identity Card (“NRIC”) numbers/passport numbers (in masked form) and/or photo(s) in HLB’s Website;
- g) that HLB is authorized to disclose the Eligible Cardholders’ particulars (i.e. name, address, phone number) to Dynamic Search and/or the relevant travel agency for the purpose of fulfilment of this Campaign;
- h) that HLB gives no representation or warranty with respect to the quality or suitability of the Prizes to the Eligible Cardholders and that HLB shall not be responsible to replace any lost, stolen or defective Contest Prizes (whether due to defects in materials or workmanship by the manufacturer under warranty or otherwise). The Winners shall, at their own costs and expense, deal directly with the provider and/or manufacturer for any complaint, dispute or claim in relation to the Prizes without recourse to HLB;
- i) that the Prizes will be provided on an “as is where is” basis. The Prizes featured in all printed materials and/or HLB’s Website are for illustration purposes only. Any props, accessories or equipment featured with the Rewards in any pictorial materials are for decorative purposes and shall not form part of the Rewards; and
- j) that the T&Cs herein, the general terms and conditions of the HLB Cardholder Agreement and HLB Debit Card Terms and Conditions shall be read together as an entire agreement and if there is any discrepancy between these T&Cs, the general terms and conditions of the HLB Cardholder Agreement and HLB Debit Card Terms and Conditions, the specific T&Cs herein shall prevail to the extent of such discrepancy.

37. HLB reserves the right to:
- a) disqualify any 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 Prizes;
 - b) to determine transactions that fall within the definition of "Retail Spend";
 - c) to reject Travel Details Form that is deemed incomplete by HLB;
 - d) forfeit the Prizes in the event where there is non-compliance to the T&Cs herein;
 - e) amend and/or replace the Prizes 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
 - f) add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Campaign and the Contest, at its absolute discretion, by way of posting on HLB's 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 and the Contest.
38. 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 which may result in the Eligible Cardholders being omitted from this Campaign.
39. 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.
40. 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.
41. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*.