

VISA SPEND & WIN CAMPAIGN

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's ("HLB") "VISA SPEND & WIN Campaign" ("Campaign") shall commence on 01 April 2019 at 00:00:00 hours (12:00AM Malaysian time) and ends on 30 June 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").

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.

CARDS RETAIL SPEND MECHANICS

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

Online/foreign currency spend	Entries earned on AirAsia Credit Card	Entries earned on other Visa Credit/ Debit Cards	Let's get started
Foreign currency retail spend (including online)	5 entries for every transaction	2 entries for every transaction	www.hlb.com.my/swin
Special partnership <ul style="list-style-type: none"> Agoda AirAsia BIG (AirAsia, AirAsiaGo & Vidi) 	5 entries for every transaction	2 entries for every transaction	www.agoda.com.my/hlb www.airasiabig.com (including AirAsia BIG app)
All online spend (not limited to HLB offers)	2 entry for every transaction	1 entry for every transaction	www.hlb.com.my/offers

- The Campaign Prizes are as per table below:

3 Days 2 Nights stay (3D2N) + flights* 1 winner for each location and *each winner will be given a total 80,000 BIG Points for flights redemption		
1. The Ruby Collection at Gold Coast	2. The Point Brisbane	3. The Darling at The Star at Sydney
4. The Hotel Windsor at Melbourne	5. Atlantis Hotel Melbourne	6. Brady Hotels Central Melbourne
7. Citadines on Bourke Melbourne	8. Pan Pacific Melbourne	9. Apartments of Melbourne Empire CBD on Elizabeth

Note: Campaign Prizes are to be redeemed and travelled by December 2019

- "Retail Spend" refers to retail purchases transacted in Ringgit Malaysia (RM) and/or other currencies, whether performed online or at any 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) Dynamic Currency Conversion Retail Spend;
 - b) Cash withdrawal from any Automated Teller Machine;
 - c) Portfolio products such as Balance Transfer, Call-For-Cash, Call-For-Cash Plus and Flexi Payment Plan;
 - d) Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - e) 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.
6. 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.
7. 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.

SELECTION OF CAMPAIGN PRIZE WINNERS

8. Based on the Qualifying Entries earned, thirty (30) 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. Nine (9) 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 Prizes.
10. The Shortlisted Eligible Cardholders who answered the Q&A correctly in the fastest time will be entitled to win one of the Campaign Prizes by the sequence as listed in the table in Clause 4 ("Campaign Prize Winners"). 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 leading Campaign Prize following the sequence.
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 PRIZES

13. Campaign Prizes shall **EXCLUDE** the following:
- a) Application for visa/ warrant/passport and applicable fees (if any);
 - b) Airport transfer to and from Malaysia airports;
 - c) Onboard meals, products & services;
 - d) Travel insurance/ Takaful;
 - e) Additional hand baggage / luggage charges;
 - f) Abroad transportation, meals, events, activities and services;
 - g) Hotel incidentals charges (e.g. Phone, Wi-Fi, mini bar, laundry, room service, request for room upgrading and etc.); and
 - h) Any applicable taxes.
14. Campaign Prize Winners shall be responsible at their own cost for obtaining all the necessary documents in order to travel to abroad. HLB will not be responsible for obtaining the necessary travel documents required on behalf of the Campaign Prize Winners.

15. HLB will NOT provide any replacement or substitute the Campaign Prizes based on the following reasons:
 - a) Campaign Prize Winners fail to obtain all the necessary documents to travel to abroad; or
 - b) Campaign Prize Winners are unable to travel within the travel by period and/or reject the Campaign Prizes and request for alternative package/product(s);
16. HLB gives no assurance or satisfaction guarantee in regards to the Campaign Prize. HLB has no control over Campaign Prize Winners arrangement on the travel (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 travel.
17. 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

18. 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.
19. 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.
20. Campaign Prizes redemption:
 - a) 3-Days 2-Nights stay

HLB will email to Campaign Prize Winners based on the record in HLB’s system on the stay voucher to the specific location of Campaign Prize by 31 August 2019 to make necessary booking by themselves for travel period by December 2019, subject to availability. Campaign Prize Winners are encouraged to make booking early.
 - b) Flights

Each Campaign Prize Winners will be given 80,000 AirAsia BIG Points for the flights redemptions by 31 August 2019 to make necessary booking by themselves for travel period by December 2019, subject to availability. Campaign Prize Winners will be required to register for BIG member ID via www.airasiabig.com if they do not have one.
21. Announcement of Campaign Prize 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.

GENERAL

22. Each Eligible Cardholder is entitled to win one (1) Campaign Prize throughout the Campaign Period.
23. Any dispute in relation to the Campaign Prizes 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.
24. In the event of non-receipt of the Campaign Prizes, the Campaign Prize Winners are required to contact HLB Customer Service 03-7626 8899 latest by 31 August 2019 to request an inquiry. No request for any inquiry will be entertained after 31 August 2019.
25. 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 shall be final, conclusive and binding on all Eligible Cardholders. No appeal and/or further correspondence will be entertained;
 - d) that the Campaign 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 Campaign Prizes to the Eligible Cardholders and that HLB shall not be responsible to replace any lost or stolen Campaign Prizes. The Campaign Prize Winners shall, at their own costs and expense, deal directly with the provider for any complaint, dispute or claim in relation to the Campaign Prizes without recourse to HLB;
 - i) that the Campaign Prizes will be provided on an "as is where is" basis. The Campaign 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.
26. 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 Campaign Prizes;
 - b) to determine transactions that fall within the definition of "Retail Spend";
 - c) forfeit the Campaign Prizes in the event where there is non-compliance to the T&Cs herein;
 - d) 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
 - e) 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.
27. 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.
28. 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.
29. 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.
30. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*.