

Credit Card Acquisition Campaign

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (97141-X) ("HLB") "**Credit Card Acquisition Campaign**" ("Campaign") commences on **17st December 2018** at 00:00:00 hours (12:00a.m.) and ends on **31st January 2019** at 23:59:59 hours (11:59p.m.), inclusive of both dates ("Campaign Period"), unless specified herein or notified otherwise.

TERMS AND CONDITIONS

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

CAMPAIGN ELIGIBILITY

1. This Campaign is open to New-to-Card ("NTC") Principal and Supplementary HLB Credit Cardholders ("NTC Cardholders") who have, during the Campaign Period, applied for the Eligible Cards as stated in the table appended below (either Option 1 or Option 2) and the Eligible Cards are successfully approved latest by 28 February 2019 ("Eligible Cardholders").

Option 1	Option 2
Any 1 Hong Leong Visa or MasterCard Principal Credit Card	<ul style="list-style-type: none"> • Any 2 Hong Leong Visa and/or MasterCard Principal Credit Cards OR • Any 1 Hong Leong Visa and/or MasterCard Principal Credit Card + 1 Hong Leong Visa and/or MasterCard Supplementary Credit Card (Principal and Supplementary Credit Card must be the same card type)

Eligible Cards	
Visa	Mastercard
GSC Gold/Platinum	GSC Gold/Platinum
Essential	
AirAsia Gold/Platinum	

For the avoidance of doubt, for "Option 2", both Eligible Cards must be approved in order for the NTC Cardholders to be eligible to participate in this Campaign.

Note: NTC Cardholders denote new cardholders who do not hold any existing HLB Principal or Supplementary Credit Cards (including MACH) prior to the Campaign Period and subject to the terms and conditions as stated in Clause 2 below.

2. The following shall not be considered as NTC Cardholders and shall **NOT** be eligible for this Campaign:
 - (a) Existing principal or supplementary cardholders of any HLB Credit Card;
 - (b) Cardholders whose HLB Credit Card account(s) is/are delinquent;

- (c) Cardholders who have cancelled their HLB Credit Cards and have reapplied for a new HLB Credit Card (including the Eligible Cards) as a principal or supplementary credit cardholder within twelve (12) months from the date of such cancellation; and
- (d) 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/or Hong Leong Islamic Bank (“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.

For the avoidance of doubt, the NTC Cardholders shall provide their latest and accurate information (including but not limited to correspondence address and contact information) to HLB for the Eligible Card application and it is essentially the obligations of the NTC Cardholders to liaise with HLB in the event of non receipt of the approved Eligible Card(s) within 60 days from the date of application, failing which the NTC Cardholders are deemed to have received the Eligible Cards and HLB shall not be responsible in the event that the NTC Cardholders are unable to participate with this Campaign for any reasons whatsoever.

CAMPAIGN MECHANICS

3. The Eligible Cardholders for this Campaign will be entitled to enjoy the following offers subject to the fulfilment of the prescribed criteria herein:

(a) **Annual Fee Waiver**

Eligible Cardholders who have within forty-five (45) days from the Eligible Cards approval date, perform a minimum of one (1) Retail Spend (“as defined in Clause 4 below”) for each Eligible Card approved and issued by HLB under this Campaign will be entitled to the 1st year’s Annual Fee Waiver for each Eligible Card. For the avoidance of doubt, for Eligible Cards as stated in Option 2, Eligible Cardholders must perform at least one (1) Retail Spend on both cards within 45 days from the Eligible Cards approval date in order to enjoy the 1st year Annual Fee Waiver.

(b) **Option 1 Cash Back and Option 2 Cash Back (“Cash Back”)**

- i. Eligible Cardholders must perform a cumulative Retail Spend of a minimum amount of RM500 within 60 days from the Eligible Cards approval date to enjoy the Option 1 Cash Back or Option 2 Cash Back respectively:

Option 1 Cash Back	Option 2 Cash Back
Eligible Cardholders must perform a cumulative Retail Spend of minimum RM500 within 60 days from the Eligible Card approval date to enjoy RM100 Cash Back. (Eligible Card must be approved under this Campaign)	Eligible Cardholders must perform a cumulative Retail Spend of minimum RM500 within 60 days from the Eligible Cards approval date to enjoy RM225 Cash Back. (Eligible Card(s) must be approved under this Campaign)

- ii. The Cash Back is capped at RM100 for Option 1 and RM225 for Option 2 per Eligible Cardholder throughout the Campaign Period. Total Cash Back allocation for this Campaign is capped at RM500,000 on a first-come, first-served basis.

- iii. In the event that the Eligible Cardholder has fulfilled the condition as stated in Clause 3(b)(i) above, the Cash Back shall be credited to the principal Eligible Cardholder's account within four (4) months from the Eligible Card approval date. The Eligible Cardholders will be notified by HLB by way of posting the list of Eligible Cardholders (Principal credit cardholders name and masked credit card number) on HLB website at www.hlb.com.my/acqdec ("HLB's Website") on monthly basis, starting from March 2019 ("Notification").
- iv. In the event of non-receipt of the Cash Back, the Eligible Cardholders shall notify HLB within five (5) months from the Eligible Card's approval date, failing which the Eligible Cardholders are deemed to have received the Cash Back and any appeal for the reimbursement of the said Cash Back shall not be entertained.
- v. HLB does not have any obligation to inform the Eligible Cardholders should the Cash Back reach the maximum allocation of RM500,000 during or before the conclusion of the Campaign Period.

The Annual Fee Waiver and Cash Back are non-transferable to any third party and non-exchangeable for cash or other kinds.

GENERAL

4. "Retail Spend" is based on the following criteria:
 - (a) Shall **include** retail and online purchases, standing instructions and Instalment Payment Plan (IPP) transacted locally and internationally.
 - (b) Shall **exclude** cash withdrawal in any method (i.e. Automated Teller Machine, over-the-counter, quasi cash, etc.);
 - (c) Shall **exclude** portfolio products such as Balance Transfer (BT), Call-For-Cash Plus (CFC Plus), Call-For-Cash (CFC) and Flexi Payment Plan (FPP);
 - (d) Shall **exclude** refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - (e) Shall **exclude** 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. By participating in this Campaign, the NTC Cardholders:
 - (a) Agree that they have read, understood and agree to be bound by the T&Cs herein, the General Terms and Conditions of the Credit Cardholder Agreement available at HLB Website;
 - (b) Agree that all records of transactions within or outside of Malaysia captured by the HLB's system within this Campaign are accurate and final;
 - (c) Agree that HLB's decision on all matters relating to this Campaign shall be final. No appeal and/or further correspondence will be entertained;
 - (d) Agree that any reversal of transactions shall be excluded;
 - (e) Agree that the Cash Back are non-transferable to any third party and non-exchangeable for cash or other kinds;
 - (f) Agree to access the HLB's Website at regular time intervals to view the T&Cs of this Campaign, to ensure they keep up-to-date with any changes or variations to the T&Cs and to follow up with HLB if they have been enlisted for the entitlement of the Cash Back;

- (g) Consent for HLB to disclose or publish their names, credit card numbers (in masked form) and/or photo(s) in HLB's Website.
6. HLB reserves the right to:
- (a) Reject at its sole and absolute discretion any Eligible Cards application submitted without assigning any reason thereof;
 - (b) Disqualify any NTC Cardholders at its sole and absolute discretion from participating in this Campaign;
 - (c) Decline the eligibility of any NTC Cardholders to participate in the Campaign for any reason whatsoever as HLB may in its absolute discretion deem fit. In particular, HLB shall have the absolute right to decline the eligibility of a NTC Cardholders who has performed a Retail Spend within the meaning of these T&Cs, in a manner or pattern which HLB deems to be abnormal, irregular and/or is indicative of an attempt to obtain an unfair advantage over other NTC Cardholders with normal/regular spending patterns, and HLB's decision in this matter shall be final and conclusive on all NTC Cardholders;
 - (d) Forfeit and/or claw back the Annual Fee Waiver and Cash Back in the circumstance where there is reversal of Retail Spend or termination of the Eligible Cards and/or HLB Cards during the Campaign Period and/or at the point of awarding the Annual Fee Waiver and Cash Back or non-compliance to the T&C herein;
 - (e) Amend the total Annual Fee Waiver and Cash Back or replace the Annual Fee Waiver and Cash Back 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 NTC Cardholders; and
 - (f) 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 NTC Cardholders on such addition, deletion or amendment of the T&Cs or termination of this Campaign.
7. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the Eligible Cards application and/or the sales transactions by Visa international Incorporated, MasterCard Worldwide, Merchant establishments, postal service providers or any party in which may result in the NTC Cardholders being omitted from this Campaign.
8. NTC Cardholders account(s) must be valid/active, in good standing and must not be in breach of any of the T&Cs of this Campaign, and/ or General Terms and Conditions of the Credit Cardholder Agreement at the point the Annual Fee Waiver and Cash Back are rewarded. For the avoidance of doubt, the Cash Back will be credited to the Eligible Cardholders most active in transaction count Credit Card account as the primary fulfilment account if the Eligible Cardholders have more than one (1) HLB Principal Credit Card accounts.
9. In addition to the terms stipulated above, NTC Cardholders agree that the General Terms and Conditions of the Credit Cardholders' Agreement shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and the General Terms and Conditions of the Credit Cardholder Agreement, the specific terms above shall prevail to the extent of such discrepancies.

10. In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Campaign and/or Contest, the final terms and conditions on the HLB's Website shall prevail.

11. 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 jurisdiction of the Courts of Malaysia.