

**HLB CREDIT CARD EXCLUSIVE “APPLY & GET ANNUAL FEE WAIVER AND SST REBATE”
CAMPAIGN**

(Last updated on 23 June 2022)

CAMPAIGN PERIOD

24 JUNE 2022 – 15 JULY 2022

STEPS TO EARN ANNUAL FEE WAIVER AND SST REBATE

| Step | What to do: | Timeline: |
|--------------------|--|--|
| 1: Apply | Apply for a new HLB credit card | Latest by 15 July 2022 |
| | It takes less than 1 minute to apply, no income documents required! www.hlb.com.my/applycc Enter NRIC > Enter OTP > Select Card & Click Confirm | |
| 2: Approve | Wait for new HLB credit card approval status (5-7 working days) | Latest by 31 July 2022 |
| | Track your card application here: https://www.hlb.com.my/en/personal-banking/application-status-tracker.html/ | |
| 3: Activate | Spend one (1) time with your new HLB credit card at any amount! | Within sixty (60) days from your new HLB credit card approval date |

SST REBATE POOL

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|--|
| SST Rebate Pool (24 June 2022 – 15 July 2022) |
| RM8,000 |

Please see the following pages for the full campaign details and terms & conditions.

HLB CREDIT CARD EXCLUSIVE “APPLY & GET ANNUAL FEE WAIVER AND SST REBATE” CAMPAIGN

Last updated on 23 June 2022

CAMPAIGN PERIOD

The Hong Leong Bank Berhad’s (193401000023 (97141-X)) (“HLB”) “**APPLY & GET ANNUAL FEE WAIVER AND SST REBATE” CAMPAIGN**” (“**Campaign**”) commences on **24 June 2022** at 00:01:00 hours (12:01 a.m.) and ends on **15 July 2022** at 23:59:59 hours (11:59 p.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**”):

CAMPAIGN ELIGIBILITY

1. The Campaign is open to selected Existing-To-Card HLB Credit Cardholders who have received the invitation via Short Message Service (“**SMS**”), email or Hong Leong Connect App Push Notification sent to (“**Cardholders**”) at no cost from HLB within the Campaign Period to participate in this Campaign.
2. The following Cardholders shall NOT be eligible for this Campaign:
 - (a) Cardholders whose HLB Credit Card(s) (“**Card**”) are NOT issued in Malaysia;
 - (b) Cardholders whose Card accounts are NOT in good standing or who are in breach of any terms and conditions of HLB Credit Card account(s) at any time during the Campaign Period;
 - (c) Cardholders whose Card accounts are invalid or cancelled at any time during the Campaign Period; and/or
 - (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 or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period.

CAMPAIGN MECHANICS

3. For the purpose of this Campaign, Cardholders must perform and fulfil all three (3) Qualifying Criteria as set out in Table 1 below in order to be entitled to the Annual Fee and SST Rebate of RM25 (“**Reward**”).

Table 1: Qualifying Criteria

| Qualifying Criteria | Timeline | Reward | |
|---------------------|--|---|---|
| Criteria 1 | Complete and submit application for any of the Eligible Cards (as stated in Table 2 below) via the campaign’s promotion link: www.hlb.com.my/applycc | Latest by 15 July 2022 | |
| Criteria 2 | Eligible Cards successfully approved | Latest by 31 July 2022 | |
| Criteria 3 | Perform at least one (1) Eligible Transaction (as stated in Table 3 below) at any amount by using the approved Eligible Cards upon receipt of the same | Within sixty (60) days from the Eligible Card approval date | Annual Fee Waiver + SST Rebate of RM25 |

4. In respect of the Qualifying Criteria 1, the credit cards eligible for this Campaign (“**Eligible Cards**”) shall include all HLB Visa/MasterCard Principal and Supplementary credit cards as listed in Table 2 below.

Table 2: Eligible Cards for the Campaign

| Eligible Cards | |
|---|------------------------|
| VISA CREDIT CARD | MASTERCARD CREDIT CARD |
| Infinite P/Infinite/Infinite Doctor's Edition | Emirates World Elite |
| AirAsia Gold/Platinum | Emirates World |
| GSC Gold/Platinum | Emirates Platinum |
| Sutera Platinum | |
| WISE Gold | |
| Essential Gold | |
| I'm | |

5. For the avoidance of doubt, application for the Eligible Cards must be completed via this Campaign's promotion link within the Timeline stated in the Qualifying Criteria 1 above and the Eligible Cards applied for must be approved within the Timeline stated in the Qualifying Criteria 2 above.
6. In respect of the Qualifying Criteria 3, Cardholders must perform at least one (1) **Eligible Transactions** as shown in Table 3 below using the new Eligible Card within sixty (60) days from the Eligible Card approval date to be eligible for the Reward.

Table 3: Eligible Transactions for the Campaign

| Eligible Transactions |
|--|
| Eligible retail transactions: |
| (i) Both offline and online transactions |
| (ii) E-wallet Top-ups |
| (iii) Both local and overseas transactions |
| (iv) Standing instructions |

7. For the avoidance of doubt, the Eligible Transactions shall exclude the following Non-Eligible Transactions:
 - (i) Cash withdrawal in any method (i.e., Automated Teller Machine, over-the-counter, quasi cash, cash advance, etc.)
 - (ii) Portfolio products such as Balance Transfer, Quick Cash One-Time Fee, Quick Cash Monthly Interest and Flexi Payment Plan
 - (iii) Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions
 - (iv) 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.

Any Non- Eligible Transactions performed using the Eligible Cards will not be eligible for the Reward.

8. The Eligible Transaction made by Supplementary Credit Cardholder(s) under the same Principal Credit Cardholder's account(s) in accordance with the requirements set out in Table 1 above will also be included in the computation of the Principal Credit Cardholder's eligibility for the Reward.
9. Cardholders shall be responsible to check and ensure their respective telecommunication service providers are able to support the receiving of SMS from 68899 or Hong Leong Connect App Push Notification under this Campaign.

CAMPAIGN FULFILMENT

10. Cardholders who have performed and fulfilled all the Qualifying Criteria as set out in Table 1 above (“**Winners**”) will receive the Reward on a first come, first served basis. .
11. Each Winner is entitled to receive only one (1) Reward under this Campaign regardless of the number of applications submitted for the Eligible Cards.
12. The total SST Rebate Pool for this Campaign is capped at Ringgit Malaysia Eight Thousand (RM8,000) only throughout the Campaign Period. HLB has no obligation to inform the Cardholders should the SST Rebate allocation reach its limit.
13. The SST Rebate shall be credited into the Winners’ principal Card accounts latest by 31 October 2022. Winners will NOT be notified when and/or after the SST Rebate has been successfully credited.
14. At the time of rewarding the SST Rebate, all the Card accounts of the Winners must be valid, in good standing and must not be in breach of any of the T&Cs of the Campaign and HLB’s General Terms and Conditions of the Cardholder Agreement up to the Campaign Period and up to the point the SST Rebate is credited, failing which the Winners will be disqualified automatically.
15. The SST Rebate will be credited based on transaction date and/or time (Malaysian date and/or time) captured in HLB’s record on a first come, first served basis. In the event there are multiple Cardholders who fulfil all three (3) Qualifying Criteria at the same date and/or time, the SST Rebate will be awarded to the Winner with the highest Eligible Transaction amount captured in HLB’s system.
16. Cardholders will NOT be notified directly via SMS or any other communication channels whether they are successfully qualified for the Reward. Cardholders who do not receive the Reward by 31 October 2022 are deemed not qualified for the Reward.

GENERAL

17. By participating in this Campaign, the Cardholders:
 - (a) agree that they have read, understood and agree to be bound by the T&Cs herein and HLB’s General Terms and Conditions of the Cardholder Agreement available at HLB’s website at www.hlb.com.my (“**HLB’s Website**”);
 - (b) agree that all records of the Eligible Transactions captured by HLB’s system for the purpose of this Campaign are final;
 - (c) agree that HLB’s decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Cardholders;
 - (d) agree that any reversal of transactions shall be excluded from the Eligible Transaction;
 - (e) agree that the Reward are non-transferable to any third party and non-exchangeable for up-front credit, cheque or benefit-in-kind;
 - (f) agree to access HLB’s Website at regular intervals to view the T&Cs of this Campaign to ensure that they keep up-to-date with any changes or variations to the T&Cs;
 - (g) authorise HLB to disclose their personal data i.e., contact numbers and/or email addresses to authorised 3rd party vendor, Infobip Asia Pacific Sdn Bhd (898379-U) and/or M3 Technologies (ASIA) Berhad (199901007872(482772-D)) as HLB deems fit for sending SMS for the purpose of this Campaign; and
 - (h) agree to be liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to their participation in this Campaign.

18. HLB reserves the right to:
 - (a) disqualify any Cardholders who have performed the Eligible Transaction 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 Cardholders;
 - (b) forfeit and/or claw back the Reward where there is reversal of the Eligible Transaction, as applicable, or termination of the Eligible Cards during the Campaign Period and/or at the point of awarding the Reward or non-compliance to the T&Cs herein; and
 - (c) add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Campaign, by way of stating in T&Cs or in any other methods which HLB deems practical, in order to give a prior notice to the Cardholders.
19. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of transactions by Visa International Incorporated, MasterCard Worldwide, Merchant establishments, or any party in which may result in the Cardholders being omitted from this Campaign.
20. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Cardholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
21. In addition to the terms stipulated above, Cardholders agree that HLB's General Terms and Conditions of the Cardholder Agreement shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and HLB's General Terms and Conditions of the Cardholder Agreement, the specific terms in this T&Cs shall prevail to the extent of such discrepancies.
22. 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, the final terms and conditions on HLB's Website shall prevail.

If you have any enquiries regarding the terms and conditions, please email us at hlonline@hlbb.hongleong.com.my.