

HLB CREDIT CARD EXCLUSIVE “APPLY & GET RM100 CASHBACK” CAMPAIGN
(Last updated on 23 June 2022)

CAMPAIGN PERIOD

24 JUNE 2022 – 15 JULY 2022

STEPS TO EARN RM100 CASHBACK

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/addcard 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 60 days from your new HLB credit card approval date

CASHBACK POOL

Cashback Pool (24 June 2022 – 15 July 2022)
RM30,000

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

HLB CREDIT CARD EXCLUSIVE “APPLY & GET RM100 CASHBACK” CAMPAIGN
Last updated on 23 June 2022

CAMPAIGN PERIOD

The Hong Leong Bank Berhad’s (193401000023 (97141-X)) (“HLB”) “**APPLY & GET RM100 CASHBACK” 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 HLB Credit Cardholders who have received the invitation via Short Message Service (“**SMS**”), email or Hong Leong Connect App Push Notification (“**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 Cards (“**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 Ringgit Malaysia One Hundred (RM100) Cashback Reward.

Table 1: Qualifying Criteria

Qualifying Criteria		Timeline	Cashback 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 provided below: www.hlb.com.my/addcard	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	RM100

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 Cashback 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) will also be included in the computation of the Principal Credit Cardholder's eligibility for the Cashback 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 the requirements set out in Table 1 above will receive the Cashback Reward on a first come, first served basis (“**Winners**”).
11. Each Winner is entitled to receive only one (1) Cashback Reward under this Campaign regardless of the number of applications submitted for the Eligible Cards.
12. The total Cashback Reward Pool for this Campaign is capped at Ringgit Malaysia Thirty Thousand (RM30,000) only throughout the Campaign Period. HLB has no obligation to inform the Cardholders should the Cashback Reward allocation reach its limit.
13. The Cashback Reward shall be credited into the Winners’ principal Card accounts latest by 31 October 2022. Winners will NOT be notified when and/or after the Cashback Reward has been successfully credited.
14. At the time of rewarding the Cashback Reward, 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 Cashback Reward is credited, failing which the Winners will be disqualified automatically.
15. The Cashback Reward 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 Cashback Reward 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 Cashback Reward. Cardholders who do not receive the Cashback Reward by 31 October 2022 are deemed not qualified for the Cashback 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 Transactions;
 - (e) agree that the Cashback Reward is 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 address 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 Transactions 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 Cashback Reward where there is reversal of the Eligible Transactions, as applicable, or termination of the Eligible Cards during the Campaign Period and/or at the point of awarding the Cashback 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, the 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.