

HLB CARDS: SHOP, DINE, TRAVEL AND BE REWARDED PROMOTION

Last updated on 29 October 2025

PROMOTION PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") "**HLB Visa Credit Card: Shop, Dine, Travel and Reload Promotion**" ("**Promotion**") commences on 30 October 2025 and ends on 17 December 2025, both dates inclusive ("**Promotion Period**"), unless notified otherwise.

TERMS & CONDITIONS

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

PROMOTION ELIGIBILITY

1. The Promotion is open to **selected** existing Malaysian and non-Malaysian individual principal HLB Visa credit cardholders only ("**Cardholders**") who receive an invitation via In-App Push Notification ("**IAP**") and/or Electronic Direct Mail ("**eDM**") ("**Promotion Invitation**") from HLB during the Promotion Period to participate in the Promotion. The selection of the Cardholders is at the sole discretion of HLB.
2. The following Cardholders shall not be eligible for this Promotion:
 - (a) Cardholders whose HLB Visa Credit Cards ("**Card**") are NOT issued in Malaysia;
 - (b) Cardholders whose Card accounts are NOT in good standing, inactive, or who are in breach of any of HLB's General Terms and Conditions of the Cardholder Agreement and the specific Terms and Conditions in relation to the Card at any time during the Promotion Period;
 - (c) Cardholders whose Card accounts are invalid or cancelled at any time during the Promotion Period;
 - (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
 - (e) Cardholders who have been declared bankrupt/insolvent (pursuant to a petition either by banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the Promotion Period.

PROMOTION MECHANICS

3. To participate in this Promotion, Cardholders must use their Cards to perform the Eligible Transactions (as defined under Clauses 6 and 9 below) and fulfil the following **Qualifying Criteria** to be in the running to win the **Promotion Prize** as listed in Table 1 below:

Table 1

Qualifying Criteria	Eligible Spend Category	Promotion Prize	Number of winners per Promotion Spend Week
---------------------	-------------------------	-----------------	--

("Weekly Winners")				
(A)	Accumulate a minimum spend of Ringgit Malaysia Three Thousand (RM3,000) on Eligible Transactions using their Cards within a Promotion Spend Week (as defined in Table 2 below).	Travel, Hotel, and Airlines Spend	Cashback of Ringgit Malaysia One Hundred Eighty (RM180)	Fifty (50)
(B)	Accumulate a minimum spend of Ringgit Malaysia Seven Hundred (RM700) on Eligible Transactions using their Cards within a Promotion Spend Week (as defined in Table 2 below).	Shopping, Groceries & Home Improvement	Cashback of Ringgit Malaysia Seventy (RM70)	Fifty (50)
(C)	Accumulate a minimum spend of Ringgit Malaysia Three Hundred Fifty (RM350) on Eligible Transactions using their Cards	Dining	Cashback of Ringgit Malaysia Thirty Eight (RM38)	Fifty (50)
(D)	Accumulate a minimum spend of Ringgit Malaysia Five Hundred (RM500) on Eligible Transactions using their Cards within a Promotion Spend Week (as defined in Table 2 below).	Healthcare & Pharmacy	Cashback of Ringgit Malaysia Fifty (RM50)	Fifty (50)
(E)	Accumulate a minimum spend of Ringgit Malaysia One Thousand (RM1,000) on Eligible Transactions using their Cards within a Promotion Spend Week (as defined in Table 2 below).	E-Wallet Reload	Cashback of Ringgit Malaysia Ninety (RM90)	Fifty (50)

Table 2

Promotion Spend Week	Date
1	30 October – 5 November 2025
2	6 – 12 November 2025
3	13 – 19 November 2025
4	20 – 26 November 2025
5	27 November – 3 December 2025

6	4 – 10 December 2025
7	11 – 17 December 2025

4. Cardholders who fulfil the Qualifying Criteria during the Promotion Period (“**Eligible Cardholders**”) will be eligible to win up to a maximum of one (1) Promotion Prize per Eligible Spend Category in a Promotion Spend Week on a first come, first served basis premised on the earliest date which an Eligible Cardholder fulfils the Qualifying Criteria in a Promotion Spend Week. An Eligible Cardholder may only win up to a total Cashback of Ringgit Malaysia Four Hundred Twenty Eight (RM428) throughout the Promotion Period.

For the avoidance of doubt, in the event of a tie (i.e. where there is more than **one (1)** Eligible Customer who have fulfilled the Qualifying Criteria on the same date during the Promotion Spend Week and would have been the Weekly Winner if not for the tie), the Promotion Prize will be awarded to Eligible Cardholders in the sequence based on the following hierarchy of criteria (“**Tie-Breaker**”) as set out in Table 3 below:

Table 3

Priority	Tie Breaker Criteria
1	The Promotion Prize will be awarded to the Eligible Cardholder who fulfils the Qualifying Criteria on an earlier date of the Promotion Spend Week.
2	If there is a tie in Priority (1) (i.e. same date), the Promotion Prize will be awarded to the Eligible Cardholder with the highest amount spent on the Eligible Transactions performed in the Promotion Spend Week.
3	If there is a tie in Priority (2) (i.e. same amount), the Promotion Prize will be awarded to the Eligible Cardholder with the highest transaction counts based on the Eligible Transactions performed in the Promotion Spend Week.

5. No registration is required for participation in this Promotion as this Promotion is on a selection only basis. Eligible Cardholder’s Eligible Transactions shall be automatically tracked by HLB for the selection of Weekly Winners of the Promotion Prize.
6. Eligible Transactions INCLUDE online and retail purchases transacted locally and internationally during the Promotion Period under the Merchant Category Code (“**MCC**”) as specified in Table 4 below:

Table 4

Eligible Spend Category	Eligible Merchant Category Codes (“MCC”)
Travel, Hotel & Airlines	3000 – 3308, 3351- 3355, 3357, 3359 - 3362, 3364, 3366, 3368, 3370, 3374, 3376, 3380 - 3381, 3385 – 3391, 3393, 3395 – 3396, 3398, 3400, 3405, 3409, 3412, 3414, 3420, 3421, 3423, 3425, 3427 – 3439, 3441, 3501 – 3838, 4511, 4722, 4723, 7011, 7512, 7513, 7519

Shopping, Groceries & Home Improvement	4468, 4816, 5044, 5045, 5094, 5192, 5193, 5198, 5200, 5211, 5231, 5251, 5261, 5262, 5271, 5309, 5310, 5311, 5331, 5399, 5411, 5422, 5441, 5451, 5462, 5499, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697, 5698, 5699, 5712 – 5714, 5718, 5719, 5722, 5732 – 5735, 5815 – 5818, 5921, 5931 – 5933, 5935, 5937, 5940 – 5950, 5970 – 5973, 5975 – 5977, 5992 – 5999, 7230, 7296, 7298, 7622, 7631, 7641, 8044
Dining	5811, 5812, 5813, 5814
Healthcare & Pharmacy	742, 4119, 5047, 5122, 5912, 7277, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8082, 8099
E-Wallet Reload	6540

7. Eligible Transactions made in currencies other than Ringgit Malaysia (“**RM**”) will be converted to and computed in RM based on the conversion rate determined by HLB at the time of transaction.
8. Eligible Transactions made by supplementary credit cardholder(s) will also be included in the computation of the Eligible Cardholder’s eligibility for the Promotion Prize.
9. Eligible Transactions shall further **EXCLUDE** the following:
 - (a) purchases involving any portfolio products such as Balance Transfer (BT), Quick Cash (QC) and Flexi Payment Plan (FPP);
 - (b) refunded, disputed, unsuccessful, reversed, unauthorised, fraudulent or unlawful transactions; and/or
 - (c) 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.
10. HLB hereby reserves its right to claw back the Promotion Prize granted in the event of Clause 9(b) above and in the event of non-compliance with the terms and conditions set forth herein. In such circumstances, among others, as specified under Clause 9(b) above, the Cardholder shall have no claim, demand, or recourse whatsoever against HLB and HLB shall not be held liable for any loss or damage suffered by the Cardholder arising therefrom.
11. HLB does not have any obligation to inform the Cardholders in the event the number of Weekly Winners allocated as set out in Table 1 above for the Promotion Prize has been reached.
12. Eligible Cardholders shall be responsible to check and ensure their respective telecommunication service providers or any network providers are able to support the receipt of the Promotion Invitation under this Promotion. HLB shall not be held responsible if the Eligible Cardholders did not receive the Promotion Invitation.

PROMOTION FULFILMENT

13. The Promotion Prize will be credited to the Weekly Winner's Card account within sixty (60) days from the end of Promotion Period ("**Reward Period**"). At the time of rewarding the Promotion Prize, the Card account of the Weekly Winners must be valid and/or active, in good standing and must not be in breach of any of these T&Cs, HLB's General Terms and Conditions of the Cardholder Agreement and the specific Terms and Condition in relation to the Card during the Promotion Period and up to the Reward Period, failing which the Weekly Winners will be disqualified automatically.
14. Weekly Winners will be notified by HLB by way of notification via IAP or eDM within five (5) days after HLB has credited the Promotion Prize to the Monthly Winners' Card accounts.
15. It is essentially the obligation of the Monthly Winners to inform HLB before 31 January 2026 in the event of non-receipt of the Promotion Prize, failing which the Monthly Winners are deemed to have received the Promotion Prize and any complaints of non-receipt thereof shall not be entertained by HLB and HLB shall be under no obligation to provide replacements, compensation, or further correspondence thereafter.
16. Eligible Transactions must be posted during and within the Promotion Period. Any Eligible Transactions posted after the Promotion Period will not be considered as fulfilment of the Qualifying Criteria as set out in Table 1 above.
17. The Promotion Prize is neither transferable to any third party nor exchangeable for any credit, cheque, cash or benefit-in-kind. HLB reserves the right to replace the Promotion Prize with any other item(s) of equal value at its discretion due to the unavailability of the Promotion Prize or due to unforeseen circumstances beyond HLB's control.

GENERAL

18. By participating in the Promotion, the Cardholders:
 - (a) confirm that they have read, understood and agreed to be bound by the T&Cs herein, HLB's General Terms and Conditions of the Cardholder Agreement and the specific Terms and Condition in relation to the Card 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 Promotion are accurate and final;
 - (c) agree that HLB's decision on all matters relating to this Promotion shall be final, conclusive and binding on all the Cardholders;
 - (d) agree that the Promotion Prize is non-transferable to any third party and non-exchangeable for any cash, credit, cheque or in kind;
 - (e) agree to access HLB's Website at regular intervals to view these T&Cs of this Promotion to ensure they keep up-to-date with any changes or variations to these T&Cs;
 - (f) agree to authorise HLB to disclose their personal data i.e., contact numbers and email addresses to its authorised 3rd party vendor, Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or DCATALYST Sdn Bhd (200801017996 (819292-U)) for the purpose of sending the Promotion Invitation under the Promotion; and

- (g) 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 the Promotion.
19. HLB reserves the right to:
- (a) disqualify any Eligible 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 Eligible Cardholders;
 - (b) forfeit and/or claw back the Promotion Prize where there is reversal of the Eligible Transactions or termination of the Cards or non-compliance to the T&Cs herein during the Promotion Period and/or at the point of awarding the Promotion Prize; and
 - (c) add, delete or amend the T&Cs herein, wholly or in part, or to terminate the Promotion, 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.
20. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the Eligible Transactions by Visa International Incorporated, Merchant establishments, or any party in which may result in the Eligible Cardholders being omitted from the Promotion.
21. 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.
22. In addition to the terms stipulated above, Cardholders agree that HLB's General Terms and Conditions of the Cardholder Agreement and the specific Terms and Condition in relation to the Card shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between the T&Cs herein and HLB's General Terms and Conditions of the Cardholder Agreement or the specific Terms and Condition in relation to the Card, the specific terms in these T&Cs shall prevail to the extent of such discrepancies.
23. 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 the Promotion, the final terms and conditions on HLB's Website shall prevail.

If you have any enquiries regarding these T&Cs and/or require a copy of the Bahasa Malaysia version, please email us at hlonline@hlbb.hongleong.com.my.

Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat dan/atau memerlukan Salinan terma dan syarat dalam versi Bahasa Malaysia, sila e-mel kami di hlonline@hlbb.hongleong.com.my.