

Credit Cards Acquisition Campaign – Chinese New Year 2020 Campaign

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (Company No. 193401000023 (97141-X)) ("HLB") "**Credit Card Acquisition Campaign**" ("**Campaign**") commences on **8 January 2020** at 00:00:00 hours (12:00 a.m.) and ends on **18 February 2020** at 23:59:59 hours (11:59 p.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 existing-to-bank but new-to-card customers who have applied for the Eligible Cards: (i) set out in Table 1 below; (ii) in accordance with Option 1 or Option 2 set out in Table 2 below; and (iii) which are successfully approved latest by 31 March 2020 ("**Eligible Customers**"). "**Existing-to-bank but new-to-card customers**" are customers who have any consumer products with HLB and/or Hong Leong Islamic Bank ("**HLISB**") except for HLB credit cards prior to the Campaign Period.

Table 1

Eligible Cards	
Visa	MasterCard
Infinite 	Platinum Business
Infinite	The Store Gold/Platinum
Infinite Doctor's Edition	Pacific Gold/Platinum
AirAsia Gold/Platinum	Emirates Elite/World/Platinum
GSC Gold/Platinum	GSC Gold/Platinum
Sutera Platinum	Sutera Platinum
Gold	Gold
Essential	I'm
WISE Gold	

Table 2

Option 1	Option 2
a) Apply for any one (1) of the Eligible Cards via HLB's website at www.hlb.com.my (" HLB's Website ") or Hong Leong Connect Online Banking (" Connect ") by completing an online HLB credit card application form and uploading all the required supporting documents to HLB. For the avoidance of doubt, the online HLB credit card application	a) Apply for any two (2) of the Eligible Cards as Principal Credit Cards; OR b) Apply for any one (1) of the Eligible Cards as a Principal Credit Card AND apply for one (1) Supplementary Credit Card to the said Principal Credit Card. c) For Option 2, Eligible Customers must apply for the Eligible Cards via HLB Direct Sales

<p>form must be accessed via HLB's Website or Connect only.</p> <p>b) In order for the Eligible Customers to apply for the Eligible Cards via Connect, Eligible Customers must be/become a registered user of Connect ("Connect User").</p>	<p>and/or HLB Branches by completing a physical HLB credit card application form and submitting all required supporting documents to HLB Direct Sales and/or HLB Branches.</p> <p>d) Both Eligible Cards must be approved in order for the Eligible Customers to be eligible to participate in this Campaign.</p>
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2. The following shall not be considered as the Eligible Customers:
 - (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;
 - (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 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; and
 - (e) Eligible Cardholders whose Eligible Cards are approved before the Campaign Period.

3. The Eligible Customers shall provide their latest and accurate information (including but not limited to, correspondence address and contact information) to HLB in their Eligible Card application and it is the obligation of the Eligible Customers to contact HLB in the event of non-receipt of the approved Eligible Card(s) within forty-five (45) days from the date of application, failing which the Eligible Customers are deemed to have received the Eligible Cards and HLB shall not be responsible in the event that the Eligible Customers are unable to participate in this Campaign for any reason whatsoever.

CAMPAIGN MECHANICS

4. The Eligible Customers must activate the Eligible Cards within thirty (30) days from the approval date of the Eligible Cards. Thereafter, the Eligible Customers shall perform any Retail Spend (as defined under Clause 11 below) using the Eligible Cards on the weekends falling within thirty (30) days from the card activation date ("**Cashback Weekends**") to be entitled to fifty percent (50%) cashback on the Retail Spend ("**Cashback**"), subject to the terms and conditions herein.

5. The Eligible Customers entitled to the Cashback ("**Entitled Customers**") will be notified by HLB by way of posting the list of Entitled Customers (Principal credit cardholders' name and masked credit card number) on HLB's Website on monthly basis ("**Notification**").

6. The Cashback for each Entitled Customer is capped at Ringgit Malaysia Ninety Seven (RM97) per Cashback Weekend and Ringgit Malaysia Three Hundred and Eighty Eight (RM388) in total for all of the Cashback Weekends. The total Cashback allocation for this Campaign is capped at Ringgit

Malaysia Five Hundred Thousand (RM500,000) on a first-come, first-served basis. An illustration of the Campaign mechanics is as per Table 3 below:

Table 3

Illustration of Campaign Mechanics			
Activation Date	Weekend Retail Spend	Cashback	Notification at HLB's Website
18 Jan 2020	a. 18 & 19 Jan'20: RM250 b. 25 & 26 Jan'20: RM100 c. 1 & 2 Feb'20: RM300 d. 8 & 9 Feb'20: RM1,000 e. 15 & 16 Feb'20: RM50	a. RM97 b. RM50 c. RM97 d. RM97 e. RM25 Total: RM366	April 2020
5 Feb 2020	a. 8 & 9 Feb'20: RM800 b. 15 & 16 Feb'20: RM250 c. 22 & 23 Feb'20: RM200 d. 1 & 2 Mar'20: RM194	a. RM97 b. RM97 c. RM97 d. RM97 Total: RM388	May 2020
3 Mar 2020	a. 8 & 9 Mar'20: RM0 b. 15 & 16 Mar'20: RM120 c. 22 & 23 Mar'20: RM300 d. 29 & 30 Mar'20: RM50	a. RM0 b. RM60 c. RM97 d. RM25 Total: RM182	June 2020

7. The Cashback shall be credited to the Entitled Customers' account within three (3) months from the Eligible Card's activation date.
8. HLB does not have any obligation to inform the Eligible Customers in the event the Cashback allocated has reached the maximum allocation of Ringgit Malaysia Five Hundred Thousand (RM500,000) before the end of the Campaign Period.
9. For the avoidance of doubt, only Principal Eligible Card Cardholders are entitled to the Cashback. Supplementary Cardholders shall not be entitled for the Cashback.
10. Where the Eligible Customers have to more than one (1) Eligible Cards, the Cashback will be credited to the Eligible Customers' account with the most transactions.

GENERAL

11. "**Retail Spend**" refers to retail and online purchases (including standing instructions and Instalment Payment Plan (IPP) transacted locally and internationally. Retail Spend excludes the following:
 - (a) cash withdrawal in any method (i.e. Automated Teller Machine, over-the-counter, quasi cash, etc.);
 - (b) portfolio products such as Balance Transfer (BT), Call-For-Cash Plus (CFC Plus), Call-For-Cash (CFC) and Flexi Payment Plan (FPP);

- (c) refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
- (d) 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.

12. “Weekend” refers to Saturdays and Sundays.

13. By participating in this Campaign, the Eligible Customers:

- (a) agree that they have read, understood and agree to be bound by the T&Cs herein and the General Terms and Conditions of the Credit Cardholder Agreement available at HLB’s 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 (including but not limited to the determining whether the transaction(s) performed by the Entitled Customer is a Retail Spend). No appeal and/or further correspondence will be entertained;
- (d) agree that any reversal of transactions shall be excluded;
- (e) agree that the Cashback is non-transferable to any third party and non-exchangeable for in kind.
- (f) agree to access the HLB’s Website at regular intervals to view the T&Cs 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 notified of their entitlement to the Cashback;
- (g) consent and authorise HLB to disclose or publish their names, credit card numbers (in masked form) and/or Cashback amount on HLB’s Website.

14. HLB reserves the right to:

- (a) reject at its sole and absolute discretion any Eligible Card application submitted without assigning any reason thereof;
- (b) disqualify any Eligible Customers at its sole and absolute discretion from participating in this Campaign for any reason whatsoever as HLB may in its absolute discretion deem fit. In particular, HLB shall have the absolute right to disqualify Eligible Customers who have performed Retail Spend 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 Customers and HLB’s decision in this matter shall be final and conclusive on all Eligible Customers;
- (c) forfeit and/or claw back the Cashback 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 Cashback or non-compliance to the T&Cs herein;
- (d) change the Cashback amounts or replace the Cashback herein with an alternative reward of similar value at its absolute discretion, by way of posting on HLB’s Website or in any other manner which HLB deems practical; and
- (e) 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.

15. 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 Eligible Customers being omitted or disqualified from this Campaign.
16. Eligible Customers' 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 Cashback are rewarded.
17. In addition to the terms stipulated above, Eligible Customers 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.
18. 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 T&Cs on HLB's Website shall prevail.
19. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
20. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.