

## 2020 CNY CREDIT CARD USAGE CAMPAIGN

### CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") "**2020 CNY CREDIT CARD USAGE CAMPAIGN**" ("**Campaign**") commences on **8 January 2020** at 00:00:00 hours (12:00 a.m.) and ends on **29 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**"):

### ELIGIBILITY

1. The Campaign is open to all HLB Principal or Supplementary Credit Cardholders ("**Eligible Cardholders**"). For the avoidance of doubt, HLB Principal and Supplementary Credit Cards will be referred as "**HLB Card(s)**".
2. Eligible Cardholders shall exclude the following persons:
  - (a) HLB Debit or Debit/-i Cardholders;
  - (b) HLB Cardholders who possess HLB Card(s) which are NOT issued in Malaysia;
  - (c) HLB Cardholders whose HLB Cards account(s) are NOT in good standing, inactive, tagged to a closed or inactive HLB Current Account or Savings Account ("**CASA**") or who are in breach of any terms and conditions of HLB governing the Credit and/or Debit Card account(s) and/or CASA at any time during the Promotion Period;
  - (d) HLB Cardholders whose HLB Cards account(s) are believed to be operated fraudulently, unlawfully and/or whose HLB Card(s) are invalid or cancelled within the HLB's definition at any time during the Campaign Period until the end of fulfilment; and/or
  - (e) HLB 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/HLISB 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. The Eligible Cardholders shall be entitled to Ringgit Malaysia Eight (RM8) cash back ("**Cash Back**") for every minimum Dining Spend<sup>1</sup> of Ringgit Malaysia One Hundred (RM100) in a single receipt, subject to the terms and conditions herein.
4. The Eligible Cardholders shall also stand a chance to win the Campaign Prizes set out in Table 1 below with every Retail Spend<sup>2</sup> (as defined under Clause 8 below) of a minimum of Ringgit Malaysia One Hundred (RM100), subject to the terms and conditions herein.

Table 1

Tier	Spend Category	Participation Criteria	Campaign Prizes/Cash Back	Total Prize Allocation																
1.	Dining Spend made in dining outlets under Merchant Category Code (MCC): 5811, 5812 and 5814	Every RM100 and above spend on dining outlets during Campaign Period	RM8 Cash Back (“Cash Back”) capped at RM48 per cardholder card account	RM800,000																
2.	<table border="1"> <thead> <tr> <th colspan="2" rowspan="2">Card Type</th> <th colspan="2">Every RM100 Retail Spend via</th> </tr> <tr> <th>E-commerce/Contactless/Overseas<sup>3</sup></th> <th>Other payment method</th> </tr> </thead> <tbody> <tr> <td rowspan="2">HLB Visa Cards</td> <td>AirAsia Cards</td> <td>15 entries</td> <td>15 entries</td> </tr> <tr> <td>Other Visa Cards</td> <td>10 entries</td> <td>1 entry</td> </tr> <tr> <td colspan="2">HLB Mastercard Card</td> <td>1 entry</td> <td>1 entry</td> </tr> </tbody> </table>	Card Type		Every RM100 Retail Spend via		E-commerce/Contactless/Overseas <sup>3</sup>	Other payment method	HLB Visa Cards	AirAsia Cards	15 entries	15 entries	Other Visa Cards	10 entries	1 entry	HLB Mastercard Card		1 entry	1 entry	<p>Stand a chance to win the following Campaign Prizes:</p> <ol style="list-style-type: none"> <li>I. 12 x Travel Package for 2 to Taiwan (“First Prize”)</li> <li>II. 5000 x RM50 Agoda e-voucher (“Consolation Prize”)</li> </ol> <p>Eligible Cardholders who spend with HLB Visa Cards shall also stand a chance to win the following Campaign Prize:</p> <p>1 x 4D3N Olympic Games Tokyo 2020 for 2 (“Visa Exclusive Prize”).</p>	
Card Type				Every RM100 Retail Spend via																
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HLB Visa Cards	AirAsia Cards	15 entries	15 entries																	
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HLB Mastercard Card		1 entry	1 entry																	

5. The Dining Spend made by Supplementary Credit Cardholder(s) under the same Principal Credit Cardholder’s HLB Cards account(s) will also be included in computation of the Principal Credit Cardholder’s eligibility for the Cash Back.

6. **“Dining Spend”** means any transaction made in Ringgit Malaysia (RM) and/or other currencies using physical Card(s) presented at dining outlets under Merchant Category Code (“MCC”): 5811, 5812 and 5814 with transaction performed at the merchant’s terminal and charged to HLB Cards.

MCC	Description
5811	Caterers
5812	Eating Places and Restaurants
5814	Fast Food Restaurants

7. For the purpose of Tier 1, the assignment of MCC for the merchant is performed by the respective merchant’s acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct MCC. In the event that, due to the incorrect assignment of MCC that the Dining Spend is not captured by the HLB during fulfilment and the Cash Back is not credited to your card account, you may contact HLB and provide the Dining Spend receipt within the Campaign Period to request for an investigation and rectification.
8. <sup>2</sup>“**Retail Spend**” means retail purchases transacted in Ringgit Malaysia (RM) and/or other currencies made either via e-commerce, contactless or other payment methods, i.e. Pin & Pay, mobile order telephone order (MOTO) at the relevant retail outlets which have been successfully charged to HLB Card(s). Retail Spend made in currencies other than RM will be converted to and computed in RM based on the conversion rate determined by Visa and/or Mastercard at the time of transaction.
9. <sup>3</sup>“**Overseas**” spend means retail purchases transacted in currencies other than RM, including Dynamic Currency Conversion (“**DCC**”) under both online and point-of-sale (card presence) at the relevant retail outlets which have been successfully charged to HLB Card(s). For the avoidance of doubt, DCC refers to the process in which the amount of the transaction is converted by the merchant to the currency of the payment card’s country of issue at the point of sale.

Table 2: Illustration of the participation entries

Table 2

HLB Card	Transaction amount	Method/Channels	Entry
Visa Essential	RM100	E-commerce	10
Mastercard	RM100	E-commerce	1
Visa AirAsia	RM200	Contactless	30
Visa Sutera	RM350	Overseas	30
Visa AirAsia	RM120	Pin & Pay	15
Mastercard	RM170	Pin & Pay	1

10. For the avoidance of doubt, Retail Spend shall **EXCLUDE** the following:
  - a) Any retail spend by recurring payment or auto-billing;
  - b) Cash withdrawal in any method (i.e. Automated Teller Machine, over-the-counter, quasi cash, etc.);
  - c) Portfolio products such as Balance Transfer (BT), Call-For-Cash Plus (CFC Plus), Call-For-Cash (CFC) and Flexi Payment Plan (FPP);
  - d) Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
  - e) 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.

11. All employees of Hong Leong, Hong Leong's partners, its representatives or its agents (including vendors, suppliers, advertising and promotion agencies) with direct involvement with the Campaign will NOT be eligible to win the prizes for Tier 2.

#### **CAMPAIGN FULFILMENT**

12. Entitled Cardholders selection for Cash Back :

- a) Eligible Cardholders who have fulfilled the Tier 1 criteria ("**Entitled Cardholders**") will receive the Cash Back.
- b) Each Entitled Cardholder is eligible to a maximum of six (6) times Cash Back, capped at Ringgit Malaysia Forty Eight (RM48) per Entitled Cardholder throughout the Campaign Period, on a first-come, first-served basis.
- c) The total Cash Back allocation is capped at Ringgit Malaysia Eight Hundred Thousand (RM800,000) throughout the Campaign Period. HLB has no obligation to inform the Entitled Cardholders should the Cash Back allocation reach its limit.
- d) The Cash Back shall be credited into the Entitled Cardholders account within eight (8) weeks after the end of the Campaign Period. At the time of crediting the Cash Back, the Card account of the Entitled Cardholders must be valid/active, in good standing and must not be in breach of any of the T&Cs of the Campaign and/or HLB Cardholder Agreement, failing which the Entitled Cardholders will be disqualified automatically without prior notice.
- e) It is the obligation of the Entitled Cardholders to inform HLB in writing in the event of non-receipt of the Cash Back by 30 April 2020, failing which the Campaign Winners are deemed to have received the Cash Back and any appeal/request for the reimbursement of the Cash Back shall not be entertained.

13. Campaign Prizes Winners selection:

- a) By the end of the Campaign Period, HLB's automated system will generate a list of six thousand (6,000) Eligible Cardholders on a random basis who have fulfilled the criteria under Tier 2 ("**Potential Winners**").
- b) An SMS with one (1) question will be sent to each Potential Winner within eight (8) weeks after the end of the Campaign Period. The Potential Winner will be required to reply to the said SMS using the same mobile number which the SMS was sent to, with the correct answer. The deadline to answer the question shall be specified in the SMS.
- c) For the avoidance of doubt, the standard telecommunications charges for the SMS reply shall be borne by the Potential Winners.
- d) It is the obligation of the Potential Winners to provide their latest and valid telephone numbers to HLB and HLB shall not be responsible in the event HLB is unable to reach the Potential Winners for any reasons whatsoever.
- e) The first (1<sup>st</sup>) Potential Winner who replies with the correct answer in the fastest time within the deadline AND whose Retail Spend was made with a HLB Visa Card will be declared as the winner of the Visa Exclusive Prize ("**Visa Exclusive Prize Winner**").
- f) The first twelve (12) Potential Winners (excluding the Visa Exclusive Prize Winner) who reply with the correct answers within the deadline will be declared the winners of the First Prize ("**First Prize Winner**"). For the avoidance of doubt, each Eligible Cardholder shall be entitled to only one (1) Campaign Prize in this Campaign.
- g) The subsequent first five thousand (5,000) Potential Winners who reply with the correct answers within the deadline will be declared as winners of the Consolation Prizes ("**Consolation Prize Winners**").

- h) In the event the Potential Winner does not answer correctly or does not reply within the given deadline, he/she will be disqualified or eliminated from standing a chance to win the Campaign Prizes.
- i) The Visa Exclusive Prize Winners, First Prize Winners and Consolations Prize Winners shall collectively be referred to as the “**Campaign Prize Winners**”.
- j) Announcement of the Visa Exclusive Prize Winners and First Prize Winners (e.g. Name and masked MyKad/passport number) will be made on the HLB’s website at [www.hlb.com.my](http://www.hlb.com.my) (“**HLB’s Website**”) within eight (8) weeks from the end of Campaign Period. As for Consolation Prize Winners, HLB will notify the winners via SMS.

14. Campaign Prizes fulfilment:

**(A) One (1) winner x Visa Exclusive Prize: 4D3N Olympic Games Tokyo 2020 for two (2) persons**

Travel date: 4 August 2020 – 7 August 2020

Prize inclusion

- 3 nights’ hotel accommodation (4-star) at the Intercontinental Tokyo Bay
  - Airport transfers in Tokyo
  - Daily breakfast
  - Tickets to 2 Olympic Events
  - Transportation to/from Olympic events and activities
  - Visa prepaid product – valued at \$300 USD per package
  - Guest amenity/gift – valued at \$400 USD per package
- a) The Visa Exclusive Prize Winner is entitled to nominate ONE (1) travel partner (“**Travel Partner**”) who must be at least 18 years old as at 31 July 2020 to enjoy the Visa Exclusive Prize. The Visa Exclusive Prize Winner and Travel Partner are both required to travel and attend the scheduled Olympic Games Tokyo 2020 on the predetermined dates. Should the Visa Exclusive Prize Winner and/or the Travel Partner be unable to travel on the predetermined dates for any reason whatsoever, the Visa Exclusive Prize shall be forfeited. However, the Visa Exclusive Prize Winner can enjoy the Visa Exclusive Prize without having a Travel Partner, i.e. the Visa Exclusive Prize Winner can travel to Olympic Games Tokyo 2020 on his/her own.
  - b) Issuance of flight tickets:
    - i. The Visa Exclusive Prize Winner is required to confirm his/her and the Travel Partner’s personal information within five (5) working days from the first point of contact by HLB’s representative or appointed travel agency for flight arrangement. Any request to change/replace details of the Travel Partner will not be entertained thereafter.
    - ii. The Visa Exclusive Prize Winner and the Travel Partner are required to travel together from Kuala Lumpur to Tokyo, Japan on return Economy Class tickets.
    - iii. In the event the Visa Exclusive Winners fail to comply with all the terms and conditions herein, the Visa Exclusive Prize will be forfeited without any compensation and shall be replaced with the next Potential Winner at HLB’s own discretion.
    - iv. Issuance of flight ticket is subject to the airline’s policy and any other general terms and conditions applicable to the flight tickets. Such terms and conditions are beyond HLB’s control and are determined by the airline and any queries/disputes pertaining

to the flight ticket shall be resolved between the Visa Exclusive Prize Winners and the relevant airline company without recourse to HLB.

- c) The Visa Exclusive Prize shall EXCLUDE the following:
- i. Application for visa/warrant/passport and applicable fees (if any);
  - ii. Transportation to and from Kuala Lumpur International Airport (KLIA);
  - iii. Travel insurance/Takaful;
  - iv. Additional baggage/luggage charges;
  - v. Non-program scheduled transportation, meals, events, activities and services;
  - vi. Medical treatments;
  - vii. Hotel incidentals charges (e.g. Phone charges, Wi-Fi, mini bar, laundry, room service, request for room upgrading and etc.);
  - viii. Athlete appearances (if any);
  - ix. On-site translation services; and
  - x. Any applicable taxes.
- d) HLB will NOT provide any replacement or substitute the Visa Exclusive Prize in the event:
- i. The Visa Exclusive Winner and/or the Travel Partner is unable to travel on the predetermined date and/or rejects the Visa Exclusive Prize and requests for an alternative package; or
  - ii. The Olympic Games Tokyo 2020 is changed, cancelled, rescheduled and/or postponed.
- e) HLB gives no assurance or satisfaction guarantee in regards to the Visa Exclusive Prize. HLB has no control over any arrangements and the organization of the event, program and schedules (including but not limited to flight delay or cancellation by the relevant airline company), and therefore accepts no responsibility for any change or cancellation of any event, program and schedules.

**(B) Twelve (12) winners x First Prize: 3D2N Travel Package to Taiwan for two (2) persons**

- a) The First Prizes will be pre-allocated are as per table below:

<b>3 Days 2 Nights Stay (3D2N) + Flights*</b> <i>2 winners for each location and *each winner will be given a total 70,000 AirAsia BIG Points for flights redemption</i>		
1. RSL Cold & Hot Springs Resort Suao	2. Hotel National Taichung	3. Hotel Cham Cham Tainan
4. WESTGATE Hotel Taipei	5. Holiday Garden Hotel	6. Hotel Cozzi Minsheng Taipei

Note: First Prize to be redeemed and travelled by August 2020.

- b) The First Prize shall exclude the following:
- i. Application for visa/warrant/passport and applicable fees (if any);
  - ii. Transportation to and from Kuala Lumpur International Airport (KLIA);
  - iii. Travel insurance/Takaful;
  - iv. Additional hand baggage/luggage charges;
  - v. Expenses incurred for on-site tour package, meals, shopping or activities;
  - vi. Medical treatments;

- vii. Hotel incidentals charges (e.g. Phone, Wi-Fi, mini bar, laundry, room service, request for room upgrading and etc.);
- viii. On-site translation services; and
- ix. Any applicable taxes.
- c) HLB will NOT provide any replacement or substitute the First Prizes in the event:
  - i. The First Prize Winners fail to obtain all the necessary documents to travel to abroad; or
  - ii. The First Prize Winners are unable to travel within the travel period and/or reject the First Prizes and request for alternative package/product(s).
- d) HLB gives no assurance or satisfaction guarantee with regard to the First Prize. HLB has no control over First Prize Winners arrangement on the travel (including but not limited to flight delay or cancellation by the relevant airline company), and therefore accepts no responsibility for any change or cancellation of travel.
- e) The First Prize redemption:
  - i. 3-Days 2-Nights hotel stay  
HLB will notify the First Prize Winners via email on the details of the First Prize by 30 April 2020. The First Prize Winners shall, in accordance with the instructions in the said email notification, book their hotel stay and such stay must fall within the travel period, subject to availability. The First Prize Winners are encouraged to make booking early.
  - ii. Flights  
HLB will notify the First Prize Winners via email by 30 April 2020 on the crediting of the 70,000 AirAsia BIG Points into their BIG account. The First Prize Winners shall redeem the AirAsia BIG Points to book for their flights to Taiwan and such flights must be made within the travel period, subject to availability. The First Prize Winners will be required to register for BIG member ID via [www.airasiabig.com](http://www.airasiabig.com) or AirAsia BIG Mobile app if they do not have one.

**(C) 5,000 winners x Consolation Prizes: RM50 Agoda e-vouchers**

- a) The value of the e-voucher is Ringgit Malaysia Fifty (RM50) each and shall only valid with a minimum spend of Ringgit Malaysia Five Hundred (RM500) and is only applicable to make booking of merchant hotels (prepaid only) through the dedicated landing page: **[www.agoda.com/vouchers](http://www.agoda.com/vouchers)**
- b) The validity period of the vouchers is until 31 December 2020.
- c) The e-vouchers will be given to Consolation Prize Winners via email or SMS or such other mode as HLB deems fit.
- d) It is the obligation of the Consolation Prize Winners to provide their latest and valid email address and mobile number to HLB and HLB shall not be responsible in the event HLB is unable to reach the Consolation Prize Winners for any reason whatsoever.
- e) In addition to the above, Agoda e-voucher terms and conditions shall apply.

**GENERAL**

15. By participating in this Campaign, the Eligible Cardholders:

- a. agree that they have read, understood and agreed to be bound by the T&Cs herein and the General Terms and Conditions of the Cardholder Agreement available at HLB's Website;
- b. agree that all records of transactions captured by the HLB's system within this Campaign Period are accurate and final;
- c. agree that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Eligible Cardholders. 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 and Campaign Prizes are non-transferable to any third party and non-exchangeable for cash or 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 and to follow-up with HLB if they have been shortlisted to win the Campaign Prizes;
- g. consent for HLB to disclose or publish their names, ID numbers (in masked form) and/or photo(s) on HLB's Website; and
- h. authorise and consent for HLB to disclose their personal data i.e. contact numbers to an authorised 3rd party vendor as HLB deems fit for the purpose of this Campaign.

16. HLB reserves the right to:

- a. disqualify any Eligible Cardholders at its sole & absolute discretion from participating 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 disqualify Eligible Cardholders who have performed the Retail Spend within the meaning of these T&Cs, in a manner or pattern which HLB deems to be abnormal, irregular and/or indicative of an attempt to obtain an unfair advantage over other Eligible Cardholders. HLB's decision in this matter shall be final and conclusive on all Eligible Cardholders;
- b. forfeit and/or claw back the Cash Back and/or Campaign Prizes where there is reversal of Dining Spend or Retail Spend, as applicable, or termination of the HLB Cards during the Campaign Period and/or at the point of awarding the Cash Back and/or Campaign Prizes or non-compliance to the T&Cs herein;
- c. 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 HLB's Website, or in any other methods which HLB deems practical, in order to give a prior notice to the Eligible Cardholders.

17. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the sales transactions by Visa, Mastercard, merchant establishments or any party in which may result in the Eligible Cardholders being omitted from this Campaign.

18. The Eligible 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 HLB Cardholder Agreement at the point the Cash Back and/or Campaign Prizes are rewarded.

19. 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.

20. In addition to the terms stipulated above, Eligible Cardholders agree that the General Terms and Conditions of the HLB 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 HLB Cardholder Agreement, the T&Cs herein shall prevail to the extent of such discrepancies.

21. 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 the Campaign, the final terms and conditions on HLB's Website shall prevail.