

NTC ON-GROUND 2020 CREDIT CARDS ACQUISITION CAMPAIGN

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "NTC On-Ground 2020 Credit Cards Acquisition Campaign" ("Campaign") commences on **1 July 2020** at 00:00:00 hours (12:00 a.m.) and ends on **31 August 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. This Campaign is open to New-to-Card ("NTC") HLB Principal Credit Cardholders ("NTC Principal Cardholders") who have, during the Campaign Period, applied for a minimum of two (2) of the Eligible Cards as stated in Table 1 appended below via HLB Branch and/or Direct Sales in one (1) single application to HLB and the Eligible Cards are successfully approved latest by **30 September 2020**.

Table 1: Eligible Cards for the Campaign

Eligible Cards	
VISA CREDIT CARD	MASTERCARD CREDIT CARD
Infinite P	Emirates World Elite
Infinite	Emirates World
Infinite Doctor's Edition	Emirate Platinum
AirAsia Gold/Platinum	The Store Gold/Platinum
GSC Gold/Platinum	Pacific Gold/Platinum
Sutera Platinum	Sutera Platinum
WISE Gold	Platinum Business
Essential Gold	l'm

2. For the avoidance of doubt, all the Eligible Cards must be approved and activated via Connect or Short Message Service ("SMS") within forty-five (45) days from the cards approval date in order for the NTC Principal Cardholders to be eligible to participate in this Campaign ("Eligible Cardholders").
3. NTC Principal Cardholders means new cardholders who do not hold any existing HLB Principal Credit Cards (including Mach) prior to the Campaign Period and subject to Clause 4 below.
4. The following shall not be considered as **NTC Principal Cardholders** and shall **Not** be eligible for this Campaign:
 - (i) existing Principal Cardholders of any HLB Credit Card;
 - (ii) cardholders who no longer hold any valid HLB Credit Card and/or Cardholders whose Credit card account(s) is/are delinquent;

- (iii) cardholders who cancelled their HLB Credit Cards and have reapplied for a new HLB Credit Card (including the Eligible Cards) as a Principal Cardholder within twelve (12) months from the date of such cancellation; and
- (iv) 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 Hong Leong Islamic Bank (“HLISB”) or have been declared bankrupt (pursuant to a petition by either banks or by any third party) or subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period.

CAMPAIGN MECHANICS

5. Subject to all requirements being fulfilled, the Eligible Cardholders will be entitled to enjoy the following offers:

(a) Annual Fee Waiver

- (i) The Eligible Cardholders, who have performed a minimum of one (1) retail spend for each Eligible Card approved and issued by HLB under this Campaign within forty-five (45) days from the Eligible Cards’ approval date, will be entitled to the 1st year annual fee waiver (“**Annual Fee Waiver**”).
- (ii) Emirates World Elite, Emirates World and Emirates Platinum Cardholders will be entitled for the Annual Fee Waiver without having to fulfil the above criteria in Clause 5(a)(i).

(b) Cashback for NTC Eligible Cardholders Up to RM150 (“Cashback 1”)

- (i) The NTC Eligible Cardholders shall be entitled for Cashback 1 up to Ringgit Malaysia One Hundred Fifty (RM150) and its criteria’s are illustrated in Table 2 below:

Table 2: Cashback 1 (for NTC Eligible Cardholders)

Cashback Allocation	Criteria
RM600,000 per Campaign Period <ul style="list-style-type: none"> • Limited to two thousand (2,000) NTC Qualified Cardholders per month per Campaign Period. • Total four thousand (4,000) NTC Qualified Cardholders per Campaign Period. 	<u>(a) Up to RM50 Cashback</u> The Eligible Cardholders, who have performed a minimum of one (1) Retail Spend (as defined under Clause 6 below) for each Eligible Card approved and issued by HLB under this Campaign within forty-five (45) days from the Eligible Card’s approval date, will be entitled to Ringgit Malaysia Twenty-Five (RM25) Cashback per Eligible Card, up to a maximum of Ringgit Malaysia Fifty (RM50) per Cashback 1 Qualified Cardholder per Campaign Period.
	<u>(b) Up to RM100 Cashback</u> The Eligible Cardholders who have performed minimum cumulative Retail Spend (as defined under Clause 6 below) of Ringgit Malaysia Five Hundred (RM500) on Eligible Card(s) approved and issued by HLB under this Campaign within thirty (30) days from the card activation date

	will be entitled for Ringgit Malaysia One Hundred (RM100) Cashback (“ NTC Qualified Cardholders ”) per Cashback 1 Qualified Cardholder per Campaign Period.
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The Eligible Cardholders who have fulfilled the criterias above shall be referred to as “**Cashback 1 Qualified Cardholders**”.

- (ii) Retail Spend performed by Supplementary Cardholder(s) under the same Principal Eligible Cardholder’s account(s) will be included in the minimum cumulative Retail Spend of Ringgit Malaysia Five Hundred (RM500) to enjoy Cashback 1 up to Ringgit Malaysia One Hundred Fifty (RM150).
 - (iii) Cashback 1 is capped at Ringgit Malaysia One Hundred Fifty (RM150) per NTC Qualified Cardholder per Campaign Period.
 - (iv) The allocation for Cashback 1 is capped at Ringgit Malaysia Three Hundred Thousand (RM300,000) or two thousand (2,000) approved Eligible Cards per month per Campaign Period on a first-come, first-served basis. The total allocation for Cashback 1 is capped at Ringgit Malaysia Six Hundred Thousand (RM600,000) or four thousand (4,000) approved Eligible Cards per Campaign Period.
 - (v) In the event the Eligible Cardholders have fulfilled the condition as stated above, Cashback 1 shall be credited to the Cashback 1 Qualified Cardholder’s account within four (4) months from the end of the Campaign Period. The Cashback 1 Qualified Cardholders will be notified by HLB by way of posting the list of Cashback 1 Qualified Cardholders (Principal Cardholders name, masked Eligible Card numbers and/or Cashback amount) on HLB’s Website at www.hlb.com.my/ogcc no later than 31 December 2020 (“**Notification**”).
 - (vi) In the event of non-receipt of Cashback 1, the Cashback 1 Qualified Cardholders shall notify HLB within five (5) months from the end of the Campaign Period, failing which the Cashback 1 Qualified Cardholders are deemed to have received Cashback 1.
 - (vii) HLB does not have any obligation to inform the Cashback 1 Qualified Cardholders should the Cashback 1 reaches the maximum allocation of Ringgit Malaysia Three Hundred Thousand (RM300,000) or two thousand (2,000) approved Eligible Cards per month per Campaign Period or reaches the maximum total allocation of Ringgit Malaysia Six Hundred Thousand (RM600,000) or four thousand (4,000) approved Eligible Cards per Campaign Period during or before the conclusion of the Campaign Period.
- (c) **Additional RM100 Cashback for NTC Eligible Cardholders (“Cashback 2”)**
- (i) The NTC Eligible Cardholders shall be entitled for Cashback 2 with additional Ringgit Malaysia One Hundred (RM100) and its criteria are illustrated in Table 3 below:

Table 3: Cashback 2 for NTC Eligible Cardholders

Cashback Allocation	Criteria
RM40,000 per Campaign Period <ul style="list-style-type: none"> • Limited to two hundred (200) NTC Qualified 	The Eligible Cardholders who have applied for a minimum of one (1) Platinum Business Card and meet all the campaign criteria under Clause (5b) above, will be entitled to an additional Ringgit

<p>Cardholders per month per Campaign Period.</p> <ul style="list-style-type: none"> Total limited to four hundred (400) NTC Qualified Cardholders per Campaign Period. 	<p>Malaysia One Hundred (RM100) Cashback (“Cashback 2 Qualified Cardholders”) per Cashback 2 Qualified Cardholder per Campaign Period.</p>
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- (ii) Cashback 2 is capped at Ringgit Malaysia One Hundred (RM100) per Cashback 2 Qualified Cardholder per Campaign Period.
- (iii) The allocation for Cashback 2 is capped at Ringgit Malaysia Twenty Thousand (RM20,000) or two hundred (200) approved Eligible Cards per month per Campaign Period, on a first-come, first-served basis. The total allocation for Cashback 2 is capped at Ringgit Malaysia Forty Thousand (RM40,000) or four hundred (400) approved Eligible Cards per Campaign Period.
- (iv) In the event the NTC Eligible Cardholders have fulfilled the condition as stated above, Cashback 2 shall be credited to the Cashback 2 Qualified Cardholder’s account within four (4) months from the end of the Campaign Period. The Cashback 2 Qualified Cardholders will be notified by HLB by way of posting the list of Cashback 2 Qualified Cardholders (Principal Cardholders name, masked Eligible Card numbers and/or Cashback amount) on HLB’s Website at www.hlb.com.my/ogcc no later than 31 December 2020 (“**Notification**”).
- (v) In the event of non-receipt of Cashback 2, the Cashback 2 Qualified Cardholders shall notify HLB within five (5) months from the end of the Campaign Period, failing which the Cashback 2 Qualified Cardholders are deemed to have received Cashback 2.
- (vi) HLB does not have any obligation to inform the Cashback 2 Qualified Cardholders should the Cashback 2 reaches the maximum allocation of Ringgit Malaysia Twenty Thousand (RM20,000) or two hundred (200) approved Eligible Cards per month per Campaign Period or reaches the maximum total allocation of Ringgit Malaysia Forty Thousand (RM40,000) or four hundred (400) approved Eligible Cards per Campaign Period during or before the conclusion of the Campaign Period.

Cashback 1 and Cashback 2 are collectively known as “**Cashback**”

(d) Fixed Deposit (FD) Promo Rate – 5.00% p.a. for 3 months

- (i) The Eligible Cardholders shall be entitled to 5.00% p.a. for three (3) months Fixed Deposit (“**FD**”) placement pledged for Eligible Cards application (“**FD Promo Rate**”) and its criteria is illustrated in Table 4 below:

Table 4: Fixed Deposit Rate @ 5% p.a. for 3 months

FD Fund	Criteria
<p>RM200,000,000 per Campaign Period</p>	<p>Eligible Cardholders who have successfully pledged FD on the approved Eligible Card(s) will be entitled to FD Promo Rate of 5.00% p.a. for 3 months (“FD Promo Rate Qualified Cardholders”).</p>

	Maximum up to Ringgit Malaysia Fifty Thousand (RM50,000) FD pledge per FD Promo Rate Qualified Cardholder per Campaign Period.
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- (ii) The FD Promo Rate is only limited to FD Promo Rate Qualified Cardholders who have their Eligible Cards applied and approved during the Campaign Period.
 - (iii) Placement of FD need to be done during the application of the Eligible Cards.
 - (iv) FD Promo Rate shall take effect from the date the FD pledge is completed and approved.
 - (v) Each FD Promo Rate Qualified Cardholder is entitled for one-time (1) FD Promo Rate with a minimum FD pledge amount of Ringgit Malaysia Five Thousand (RM5,000), up to a maximum FD pledge amount of Ringgit Malaysia Fifty Thousand (RM50,000).
 - (vi) The total allocation for the FD fund is capped at Ringgit Malaysia Two Hundred Million (RM200,000,000) on a first-come, first-served basis.
 - (vii) In the event the Eligible Cards application is not successful, cancelled or rejected the FD pledge will not take place and the FD with the FD Promo Rate will be cancelled and reverted to the existing HLB published board rates and will commence from the date where the FD with the FD Promo Rate is cancelled.
 - (viii) HLB does not have any obligation to inform the FD Promo Rate Qualified Cardholders should the FD fund has reached the maximum allocation of Ringgit Malaysia Two Hundred Million (RM200,000,000) during or before the conclusion of the Campaign Period.
6. Retail Spend refers to any retail and online purchases (including standing instructions and 0% Interest East Payment Plan (“EPP”)) transacted locally and/or overseas (including spend transacted in Ringgit Malaysia (“RM”) and/or other currencies) which have been successfully charged to the Eligible Cards. Retail purchases made in currencies other than RM will be converted to and computed in RM based on the conversion rate determined by HLB at the time of transaction.
7. Retail Spend **excludes** the following:
- (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 (“BT”), Call-For-Cash Plus (“CFC Plus”), Call-For-Cash (“CFC”) and Flexi Payment Plan (“FPP”);
 - (iii) JomPAY and government related transactions;
 - (iv) refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - (v) 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.

GENERAL TERMS & CONDITIONS

8. By participating in this Campaign, the NTC Principal Cardholders:
- (i) agree that they have read, understood and agree to be bound by the T&Cs herein, the General Terms and Conditions of the Credit Cardholder Agreement available on HLB’s Website at www.hlb.com.my;

- (ii) agree that all records of transactions date within or outside of Malaysia captured by the HLB's system within this Campaign are accurate and final;
 - (iii) agree that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Eligible Cardholders;
 - (iv) agree that the Annual Fee Waiver, Cashback and FD Promo Rate are non-transferable to any third party and non-exchangeable for cash or other kinds;
 - (v) agree to access the HLB's Website at regular intervals to view the T&Cs of this Campaign, 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 enlisted for the entitlement of the Cashback;
 - (vi) consent for HLB to disclose or publish their names, ID numbers (in masked form), Eligible Card(s) numbers (in masked form), Cashback amount and/or photo(s) in HLB's Website; and
 - (vii) authorise HLB to disclose their personal data i.e. contact numbers to HLB's third party service provider, M3 Technologies (Asia) Berhad (482772-D) as HLB deems fit for the purpose of this Campaign.
9. HLB reserves the right to:
- (i) reject any Eligible Cards application submitted with assigning reason for the rejection;
 - (ii) disqualify any NTC Principal Cardholders, from participating in this Campaign;
 - (iii) decline the eligibility of any NTC Principal Cardholders to participate in the Campaign including the eligibility of a NTC Principal Cardholders who has performed a Retail Spend not within the meaning of these T&Cs, 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 NTC Principal Cardholders with normal/regular spending patterns, and HLB's decision in this matter shall be final and conclusive on all NTC Principal Cardholders;
 - (iv) check if all the approved Eligible Card(s) is valid, active, in good standing and 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 of the Cashback are rewarded. For the avoidance of doubt, the Cashback will be credited to the Eligible Card with most active in transaction count as the primary fulfilment account if the NTC Eligible Cardholders have more than one (1) Eligible Cards;
 - (v) forfeit and/or claw back the Annual Fee Waiver, the Cashback and the FD Promo Rate in the circumstance where there is reversal of Retail Spend or termination of the Eligible Cards during the Campaign Period and/or at the point of awarding the Annual Fee Waiver, the Cashback and the FD Promo Rate or non-compliance to the T&Cs herein;
 - (vi) amend the Annual Fee Waiver, the Cashback and/or the FD Promo Rate and/or replace the Annual Fee Waiver, the Cashback and/or the FD Promo Rate herein with an alternative gift of similar value by way of posting on HLB's Website or in any other manner which HLB deems practical, in order to give prior notice to the NTC Principal Cardholders;
 - (vii) add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Campaign 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 NTC Principal Cardholders on such addition, deletion or amendment of the T&Cs or termination of this Campaign;

- (viii) 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 NTC Principal Cardholders being omitted from this Campaign;
- (ix) In addition to the terms stipulated above, NTC Principal Cardholders 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;
- (x) 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;
- (xi) The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the NTC Eligible Cardholders agree to submit to the jurisdiction of the Courts of Malaysia; and
- (xii) Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.