

## DIGITAL DAY 1-DAY CASHBACK CAMPAIGN TERMS AND CONDITIONS

### CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and Hong Leong Islamic Bank Berhad's (200501009144) (686191-W) ("**HLISB**") (collectively referred to as "**the Bank**") "**Digital Day 1-Day Cashback Campaign**" ("**Campaign**") commences on **20 July 2020** at 00:00:00 hours (12:00 a.m.) and ends on **20 July 2020** at 23:59:59 hours (11:59 p.m.), ("**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 all cardholders of:

- (i) HLB Credit Cards,
- (ii) HLB Debit Cards and
- (iii) Hong Leong Debit Cards-i ("**collectively referred to as "Participating Cards"**").

The cardholders who have the Participating Cards shall be referred to as "**Participating Cardholders**".

2. The Participating Cardholders shall **exclude** the following persons:

- (a) The Participating Cardholders who possess Participating Card(s) which are NOT issued in Malaysia;
- (b) The Participating Cardholders whose Participating Cards accounts are NOT in good standing, inactive, tagged to a closed or inactive Current Account/Current Account-i or Savings Account/Savings-i Account ("**Participating Accounts**") or who are in breach of any terms and conditions of the Participating Cards and/or Participating Accounts at any time during the Campaign Period;
- (c) The Participating Cardholders whose Participating Card(s) are invalid or cancelled at any time during the Campaign Period; and/or
- (d) The Participating Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank 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 Participating Cardholders shall be entitled to receive Cashback as set out in Table 1 below, subject to the fulfilment of the terms and conditions herein ("**Eligible Cardholder**").

Table 1

Spend Category	Qualifying Transaction	Cashback	Total Cashback Pool
A	Spend a minimum of Ringgit Malaysia Fifty (RM50) on online transaction in a single receipt during the Campaign Period using any Participating Cards.	RM3*	RM500,000
B	Spend a minimum of Ringgit Malaysia Thirty (RM30) via official Kentucky Fried Chicken ("KFC") OR McDonald's ("McD") online website or mobile application in a single receipt during the Campaign Period using <b>GSC Credit Card</b> only.	RM6**	RM210,000

\*Each Eligible Cardholder is eligible to receive a maximum of one (1) Cashback for each merchant. The Eligible Cardholder is eligible to receive a maximum of three (3) times Cashback throughout the Campaign Period on a first-come, first-served basis.

\*\*Each Eligible Cardholder is eligible to receive a maximum of two (2) times Cashback throughout the Campaign Period on a first-come, first-served basis. Online transaction made through non-official KFC or McD online website or mobile application and physical stores are not considered as a Qualifying Transaction.

4. Qualifying Transaction shall include spend transacted locally and internationally. The Qualifying Transaction made in currencies other than RM will be converted to and computed in RM based on the conversion rate determined by the Bank at the time of transaction.
5. For the avoidance of doubt, Qualifying Transaction shall **EXCLUDE** the following:
  - (a) any retail spend by recurring payment or auto-billing; and
  - (b) refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions.
6. For example, if an Eligible Cardholder performs Qualifying Transactions during the Campaign Period as prescribed above, then he/she will receive Cashback as illustrated in Table 2 below.

Table 2

Qualifying Transaction	Cashback	
	Non GSC Credit Card	GSC Credit Card
RM50 Lazada purchase	RM3	RM3
RM60 Grab eWallet top up	RM3	RM3
RM30 KFC Online	RM0	RM6
<b>Total Cashback</b>	<b>RM6</b>	<b>RM12</b>

7. As the Campaign coincides with the **Hari-Hari Spend Campaign (“HHS Campaign”)**, the Eligible Cardholders are entitled to receive either RM5 Cashback or RM6 Cashback (using Visa Cards) under the HHS Campaign for online transaction if the transaction qualifies for the HHS Campaign. In the event a transaction qualifies for both this Campaign and the HHS Campaign, the Eligible Cardholder will receive only one (1) Cashback for the transaction from either one of the campaigns, whichever with the higher Cashback amount.
8. For example, if an Eligible Cardholder performs multiple online transactions during the Campaign Period, then he/she will receive Cashback as illustrated in Table 3 below.

Table 3

Qualifying Transaction	Cashback	
	Mastercard GSC Credit Card	Visa GSC Credit Card
RM100 Lazada purchase***	RM5	RM6
RM60 Grab eWallet top up	RM3	RM3
RM30 McD Online Delivery	RM6	RM6
RM60 Boost eWallet top up	RM3	RM3
RM60 BigPay top up	RM0	RM0
<b>Total Cashback</b>	<b>RM17</b>	<b>RM18</b>

\*\*\*Transaction qualified for this Campaign as well as the HHS Campaign

9. The Qualifying Transaction made by supplementary cardholder(s) under the same principal Eligible Cardholders' account and/or Qualifying Transaction made by the Eligible Cardholders using different Cards will also be included in the computation of the Eligible Cardholder's total Qualifying Transaction.
10. The assignment of online transaction, official KFC or McD Merchant Code Category description ("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. Spend will not be qualified in the event of incorrect assignment of MCC by the acquiring bank.

#### **CAMPAIGN FULFILMENT**

11. The Eligible Cardholders's entitlement for Cashback:
  - a) The Eligible Cardholders who have performed the Qualifying Transaction ("**Entitled Cardholders**") will receive the Cashback on a first come, first served basis.
  - b) Each Entitled Cardholder is eligible to receive a maximum Cashback capped at Ringgit Malaysia Nine (RM9) for Spend Category A and a maximum Cashback capped at Ringgit Malaysia Twelve (RM12) for Spend Category B.
12. The total Cashback pool for Spend Category A is capped at Ringgit Malaysia Five Hundred Thousand (RM500,000) and the total Cashback pool for Spend Category B is capped at Ringgit Malaysia Two Hundred Ten Thousand (RM210,000) throughout the Campaign Period. The Bank has no obligation to inform the Entitled Cardholders upon full utilisation of the Cashback pool.
13. The Cashback shall be credited into the Entitled Cardholder's Participating Card account within twenty (20) working days after the end of the Campaign Period. At the time of crediting the Cashback, the Participating Card accounts 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, HLB Debit Card Terms and Conditions and/or Hong Leong Debit Card-i Terms and Conditions ("**Bank's Terms and Conditions**") up to the Campaign Period and up to the point the Cashback is credited, failing which the Entitled Cardholders will be disqualified automatically without prior notice.
14. The Cashback will be credited based on transaction date and/or time (Malaysia Date and/or Time) captured in the Bank's record. In the event there are multiple Entitled Cardholders that transact at the same date and/or time, the Cashback will be awarded to the Entitled Cardholders with the highest Qualifying Transaction amount captured in the Bank's system. The Qualifying Transaction must be posted at the time of crediting the Cashback and those Qualifying Transaction posted after the crediting will not be entitled for Cashback.

#### **GENERAL**

15. By participating in this Campaign, the Eligible Cardholders:
  - (a) agree that they have read, understood and agree to be bound by the T&Cs herein and the Bank's Terms and Conditions available at the Bank's website at [www.hlb.com.my](http://www.hlb.com.my) ("**HLB's Website**") and [www.hlisb.com.my](http://www.hlisb.com.my) ("**HLISB Website**") which will be collectively known as ("**Bank's Websites**");
  - (b) agree that all records of transactions captured by the Bank's system for the purpose of this Campaign are accurate and final;

- (c) agree that the Bank's decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Eligible Cardholders;
- (d) agree that any reversal of transactions shall be excluded in fulfilling the Qualifying Transaction;
- (e) agree that the Cashback is non-transferable to any third party and non-exchangeable for cash or in kind;
- (f) agree to access the Bank's Websites 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
- (g) authorise the Bank to disclose their personal data i.e. contact numbers to an authorised 3<sup>rd</sup> party vendor, Infobip Asia Pacific Sdn Bhd (898379-U) as the Bank deems fit for the purpose of this Campaign.

16. The Bank reserves the right to:

- (a) disqualify any Eligible Cardholders from participating in this Campaign for any reason whatsoever as the Bank may deem fit. In particular, any Eligible Cardholders who have performed the Qualifying Transactions in a manner or pattern which the Bank 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 Cashback where there is reversal of Qualifying Transaction, as applicable, or termination of the Participating Cards during the Campaign Period and/or at the point of awarding the Cashback 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, by way of posting on the Bank's Website or in any other methods which the Bank deems practical, in order to give a prior notice to the Eligible Cardholders.

17. The Bank shall not be liable and responsible for any failure or delay in the submission and/or processing of the sales transactions by Visa International Incorporated, MasterCard Worldwide, Merchant establishments, or any party in which may result in the Eligible Cardholders being omitted from this Campaign.

18. 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.

19. In addition to the terms stipulated above, Eligible Cardholders agree that the Bank's Terms and Conditions shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and the Banks Term & Conditions, the specific terms in this T&Cs shall prevail to the extent of such discrepancies.

20. 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 the Bank's Websites shall prevail.