

[Card Usage] Mastercard Exclusive The 148th Open

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (97141-X) ("HLB") "**Mastercard Exclusive The 148th Open Campaign**" ("Campaign") commences on **29th April 2019** at 00:00:00 hours (12:00a.m.) and ends on **26th May 2019** at 23:59:59 hours (11:59p.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. The Campaign is open to existing Principal Mastercard Credit Cardholders who receive an invitation via Short Messaging Services ("**SMS**") ("**Invitation SMS**") at no cost from HLB during the Campaign Period ("**Eligible Cardholders**") to participate in the Campaign.
2. Eligible Cardholders shall exclude the following persons:
 - (a) HLB Cardholders who possess HLB Card(s) which are NOT issued in Malaysia;
 - (b) HLB Cardholders whose HLB Cards account(s) are NOT in good standing, inactive, tagged to a closed or inactive 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;
 - (c) 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 Promotion Period until the end of fulfilment; and/or
 - (d) 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 PARTICIPATION & REGISTRATION

3. To participate in this Campaign, the Eligible Cardholders must register by replying the SMS sent by HLB as per below:

Type MCGOLF and send to 66600

4. All Eligible Cardholders' Hong Leong Credit Cards including Supplementary Credit Cards shall be automatically tracked for the purpose of tabulating the Participating Criteria (define at Clause 7 below).
5. The Eligible Cardholders' shall be responsible to:
 - i. Check and ensure that their respective telecommunication service providers ("**Telcos**") are able to support the sending of SMS to the Designated Number under this Campaign;
 - ii. Pay the standard SMS charges as levied by ("**Telcos**") for each SMS sent under this Campaign to the Designated Number. Currently, the Telcos which are capable of

- supporting the sending of SMS to the Designated Number are Celcom, Maxis, Digi and uMobile. HLB shall not be held liable or responsible if the Telco of a Cardholder is unable to support the sending of any SMS to the Designated Number; and
- iii. Ensure that the details in the SMS Registration sent to the Designated Number are accurate, complete, in accordance with the specified format and within the Campaign Period, failing which, the Eligible Cardholders' SMS Registration will not be processed and will not be qualified for this Campaign.
6. Upon successful registration, the Campaign Eligible Cardholder will receive a confirmation via SMS at no cost. Such confirmation will be sent to the mobile number used for the registration.

CAMPAIGN MECHANICS & PARTICIPATING CRITERIA

7. The Eligible Cardholders shall stand a chance to win an all-expense paid trip to 148th Open at Royal Portrush, Northern Ireland ("Campaign Prize") and the Participating Criteria ("Participating Criteria") are illustrated in Table 1 below:

Table 1

Campaign Prize	Participating Criteria	No. of Winners
<p>Trip to 148th Open at Royal Portrush, Northern Ireland, subject to Clause 10 (e)</p> <ul style="list-style-type: none"> • A pair of Return flight tickets from Kuala Lumpur to Belfast • Hospitality Passes to The 148th Open • Opportunity to play at The 148th Open course • 5D4N Luxury Accommodation • USD500 in pre-paid Mastercard • Grandstand seats at the 18th hole • Meet & Greet Session with Golf Ambassador 	<p>Spend a minimum of RM7,000 on retail spend (define at Clause 8 below) to qualify as an Eligible Cardholder and be the Top 2 Spender to win the Campaign Prize during the Campaign Period.</p>	<p>2 Winners</p>

For avoidance of doubt, retail spend earned from the Supplementary Credit Cardholders will be combined with the amount earned from the Principal Credit Cardholders for the purpose of this Campaign.

8. "Retail Spend" is based on the following criteria:
- (a) Shall **include** retail and online purchases and Instalment Payment Plan (IPP) transacted locally and internationally. Retail Spend 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.

- (b) Shall **exclude** cash withdrawal in any method (i.e. Automated Teller Machine, over-the-counter, quasi cash, etc).;
- (c) Shall **exclude** portfolio products such as Balance Transfer (BT), Call-For-Cash Plus (CFC Plus), Call-For-Cash (CFC) and Flexi Payment Plan (FPP);
- (d) Shall **exclude** refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
- (e) Shall **exclude** 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.

CAMPAIGN FULFILMENT

9. Campaign Winners Selection:

- (a) Eligible Cardholders' account(s) must be valid/ active, in good standing at the point of Campaign Fulfilment; otherwise he/she will be disqualified from winning the Campaign Prize.
- (b) Based on the Participating Criteria, top 2 Eligible Cardholders who spend the most during the Campaign Period will be the Campaign Prize Winners ("Campaign Prize Winners").
- (c) In the event that there are more than two (2) Eligible Cardholders with the same spend amount, the earliest transaction time performed by the Eligible Cardholders will be the determining factor in the selection of the Campaign Prize Winners.
- (d) It is essentially the obligations of the Eligible Cardholders to provide their latest and valid telephone number to HLB and HLB shall not be responsible in the event if HLB is unable to reach the Shortlisted Campaign Prize Winners for any reasons whatsoever.
- (e) If the first (1st) attempt to call the identified Campaign Prize Winner fails, i.e. due to reasons such as no answer to the call, mobile number not in service, no connection or any other reasons, another two (2) attempts will be made to call the Campaign Prize Winner. Where the third (3rd) attempt is unsuccessful, the next in line identified Campaign Prize Winner will be contacted. The process will be carried out until the two (2) Final Campaign Prize Winner(s) ("Final Campaign Winners") have been identified.

10. Campaign Prizes Fulfilment:

- (a) Final Campaign Winners will be notified by HLB by way of posting the list on HLB's website latest by 7 June 2019 ("Campaign Notification") followed by with an email pertaining to the Campaign Prize redemption information ("Campaign Redemption Notification"). It is essentially the obligations of the Final Campaign Winners to provide their latest email address to HLB.
- (b) The Final Campaign Winners will be deemed disqualified in the event of the following:
 - i. Have not notified HLB within three (3) business days from the Campaign Notification date of non-receipt of the Campaign Redemption Notification; and
 - ii. Failure to acknowledge the Campaign Redemption Notification within three (3) business days of receipt of the Campaign Redemption Notification.
- (c) Final Campaign Winners are entitled to nominate ONE (1) travel partner each ("Travel Partner") to enjoy the Campaign Prize and the Travel Partner must be at least 18 years old and above as of 26 May 2019 and are required to travel and attend the scheduled 148th Open in Royal Portrush, Northern Ireland on the predetermined dates. Should the Final Campaign Winners and/or the Travel Partners are unable to travel on the predetermined dates for any reason whatsoever; they will be disqualified from winning the Campaign Prize. However, the Final Campaign Winners can enjoy the Campaign Prize without having a Travel Partner, i.e the Final Campaign Winner(s) can travel to Portrush, Northern Ireland on their own.

- (d) Issuance of flight tickets:
- i. Based on the Campaign Redemption Notification, Final Campaign Winners are required to confirm their and his/her respective Travel Partners' personal information.
 - ii. Final Campaign Winners must confirm the issuance of the flight tickets with the Travel Partner's details 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 Travel Partner will not be entertained thereafter.
 - iii. Final Campaign Winners and their respective Travel Partners are required to travel together from Kuala Lumpur to Belfast, Ireland on return Economy Class flights.
 - iv. In the event that the Final Campaign Winners fail to comply with all the terms and conditions herein, the Final Campaign Winners will be disqualified without any compensation and shall be replaced with the next Campaign Prize Winner, at HLB's own discretion.
 - v. 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 Final Campaign Winners and the relevant airline company without recourse to HLB.
- (e) Campaign 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. Non-program scheduled transportation, meals, events, activities and services;
 - vi. Medical treatments;
 - vii. Hotel incidentals charges (e.g. Phone, Wi-Fi, mini bar, laundry, room service, request for room upgrading and etc.);
 - viii. Athlete appearances (if any);
 - ix. On-site translation services (if any); and
 - x. Any applicable taxes.
- (f) Final Campaign Winners and their respective Travel Partners shall be responsible at their own cost for obtaining all the necessary documents in order to travel to Portrush, Northern Ireland for The 148th Open. HLB will not be responsible for obtaining the necessary travel documents required on behalf of the Final Campaign Winners and their accompanying Travel Partners.
- (g) HLB will NOT provide any replacement or substitute the Campaign Prizes on the event:-
1. Final Campaign Winners and/or their respective Travel Partners fail to obtain all the necessary documents to travel to Portrush, Northern Ireland;
 2. Final Campaign Winners and/or their respective Travel Partner are unable to travel on the predetermined date and/or reject the Campaign Prize(s) and request for an alternative package; or
 3. The 148th Open at Royal Portrush, Northern Ireland is changed, cancelled, reschedules and/or postponed.

- (h) HLB gives no assurance or satisfaction guarantee in regards to the Campaign Prizes. 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.
- (i) The Campaign Prizes are non-transferable to any third party and non-exchangeable for cash or other kinds.

GENERAL

11. By participating in this Campaign, the HLB Cardholders and/or Eligible Cardholders:

- (a) 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 at HLB Website;
- (b) Agree that all records of transactions within or outside of Malaysia 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 HLB Cardholders and/or 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 Campaign Prizes are non-transferable to any third party and non-exchangeable for cash or other kinds;
- (f) Agree to access the HLB's Website at regular time 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 Campaign Prizes;
- (g) Consent for HLB to disclose or publish their names, ID numbers (in masked form) and/or photo(s) in HLB's Website; and
- (h) Authorise HLB to disclose their personal data i.e. contact numbers to M3 Tech and Star Travel Agencies Sdn Bhd as HLB deems fit for the purpose of this Campaign.

12. HLB reserves the right to:

- (a) Disqualify any Eligible Cardholders at its sole and absolute discretion from participating in this Campaign;
- (b) Decline the eligibility of any Eligible Cardholders to participate 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 decline the eligibility of a Eligible Cardholders who has performed a Retail Spend 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 Eligible Cardholders with normal/regular spending patterns, and HLB's decision in this matter shall be final and conclusive on all Eligible Cardholders;
- (c) Forfeit the Campaign Prizes. Campaign Prizes in the circumstance where there is reversal of Retail Spend or termination of the HLB Cards during the Campaign and/or Campaign Period and/or at the point of awarding the Campaign Prizes or non-compliance to the T&C herein;
- (d) 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, in order to give a prior notice to the Eligible Cardholders on such addition, deletion or amendment of the T&Cs or termination of this Campaign.

13. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the sales transactions by Mastercard Worldwide, Merchant establishments, postal service providers or any party in which may result in the Eligible Cardholders being omitted from this Campaign.
14. 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 Credit Cardholder Agreement at the point the Campaign Prizes are rewarded.
15. 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.
16. In addition to the terms stipulated above, Eligible 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.
17. 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 the HLB's Website shall prevail.