

HLB CREDIT CARDS – MOBILE TAP & PAY CAMPAIGN (50% CASHBACK AT MCDONALD’S)

CAMPAIGN PERIOD

21 APRIL 2023 – 20 MAY 2023

HOW TO PARTICIPATE

Pay with HLB Credit Card via Google Pay or Samsung Pay at any McDonald’s outlet in Malaysia (“**McDonald’s**”) and enjoy 50% Cashback for your purchase at McDonald’s.

CASHBACK OFFER

Cashback Offer	Cashback Condition(s)
Enjoy 50% Cashback for your purchase at McDonald’s	<ul style="list-style-type: none">• Capped at RM8 Cashback per Cardholder• A total Cashback pool of RM16,000 is available on a first come, first served basis

Please see the following pages for the full campaign details and terms & conditions.

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Last updated 17 April 2023

CAMPAIGN PERIOD

The Hong Leong Bank Berhad’s (193401000023 (97141-X)) (“**HLB**”) “**HLB Credit Cards – Mobile Tap & Pay Campaign (50 % Cashback at McDonald’s)**” (“**Campaign**”) commences on 21 April 2023 at 00:00:00 hours (12:00 a.m.) and ends on 20 May 2023 at 23:59:59 hours (11:59 p.m.), both dates inclusive (“**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 selected existing principal HLB credit cardholders (“**Cardholders**”) who received an invitation via Short Message Service (“**SMS Invitation**”) sent from HLB to their mobile numbers registered with HLB during the Campaign Period to participate in the Campaign.
2. The following Cardholders shall not be eligible for this Campaign:
 - (a) Cardholders whose HLB Credit Cards (“**Card**”) are NOT issued in Malaysia;
 - (b) Cardholders whose Card accounts are NOT in good standing, inactive, or who are in breach of any general terms and conditions of the HLB’s Cardholder Agreement at any time during the Campaign Period;
 - (c) Cardholders whose Card accounts are invalid or cancelled at any time during the Campaign Period;
 - (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
 - (e) Cardholders who have been declared bankrupt (pursuant to a petition either by banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period.

CAMPAIGN MECHANICS

3. To participate in this Campaign, the Cardholders who receive the SMS Invitation must perform and fulfil the Participation Criteria as set out in Table 1 below within the Campaign Period (“**Eligible Cardholders**”) in order to be eligible for the Cashback:

Table 1

Cashback Offer	Participation Criteria	Cashback Condition(s)
Enjoy 50% cashback (“ Cashback ”) for your purchase at any McDonald’s outlets in Malaysia (“ McDonald’s ”)	Purchase at any McDonald’s for any amount with your HLB Credit Card via Google Pay or Samsung Pay (“ Eligible Spend ”)	<ul style="list-style-type: none">• Capped at RM8 Cashback per Cardholder• A total cashback pool of RM16,000 (“Cashback Pool”) is available on a first come, first served basis

4. No registration is required for participation in this Campaign. The Eligible Cardholders’ Eligible Spend (as defined under Clause 5 below) shall be automatically tracked by HLB for selection of winners of the Cashback.

5. **"Eligible Spend"** shall include only the first transaction made by the Cardholder via **Google Pay or Samsung Pay during the Campaign Period** at any McDonald's.
6. Each Eligible Cardholder shall be entitled to only one (1) Cashback throughout the Campaign Period. HLB does not have any obligation to inform the Eligible Cardholders in the event the maximum limit of the allocated Cashback Pool as set out in Table 1 above has been reached.
7. The Eligible Cardholders shall be responsible to check and ensure their respective telecommunication service providers are able to support the receipt of the SMS Invitation from 66600 under this Campaign. HLB shall not be held responsible if the Eligible Cardholders did not receive the SMS Invitation.

CAMPAIGN FULFILMENT

8. Cashback will be credited to Eligible Cardholders' HLB Card account within sixty (60) working days after the end of the Campaign Period.
9. The Eligible Cardholder(s) will be notified directly via SMS ("**SMS Notification**") if they have successfully won the Cashback ("**Cashback Winners**"). Eligible Cardholders who do not receive the SMS Notification within thirty (30) working days after the end of the Campaign Period as set out in Table 2 below are deemed not qualified for the Cashback.
10. Cashback Winners who receive the SMS Notification but did not receive the Cashback within sixty (60) working days after the end of the Campaign Period, are required to raise the enquiry to HLB within fourteen (14) working days after the expiry of the stipulated sixty (60) working days timeline for the Cashback Winners to receive the Cashback as set out in Table 2 below. HLB shall not be responsible and entertain any enquiry in the event the Cashback Winners raise the enquiry after the expiry of the said fourteen (14) working days.

Table 2

Campaign Period		
21 April 2023 – 20 May 2023		
SMS Notification to the Cashback Winners	Thirty (30) working days after the end of the Campaign Period	<i>Received on or before 28 June 2023</i>
Receipt of the Cashback	Sixty (60) working days after the end of the Campaign Period	<i>Received on or before 14 August 2023</i>
Raise enquiry to HLB in the event the Cashback Winners did not receive the Cashback	Fourteen (14) working days after the expiry of stipulated sixty (60) days of receipt of the Cashback	<i>Raise Enquiry on or before 04 September 2023</i>

11. For the purpose of this Campaign, the Card accounts of the Eligible Cardholders must remain valid or active, in good standing and must not be in breach of any of the T&Cs herein, the general terms and condition of the HLB's Cardholder Agreement and the terms and conditions in relation to the Card during the Campaign Period and up to the point the Cashback is awarded, failing which the Eligible Cardholders will be disqualified automatically.
12. In the event there is a tie for the Cashback (i.e. where there are multiple Eligible Cardholders who has transacted at the same day and/or time (Malaysian date and/or time captured in HLB's record), the Cashback Winner will be selected based on the highest amount of Retail Spend captured in HLB's record.

13. For the avoidance of doubt, the Eligible Spend must be posted during and within the Campaign Period and for those posted after the Campaign Period will not be entitled for the Cashback.

GENERAL

14. By participating in the Campaign, the Eligible Cardholders:
- (a) confirm that they have read, understood and agreed to be bound by these T&Cs herein, the specific terms and conditions in relation to the Card and the general terms and conditions of the HLB's Cardholder Agreement available at HLB's website at www.hlb.com.my ("HLB Website");
 - (b) agree that all records of the Eligible Spend captured by HLB's system for the purpose of this Campaign are 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;
 - (d) agree that the Cashback is non-transferable to any third party and non-exchangeable for any credit, cheque or in kind;
 - (e) agree to access HLB's Website at regular intervals to view these T&Cs of this Campaign to ensure they keep up-to-date with any changes or variations to these T&Cs;
 - (f) agree to authorise HLB to disclose their personal data i.e., contact numbers to its authorised 3rd party vendor, Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) for the purpose of sending SMS under the Campaign; and
 - (g) agree to be liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to their participation in the Campaign.
15. HLB reserves the right to:
- (a) disqualify any Eligible Cardholders who have performed the Eligible 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 Cardholders;
 - (b) forfeit and/or claw back the Cashback where there is reversal of the Eligible Spend, as applicable, or in the event of termination of the Cards or non-compliance to these T&Cs herein during the Campaign Period and/or at the point of awarding the Cashback; and
 - (c) add, delete or amend these T&Cs herein, wholly or in part, or to terminate the Campaign, by way of posting on HLB's Website or in any other methods which HLB deems practical, in order to give prior notice to the Eligible Cardholders.
16. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the Eligible Spend by VISA, Mastercard International, Merchant establishments, or any party in which may result in the Eligible Cardholders being omitted from the Campaign.
17. These 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.
18. In addition to the terms stipulated above, Eligible Cardholders agree that the general terms and conditions of the HLB's Cardholder Agreement and the specific terms and conditions in relation to the Card shall be read together with these T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and the general terms and conditions of HLB's Cardholder Agreement or the specific terms and conditions in relation to the Card, the specific terms in these T&Cs shall prevail to the extent of such discrepancies.
19. 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 the Campaign, the final terms and conditions on HLB's Website shall prevail.



If you have any enquiries regarding these terms and conditions, please email us at hlonline@hlbb.hongleong.com.my.