

HLB CREDIT CARD – TAP! TAP! SURPRISE! COMPLIMENTARY PARKING CAMPAIGN

Last updated on 10 March 2022

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") **"Tap! Tap! Surprise! Campaign"** ("Campaign") commences on **17 December 2021** at 00:10:00 hours (10:00 a.m.) and ends on **31 March 2022** at 21:59:59 hours (9:59 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 all new and existing HLB Visa Credit Cardholders ("**Cardholders**"). New HLB Visa Cardholders only qualify to participate in this Campaign, three (3) days after the card activation date.
2. The following persons shall not be eligible to participate in this Campaign:
 - (a) Cardholders whose HLB Visa credit card(s) ("**Cards**") are NOT issued in Malaysia;
 - (b) Cardholders whose Cards accounts are NOT in good standing, inactive, or who are in breach of any terms and conditions of HLB credit card account(s) at any time during the Campaign Period;
 - (c) Cardholders whose Cards' accounts are invalid or cancelled at any time during the Campaign Period;
 - (d) Cardholders who have cancelled their Cards and reapplied for a new Card as a principal cardholder within twelve (12) months from the date of such cancellation; and/or
 - (e) 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 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 total cashback pool allocation for the Complimentary Parking Campaign is capped at Ringgit Malaysia Nine Hundred Twenty-Four (RM924) per day, as per **Table 1**.

HLB has no obligation to inform the Cardholders should the Cashback allocation reach its limit.

Table 1 – Complimentary Parking Rebate

Capping Per Day	# of Days
RM924	105

Table 2 – Qualifying Parking Rebate MCC Category

Qualifying Spend MCC category	
Parking	7523

4. Cardholders (refer to Clause 2) shall be entitled to receive the Parking Rebate (as stated in Table 1) when they perform **Ringgit Malaysia Twenty (RM20)** per single transaction ("**Qualifying Spend**") with their Cards ("**Eligible Cardholders**") on selected MCC categories as stipulated in **Table 3** and any parking transaction made via MCC code 7523 ("**Parking Transaction Spend**") using Cards, will be entitled up to 100% cash rebate subject to a cap of Ringgit Malaysia Five (RM5). Each Cardholder is entitled to ONE (1) Complimentary Parking Rebate per day. The transaction time for BOTH "**Qualifying Spend**" and "**Parking Transaction Spend**" MUST be performed on the same date between 10:00 a.m. and 10:00 p.m., whichever comes first.
5. Eligible Cardholders MUST tap/swipe/wave their Cards at the carpark entry point and exit point or at the carpark payment machines that accepts credit card payments, with the same Cards, to be entitled for the Parking Rebate.
6. The assignment of Qualifying Spend 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.
7. HLB shall not be held responsible in the event the merchant's credit card terminals are not operational, offline or there's a delay in sending out the credit card transaction to HLB to recognize the Winners.

Table 3 – Qualifying Spend MCC Categories

Qualifying Spend MCC categories	
Groceries	5411
Dining	5811, 5812, 5814
Electrical/Electronics	5722, 5732, 7622, 7623, 7629
Clock/Jewellery/Watch/Silverware Store	5944, 7631
Equipment/Furniture	5712, 7641
Bars/Lounges/Clubs	5813
Retail Shopping	5200, 5211, 5231, 5251, 5261, 5262, 5271, 5285, 5300, 5309, 5310, 5331, 5399, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697, 5698, 5699, 5713, 5714, 5718, 5719, 5733, 5735, 5921, 5931, 5932, 5933, 5935, 5937, 5940, 5941, 5942, 5943, 5945, 5946, 5947, 5948, 5949, 5950, 5970, 5971, 5972, 5973, 5975, 5976, 5977, 5978, 5983, 5992, 5993, 5994, 5995, 5996, 5997, 5998, 5999
Miscellaneous Food Stores	5422, 5441, 5451, 5462, 5499
Department Stores	5311
Drug Stores/Pharmacies	5912
Health & Beauty Spas	7298
Barber & Beauty Shops	7230

8. For the avoidance of doubt, **Qualifying Spend** shall **EXCLUDE** the following:
- (a) Insurance (Merchant Category Code: 5960 & 6300);
 - (b) Any E-wallet Top Ups;
 - (c) Shopee Pay;
 - (d) Lazada Pay;
 - (e) Big Pay;
 - (f) JomPAY;
 - (g) Any monthly recurring/auto-billing;
 - (h) Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;
 - (i) 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;
 - (j) Any credit card transactions processed manually/offline; and/or
 - (k) Any ecommerce/online credit card transaction.

CAMPAIGN FULFILMENT

9. The Complimentary Parking Cashback shall be credited into the principal credit card account of the Eligible Cardholders for in the following month end after the end of each month ("**Cashback Period**") as per Table 4 below upon meeting all the requirements as per Clauses 3, 4 and 5.

Table 4 – Cashback Crediting Date

Transaction Period	Cashback Crediting Date
17 – 31 December 2021	31 January 2022
1 – 31 January 2022	28 February 2022
1 – 28 February 2022	31 March 2022
1 – 31 March 2022	30 April 2022

10. At the time of rewarding the Cashback and/or Parking Rebate, the Cards' accounts of the Eligible Cardholders must be valid/active, in good standing and must not be in breach of any of the T&Cs of this Campaign and HLB's General Terms and Conditions of the Cardholder Agreement up to the Campaign Period and up to the point the Cashback is credited, failing which the Eligible Cardholders will be disqualified automatically.
11. The Eligible Cardholders who do not receive the Cashback within or after the end of the Cashback Period are deemed not qualified for the Cashback and any appeal/request for the reimbursement of the Cashback shall not be entertained by HLB.

GENERAL

12. By participating in this Campaign, the Eligible Cardholders agree:
- (a) that they have read, understood and accepted to be bound by the T&Cs herein and HLB's General Terms and Conditions of the Cardholder Agreement available at HLB's Website at www.hlb.com.my ("**HLB's Website**");
 - (b) that all records of transactions and fulfilment of eligibility requirements captured by HLB's system for the purpose of this Campaign are accurate and final;

- (c) that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Eligible Cardholders;
 - (d) that any reversal of transactions shall be excluded from the Qualifying Spend;
 - (e) that the Cashback/Rebate is non-transferable to any third party and non-exchangeable for up-front credit, cheque or in kind;
 - (f) that HLB's decisions on all matters relating to the Campaign shall be final, conclusive and binding on all Eligible Cardholders. No further appeal or correspondence will be entertained;
 - (g) to be responsible for providing the HLB with their valid and current contact details including mobile numbers and email addresses, and promptly notifying HLB in the event of any changes;
 - (h) 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
 - (i) to authorise HLB to disclose their personal data i.e., contact numbers and/or email address to authorised 3rd party vendor, Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or M3 Technologies (ASIA) Berhad (199901007872 (482772-D)) and/or DCATALYST Sdn Bhd (200801017996 (819292-U)) as HLB deems fit for the purpose of sending SMS and/or email for the purpose of this Campaign; and
 - (j) 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 this Campaign.
13. HLB reserves the right to:
- (a) disqualify any Eligible Cardholders who have performed the Qualifying Spend (as the case may be) 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 Qualifying Spend (as the case may be), as applicable, or termination of the Cards during the Campaign Period and/or at the point of crediting the Cashback and/or non-compliance to the T&Cs herein; and
 - (c) 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 Eligible Cardholders.
14. HLB 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, Merchant establishments, or any party in which may result in the Eligible Cardholders being omitted from this Campaign.
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 HLB's General Terms and Conditions of the Cardholder Agreement shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and HLB's General Terms and Conditions of the Cardholder Agreement, the specific terms in this T&Cs 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, the final terms and conditions on HLB's Website shall prevail.

If you have any queries regarding these T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my