

## ZERO VISA TRANSACTION FEE FOR YOUR FOREIGN CURRENCY SPEND CAMPAIGN

Last updated on 28 December 2023

### CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**Zero Visa Transaction Fee For Your Foreign Currency Spend Campaign**" ("**Campaign**") commences on **15 December 2023** at 00:00:00 hours (12:00 a.m.) and ends on **22 March 2024** 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**"):

### ELIGIBILITY

1. The Campaign is only open for participation by selected existing principal HLB Visa credit and debit cardholders ("**Eligible Cardholders**") who have received an invitation to participate in the Campaign ("**Campaign Invitation**") via HLB Connect App In-App Push Notification or Short Message Service (SMS) sent to their mobile number registered with HLB during the Campaign Period.
2. The participating credit cards for this Campaign shall be all HLB Visa credit cards EXCEPT HLB Visa credit cards which are not issued in Malaysia and HLB I'M Visa credit cards ("**Credit Cards**").
3. The following persons shall NOT be eligible to participate in this Campaign:
  - (a) Eligible Cardholders whose Credit and/or Debit Card accounts are NOT in good standing, inactive, or who are in breach of any terms and conditions of the Credit Card accounts at any time during the Campaign Period and thereafter, up to the Fulfilment Date (as stated in Clause 9 below);
  - (b) Eligible Cardholders whose Credit and/or Debit Cards are invalid or cancelled at any time during the Campaign Period and thereafter, up to the Fulfilment Date; and
  - (c) Eligible 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 and thereafter, up to the Fulfilment Date.

### CAMPAIGN MECHANICS

4. The Eligible Cardholders who perform the Eligible Transaction as set out in Table 1 below using the Credit Cards ("**Entitled Cardholders**") shall be entitled to receive the cashback as set out in Table 1 below ("**Cashback**").

**Table 1: Campaign Mechanics**

Eligible Transaction	Cashback
Spend any amount in foreign currency at overseas In-Stores (as defined under Clause 5 below) with the HLB Visa Credit and/or Debit Card (" <b>Card</b> ")	Waiver of the 1% Visa transaction fee on foreign currency transaction (" <b>Visa Transaction Fee</b> "), in the form of cashback (" <b>Cashback</b> ") to the Eligible Cardholders' Card account.

5. For the purpose of Clause 4 above, Eligible Transactions shall only include retail transactions made at **point-of-sale, over-the-counter or physical outlets** ("**In-Stores**") in any other country except Malaysia and in foreign currency (not applicable to Malaysian Ringgit ("**RM**").
6. Eligible Transactions made in foreign currencies will be converted to RM which shall be computed based on the conversion rate determined by HLB at the time which the transactions are posted.

7. For the avoidance of doubt, Eligible Transactions shall **EXCLUDE** the following:
- any **online purchase** transacted internationally;
  - any online and retail purchases transacted **locally or through [Dynamic Currency Conversion](#)** (DCC);
  - any online and retail purchase by recurring payment or auto-billing;
  - any portfolio products such as Balance Transfer (BT), Quick Cash (QC) and Flexi Payment Plan (FPP);
  - any refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transaction; and/or
  - any form of service fee, tax and finance and miscellaneous charges, including credit card annual fee, late payment charges and government service tax.
8. Eligible Transactions made by supplementary credit cardholder(s) under a principal credit cardholder's account will also be included in the computation of the principal credit cardholder's eligibility for this Campaign.
9. The following is an example of the Cashback which an Entitled Cardholder may receive from the Campaign:

#### Cardholder A

Transaction Date	Eligible Transaction(s)	Visa Transaction Fee	Cashback
21 December 2023	Retail purchase at <b>Adidas Singapore outlet</b> in Singapore Dollar which is equivalent to an amount of RM3,500 after conversion and <b>before all applicable fees</b> are imposed.	1% on purchase amount after conversion and before all other applicable fees are imposed = RM35.00	RM35.00
22 December 2023	Payment for <b>online shopping at Amazon US website</b> in US Dollar which is equivalent to an amount of RM1,200.90 after conversion and <b>before all applicable fees</b> are imposed.	1% on purchase amount after conversion and before all other applicable fees are imposed = RM35.00	Not applicable as Eligible Transactions do not include online purchases transacted internationally.
25 December 2023	Retail purchase at Hermes Paris outlet in Ringgit Malaysia which is RM5,000 through DCC service and <b>before all applicable fees</b> are imposed.	DCC fee of 1% on purchase amount after conversion and before all other applicable fees are imposed = RM50.00	Not applicable as Eligible Transactions do not include transactions in Ringgit Malaysia via DCC at overseas merchants.

#### CAMPAIGN CASHBACK FULFILMENT

10. The Cashback will be awarded to the Entitled Cardholders in accordance with the Fulfilment Date as listed in Table 2 below.

**Table 2: Cashback Fulfilment**

Campaign Month	Spend Month	Prize Fulfilment Date
1	15 December 2023 – 21 December 2023	27 December 2023
2	22 December 2023 – 20 January 2024	26 January 2024
3	21 January 2024 – 20 February 2024	26 February 2024

4	21 February 2024 – 22 March 2024	28 March 2024
---	----------------------------------	---------------

11. The Cashback will be credited into the Entitled Cardholders' principal Card account within ten (10) working days from the respective Fulfilment Dates.
12. If an Entitled Cardholder makes Eligible Transactions on multiple Cards, the Cashback will be awarded to the respective principal Card where the Eligible Transaction(s) was made.
13. At the time of rewarding the Cashback, the Card accounts of the Eligible Cardholders must be valid and/or active, in good standing and must not be in breach of any of these T&Cs, HLB's General Terms and Conditions of the Cardholder Agreement and the specific Terms and Condition in relation to the Card during the Campaign Period and thereafter, up to the Fulfilment Date, failing which the Entitled Cardholder will be disqualified automatically from receiving any Cashback.

#### **GENERAL**

14. By participating in this Campaign, the Eligible Cardholders:
  - (a) agree that they have read, understood and agree to be bound by these T&Cs herein, the specific terms and conditions in relation to the Card and the HLB's General Terms and Conditions of the Cardholder Agreement available at HLB's website at [www.hlb.com.my](http://www.hlb.com.my) ("**HLB's Website**");
  - (b) agree that all records of the Eligible Transactions 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 Eligible Cardholders;
  - (d) agree that the Cashback are 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 the T&Cs of this Campaign to ensure that they keep up-to-date with any changes or variations to the T&Cs;
  - (f) authorise HLB to disclose their personal data i.e. contact numbers to its authorised 3<sup>rd</sup> party vendor, Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)), for the purpose of sending the Campaign Invitation via SMS; 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 this Campaign.
15. HLB reserves the right to:
  - (a) disqualify any Eligible Cardholders who have performed the Eligible Transactions 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 Transactions, as applicable, or termination of the Cards during the Campaign Period and/or at the point of awarding the Cashback 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 prior notice to the Eligible Cardholders.
16. 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.
17. In addition to the terms stipulated above, Eligible Cardholders agree that HLB's General Terms and Conditions of the Cardholder Agreement and the specific terms and conditions in relation to the Card 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 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.

18. 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 enquiries regarding these T&Cs, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my).