

HLB CREDIT CARD – LAZADA PAY DAY SPECIAL**PROMOTION PERIOD****25 – 31 July 2024****HOW TO WIN**

- Tier 1: Be the first one thousand six hundred forty-five (1,645) cardholders to **collect** the Lazada Voucher on the Lazada Mobile Application (“**Lazada App**”) & spend a minimum of RM150 using their HLB Credit Card on Lazada to get **RM15 OFF your Lazada purchase!**
- Tier 2: Be the first one hundred fifty (150) cardholders to **collect** the Lazada Voucher on the Lazada Mobile Application & spend a minimum of RM600 using their HLB Credit Card on Lazada to get **RM50 OFF your Lazada purchase!**

PROMOTION PRIZE

Promotion Prize	No. of Winners
RM15 Lazada Voucher with a minimum spend of RM150 per transaction	One Thousand Six Hundred Forty-Five (1,645)
RM50 Lazada Voucher with a minimum spend of RM600 per transaction	One Hundred Fifty (150)

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

HLB CREDIT CARD – LAZADA PAYDAY PROMOTION

Last updated 17 July 2024

PROMOTION PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "HLB Credit Card – Lazada Payday Specials" ("Promotion") commences on 25 July 2024 at 00:00:00 hours (12:00 a.m.) and ends on 31 July 2024 at 23:59:59 hours (11:59 p.m.), both dates inclusive ("Promotion Period"), unless notified otherwise.

TERMS & CONDITIONS

The following sets out the terms and conditions applicable to the Promotion ("T&Cs"):

PROMOTION ELIGIBILITY

1. The Promotion is open to all new and existing individual principal HLB Credit Cardholders ("Cardholders") with a valid Lazada account within the Promotion Period. New Cardholders refer to those who do not have any HLB credit card with HLB before the Promotion Period. Registration is not required for Promotion participation.
2. The following Cardholders shall not be eligible for this Promotion:
 - (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 of the general terms and conditions of the HLB's Cardholder Agreement at any time during the Promotion Period;
 - (c) Cardholders whose Card accounts are invalid or cancelled at any time during the Promotion 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 Promotion Period.

PROMOTION MECHANICS

3. To participate in this Promotion, Cardholders must during the Promotion Period perform and fulfil the Participation Criteria as set out in Table 1 below in order to win the Promotion Prize.
4. For the purpose of this Promotion, Cardholders who have performed and fulfilled the requirements under Clause 3 above shall be referred to as the "Eligible Cardholders."

Table 1

Tier	Promotion Prizes/Vouchers	Participation Criteria	Allocated No. of Winners
1	RM15 Lazada Voucher ("The RM15 Voucher(s)") with a minimum spend of RM150	Be the first One Thousand Six Hundred Forty-Five (1,645) Cardholders to collect the RM15 Lazada Voucher on the Lazada App & spend a minimum of RM150 per transaction using their HLB Credit Card on Lazada within the Promotion Period. Cardholders need to first	One Thousand Six Hundred Forty-Five (1,645)

		collect the RM15 Lazada Voucher on the Lazada App and checkout using their HLB Credit Card on the Lazada App in order to qualify.	
2	RM50 Lazada Voucher (“ The RM50 Voucher(s) ”) with a minimum spend of RM600	<p>Be the first One Hundred Fifty (150) Cardholders to collect the RM50 Lazada Voucher on the Lazada App & spend a minimum of RM600 per transaction using their HLB Credit Card on Lazada within the Promotion Period.</p> <p>Cardholders need to first collect the voucher on the Lazada App and checkout using their HLB Credit Card on the Lazada App in order to qualify.</p>	One Hundred Fifty (150)

5. No registration is required for participation in this Promotion.
6. HLB does not have any obligation to inform the Eligible Cardholders in the event the allocated number of winners as set out in Table 1 above for the Promotion Prize has reached its limit.

PROMOTION FULFILMENT AND WINNERS’ SELECTION

7. Promotion Winners Selection and Fulfilment for Promotion Prizes:
 - (a) Eligible Cardholders must collect the Lazada vouchers on the Lazada App & checkout with a HLB Credit Card in order to enjoy the Promotion Prizes as stipulated in Table 1 (“**Winners**”).
 - (b) The Voucher for Tier 1 & Tier 2 can be utilised with the respective minimum spend amounts as stipulated in Table 1 on the total net purchase price of your purchase in a single transaction (exclusive of shipping/courier charges) made using the Lazada App.
 - (c) The Voucher for Tier 1 & Tier 2 will be issued on a first come, first served basis.
 - (d) For the avoidance of doubt, each of the Vouchers cannot be combined. Only one Voucher can be used for one single transaction subject to the minimum spend as stipulated in Table 1 above.
 - (e) The Voucher for Tier 1 & Tier 2 are valid for payment using the HLB Credit Card on the Lazada App only.
 - (f) The Voucher for Tier 1 & Tier 2 are valid for one (1) time redemption for each registered Lazada account and product exclusions apply.
 - (g) The Voucher for Tier 1 & Tier 2 is applicable for single use only and may be stacked with other brands, sellers' and Lazada Promotion collectible vouchers.
 - (h) The Voucher for Tier 1 & Tier 2 will be automatically applied at checkout payment page (upon entering the applicable HLB Credit Card’s details).
 - (i) No cash alternatives or refund will be offered in lieu of the Vouchers.
 - (j) In the event the Promotion Prize Winners did not utilize their Promotion Prize within the Promotion Period, the Promotion Prize will be deemed forfeited. No recourse or extension will be allowed in this case.
8. HLB gives no representation nor warranty with respect to the validity or suitability of the Promotion Prize and services provided by Lazada.

9. Winners shall, at their own costs and expense, deal directly with Lazada for any complaints or disputes concerning the Promotion Prize under this Promotion, without recourse to HLB.
10. The HLB Credit Card accounts of the Winners must be valid or active, in good standing and must not be in breach of any of the T&Cs herein, the general terms and conditions of the HLB's Cardholder Agreement and the terms and conditions in relation to the HLB Credit Card during the Promotion Period and up to the point the Promotion Prize is awarded, failing which the Winners will be disqualified automatically.

GENERAL

11. By participating in the Promotion, the Eligible Cardholders:
 - (a) confirm 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 general terms and conditions of the HLB's Cardholder Agreement available at HLB's website at www.hlb.com.my ("**HLB's Website**");
 - (b) agree that HLB's decision on all matters relating to this Promotion shall be final, conclusive and binding on all the Eligible Cardholders;
 - (c) agree that the Promotion Prize is non-transferable to any third party and non-exchangeable for any cash, credit, cheque or in kind;
 - (d) agree to access HLB's Website at regular intervals to view these T&Cs of this Promotion to ensure they keep up-to-date with any changes or variations to these T&Cs;
 - (e) 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)) and/or DCATALYST Sdn Bhd (200801017996 (819292-U)) for the purpose of sending any Marketing Communications under the Promotion; and
 - (f) 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 Promotion.
12. HLB reserves the right to:
 - (a) disqualify any Eligible Cardholders who have performed the retail 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 Promotion Prize where there is reversal of the retail spend or termination of the HLB Credit Cards or non-compliance to these T&Cs herein during the Promotion Period and/or at the point of awarding the Promotion Prize; and
 - (c) add, delete or amend these T&Cs herein, wholly or in part, or to terminate the Promotion, 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.
13. 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.
14. In addition to the terms stipulated above, Eligible Cardholders agree that the general terms and conditions of HLB's Cardholder Agreement and the specific terms and conditions in relation to HLB Credit 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.
15. 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 Promotion, the final terms and conditions on HLB's Website shall prevail.

If you have any enquiries regarding these T&Cs and/or require a copy of the Bahasa Malaysia version, please email us at hlonline@hbb.hongleong.com.my.

Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat dan/atau memerlukan Salinan terma dan syarat dalam versi Bahasa Malaysia, sila e-mel kami di hlonline@hbb.hongleong.com.my.