

HLB CREDIT CARD SPECIAL NEW YEAR COMEBACK CAMPAIGN

CAMPAIGN PERIOD

26 January – 25 February 2024

HOW TO WIN

- Tier 1: Be the first one thousand (1,000) cardholders to accumulate a minimum of two (2) Retail Spend transactions of minimum Ringgit Malaysia Thirty (RM30) per Retail Spend transaction within the Campaign Period on any Retail Spend category (exclusions apply) with your HLB Credit Card to win a **RM30 Shopee Voucher!**
- Tier 2: Be the top thirty (30) cardholders with the highest transaction count with a minimum of Ringgit Malaysia Thirty (RM30) per transaction within the Campaign Period on any Retail Spend (exclusions apply) to win a **Swarovski Bracelet!**

CAMPAIGN PRIZE

| Campaign Prize | No. of Winners |
|---------------------|-------------------------|
| RM30 Shopee Voucher | One Thousand (1,000) |
| Swarovski Bracelet | Thirty (30) |

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

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Last updated 09 January 2024

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") "**HLB Special New Year Comeback Campaign**" ("**Campaign**") commences on 26 January 2024 at 00:00:00 hours (12:00 a.m.) and ends on 25 February 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**"):

CAMPAIGN ELIGIBILITY

1. The Campaign is open to selected existing Malaysian and non-Malaysian individual principal HLB credit cardholders only ("**Cardholders**") who received an invitation via In-App Push Notification (IAP), eDM and/or Short Message Service (SMS) ("**Campaign Invitation**") 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 of the 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 received the Campaign Invitation must during the Campaign Period perform and fulfil: -
 - (a) the Participation Criteria A as set out in Tables 1 below in order to win the Campaign Prize A and/or
 - (b) the Participation Criteria B as set out in Table 2 below in order to win the Campaign Prize B.
4. For the purpose of this Campaign, Cardholders who have performed and fulfilled the requirements in Clause 3 above shall be referred to as the "**Eligible Cardholders**" while the Campaign Prize A together with Campaign Prize B shall collectively be known as the "**Campaign Prize**"

Table 1

| Campaign Prize A | Participation Criteria A | No. of Winners |
|-------------------------|---------------------------------|-----------------------|
|-------------------------|---------------------------------|-----------------------|

| | | |
|---------------------|---|----------------------|
| RM30 Shopee Voucher | <p>Be the first one thousand (1,000) Cardholders to perform a minimum of two (2) Retail Spend transactions of a minimum of Ringgit Malaysia Thirty (RM30) each transaction using the Card within the Campaign Period.</p> <p><i>Retail Spend transaction as defined under Clauses 6, 7, 8 and 9.</i></p> | One Thousand (1,000) |
|---------------------|---|----------------------|

Table 2

| Campaign Prize B | Participation Criteria B | No. of Winners |
|-------------------------|--|-----------------------|
| Swarovski Bracelet | <p>Be the top thirty (30) Cardholders to achieve the highest Retail Spend transaction count of a minimum of Ringgit Malaysia Thirty (RM30) each transaction using the Card within the Campaign Period.</p> <p><i>Retail Spend transaction as defined under Clauses 6, 7, 8 and 9.</i></p> | Thirty (30) |

5. No registration is required for participation in this Campaign. The Eligible Cardholders' Retail Spend (as defined under Clause 6 below) shall be automatically tracked by HLB for the selection of winners of the Campaign Prize.
6. "**Retail Spend**" shall include retail and online purchases transacted locally and internationally. Retail Spend made in currencies other than Ringgit Malaysia ("**RM**") will be converted to and computed in RM based on the conversion rate determined by HLB at the time of transaction.
7. The Retail Spend made by supplementary credit cardholder(s) will also be included in the computation of the principal credit cardholder's eligibility for the Campaign Prize.
8. For the avoidance of doubt, Retail Spend shall **EXCLUDE** the following:
 - (a) any E-wallet top-ups (e.g. Big Pay, Grab Pay, Lazada Wallet, Shopee Pay, Touch'N'Go eWallet, etc.);
 - (b) any retail spends by recurring payment or auto-billing;
 - (c) any portfolio products such as Balance Transfer, Quick Cash and Flexi Payment Plan;
 - (d) refunded, disputed, unsuccessful, reversed, unauthorised, fraudulent or unlawful transactions; and/or
 - (e) 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.
9. An Eligible Cardholder who has fulfilled both the Participation Criteria A and Participation Criteria B above shall be entitled to one (1) Campaign Prize A AND one (1) Campaign Prize B. For the avoidance of doubt, if the Eligible Cardholder has only fulfilled the Participation Criteria A above, the Eligible Cardholder shall only be entitled to one (1) Campaign Prize A. 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 and Table 2 above for the Campaign Prize has been reached..
10. The Eligible Cardholders shall be responsible to check and ensure their respective telecommunication service providers are able to support the receipt of the Campaign Invitation under this Campaign. HLB shall not be held responsible if the Eligible Cardholders did not receive the Campaign Invitation.

11. The assignment of the Retail Spend shall be based on the Merchant Category Code (“**MCC**”) descriptions of a merchant, and is performed by the respective merchants’ acquiring bank (“**Acquiring Bank**”) and it is the responsibility of the particular Acquiring Bank to assign the correct MCC. For the avoidance of doubt, HLB shall not be held responsible for any incorrect assignment of MCC by the Acquiring Bank that may result in non-fulfilment of the Participation Criteria.

CAMPAIGN FULFILMENT AND WINNERS’ SELECTION

12. Campaign Winners Selection and Fulfilment for Campaign Prize A:
 - (a) The first one thousand (1,000) Eligible Cardholders who fulfil the Participation Criteria A will be selected within thirty (30) working days after the end of the Campaign Period to win the Campaign Prize A (“**Campaign Prize A Winners**”);
 - (b) Campaign Prize A Winners will be notified directly via SMS (“**SMS Notification**”) if they have successfully won the Campaign Prize A. HLB will then email the Campaign Prize A to the Campaign Prize A Winners based on the email address which they have registered with HLB within thirty (30) working days of the SMS Notification;
 - (c) The Campaign Prize A is only valid to be used on purchases made through the Shopee Mobile application (“**Shopee App**”). Campaign Prize A is valid for three (3) months from the date of issuance. The use of Campaign Prize A will also be subject to additional terms and conditions imposed by Shopee Mobile Malaysia Sdn Bhd [Company No. 20111009497 (1134832-W)] (“**Shopee**”) as follows:
 - (i) Campaign Prize A Winners can only use one (1) Campaign Prize A per transaction on the Shopee App;
 - (ii) The Campaign Prize A is not exchangeable for cash, credit and any transaction performed is non-refundable; and
 - (iii) Payment must be completed with the Card;
 - (d) In the event Campaign Prize A Winners did not utilize their Campaign Prize A within three (3) months from the date of issuance, the Campaign Prize A will be deemed forfeited. No recourse or extension will be allowed in this case; and
 - (e) It is the obligation of the Campaign Prize A Winners to provide their latest and valid contact details and email address to HLB and HLB shall not be responsible in the event HLB is unable to reach the Campaign Prize A Winners for any reason whatsoever or the Campaign Prize A Winners do not receive the Campaign Prize A.
13. Campaign Winners Selection and Fulfilment for Campaign Prize B:
 - (a) The first thirty (30) Eligible Cardholders who fulfil the Participation Criteria B above will be selected within thirty (30) working days after the end of the Campaign Period (“**Campaign Prize B Winners**”) to win the Campaign Prize B;
 - (b) Campaign Prize B Winners will receive the Campaign Prize B via courier within thirty (30) working days after the SMS Notification sent to Campaign Prize B Winners; and
 - (c) It is the obligation of the Campaign Prize B Winners to provide their latest and valid contact details, address, & email address to HLB and HLB shall not be responsible in the event HLB is unable to reach the Campaign Prize B Winners for any reason whatsoever or the Campaign Prize B Winners do not receive the Campaign Prize B.

Campaign Prize A Winners together with Campaign Prize B Winners, shall collectively be known as the “**Winners**”;

14. 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 3 below are deemed not qualified for the Campaign Prize.
15. Winners who receive the SMS Notification but did not receive the Campaign Prize within thirty (30) working days after the SMS Notification sent to the Winners, the Winners are required to raise an enquiry to HLB within fourteen (14) working days after the expiry of the stipulated thirty

(30) working days timeline as set out in Table 3 below. HLB shall not be responsible nor entertain any enquiry in the event the Eligible Cardholders raise the enquiry after the expiry of the said fourteen (14) working days.

Table 3

| Campaign Period | | |
|---|---|--|
| 26 January 2024 – 25 February 2024 | | |
| SMS Notification to the Winners | Thirty (30) working days after the Campaign Period | <i>To receive by 6 April 2024</i> |
| Receipt of the Campaign Prize | Thirty (30) working days after the SMS Notification to Winners | <i>To receive by 18 May 2024</i> |
| Raise enquiry to HLB in the event the Winners did not receive the Campaign Prize | Fourteen (14) working days after the expiry of the stipulated thirty (30) days of Receipt of the Campaign Prize | <i>To raise enquiry by 7 June 2024</i> |

16. HLB gives no representation nor warranty with respect to the validity or suitability of the Campaign Prize and services provided by Swarovski & Shopee.
17. Winners shall, at their own costs and expense, deal directly with Swarovski and/or Shopee for any complaints or disputes concerning the Campaign Prize under this Campaign, without recourse to HLB.
18. The 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 Card during the Campaign Period and up to the point the Campaign Prize is awarded, failing which the Winners will be disqualified automatically.
19. In the event there is a tie for the Campaign Prize (i.e. where there are multiple Eligible Cardholders who have transacted at the same day and/or time (Malaysian date and/or time captured in HLB's record), the Winner will be selected based on both the highest amount of Retail Spend captured in HLB's record and with the longer tenure as a HLB customer.
20. The Retail Spend must be posted during and within the Campaign Period and those Retail Spends posted after the Campaign Period will not be entitled for the Campaign Prize.

GENERAL

21. By participating in the Campaign, 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 all records of the Retail 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 Campaign Prize is non-transferable to any third party and non-exchangeable for any cash, 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)) and/or DCATALYST Sdn Bhd (200801017996 (819292-U)) for the purpose of sending the Campaign Invitation and the SMS Notification 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.
22. 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 Campaign Prize where there is reversal of the Retail Spend or termination of the Cards or non-compliance to these T&Cs herein during the Campaign Period and/or at the point of awarding the Campaign Prize; 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.
23. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the Retail Spend by Visa International Incorporated, Mastercard International, Merchant establishments, or any party in which may result in the Eligible Cardholders being omitted from the Campaign.
24. 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.
25. 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 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.
26. 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 T&Cs, please email us at hlonline@hlbb.hongleong.com.my.