

HLB VISA CREDIT CARD “SPEND & LADDER UP!” CAMPAIGN

Last updated on 8 August 2023

CAMPAIGN PERIOD

1. The Hong Leong Bank Berhad’s (193401000023 (97141-X)) (“HLB”) “Spend & Ladder Up!” campaign (“Campaign”) commences on **8 August 2023** at 00:00:00 hours (12:00 a.m.) and ends on **30 November 2023** at 23:59:59 hours (11:59 p.m.), both dates inclusive (“Campaign Period”), unless notified otherwise. The Campaign Period comprises of an Eligible Spend Period and an Eligible Play Period, as follows:
 - a. **Eligible Spend Period**
Eligible Spend Period starts from **8 August 2023** at 00:00:00 hours (12:00 a.m.) to **6 November 2023** at 23:59:59 hours (11:59 p.m.), both dates inclusive; and
 - b. **Eligible Play Period**
Eligible Play period starts from **24 August 2023** at 00:00:00 hours (12:00 a.m.) till **30 November 2023** at 23:59:59 hours (11:59 p.m.), both dates inclusive.
2. The Eligible Spend Period and the Eligible Play Period during the Campaign Period are illustrated as follows.

**TERMS & CONDITIONS**

The following sets out the terms and conditions applicable to the Campaign (“T&Cs”):

CAMPAIGN ELIGIBILITY

3. The Campaign is open to all new and existing principal Malaysian and non-Malaysian HLB Visa Credit Cardholders (“Cardholders”).
4. The following persons shall not be eligible to participate in this Campaign:
 - a. Cardholders whose HLB Visa credit cards (collectively known as the (“Card”) are NOT issued in Malaysia;
 - b. Cardholders whose Card accounts are NOT in good standing, inactive, or who are in breach of any terms and conditions of the Card accounts at any time during the Campaign Period;
 - c. Cardholders whose Card accounts are invalid or cancelled at any time during the Campaign Period; and
 - 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 or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period.

ELIGIBLE TRANSACTIONS

5. Eligible Transactions include online and retail purchases transacted locally and internationally during the Eligible Spend Period for the prescribed Qualifying Amount as specified in Table 1 below.
6. Eligible Transactions 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. The Eligible Transactions of this Campaign shall EXCLUDE the following:
 - (i) any portfolio products such as Balance Transfer (BT), Call-For-Cash Plus (CFC Plus), Call-For-Cash (CFC) and Flexi Payment Plan (FPP);
 - (ii) refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - (iii) any form of services or miscellaneous fees, including finance charges and fees such as credit card annual fee, late payment charges imposed by HLB and government service tax.
7. Eligible Transactions made by supplementary credit cardholder(s) under a principal credit cardholder’s account(s) will also be included in the computation of the principal credit cardholder’s eligibility for this Campaign.

CAMPAIGN MECHANICS

8. To participate in this Campaign, Cardholders are required to spend using their Cards on the Eligible Transactions and fulfill the prescribed Qualifying Amount as specified in Table 1 below during the Eligible Spend Period in order to earn entries to play (“**Plays**”) which can be utilized during the Eligible Play Period.

Table 1 – Applicable During the Eligible Spend Period

Tier	Eligible Transactions	Qualifying Amount	Entitlement of Number of Plays	Example Scenario
1	Any retail purchase except those listed from Tier 2 to Tier 4 below in this Table 1.	Every RM50 in a single transaction	1	Spend RM100.50 in a single transaction = 2 Play(s)
2	<u>Pay with Google Pay or Samsung Pay</u> Any retail purchase made using the Cards via Google Pay or Samsung Pay	Every RM50 in a single transaction	2	Spend RM80 in a single transaction using Google Pay = 2 Play(s)
3	<u>E-Wallet Spend</u> Save your Cards in the following E-Wallet(s) or mobile application(s) and make any retail purchase: <ul style="list-style-type: none"> • Touch n' Go • Boost • BigPay • Favepay • ShopeePay • Lazada Wallet • GrabPay 	Every RM50 in a single transaction	2	Top up of RM100 to Touch 'n Go eWallet using the Cards = 4 Play(s)
4	<u>Online Shopping and e-Commerce Spend</u> Purchase made at the following merchants: <ul style="list-style-type: none"> • Online Shopping & e-Commerce • Online Bill Payment • Other Card-Not-Present (CNP) transactions where physical Cards are not required (where applicable) 	Every RM50 in a single transaction	2	Online bill payment of RM240 for electricity bill = 8 Play(s)
5	<u>Weekly Cumulative Spend</u> Accumulate weekly spend of a minimum of RM500 or more from every Tuesday to the following Monday during the Eligible Spend Period	Cumulative spend of RM500 or more	Additional 10 Plays	Spend a total of RM1,000 from 8 August 2023 (Tuesday) to 16 August 2023 (Monday) = additional 10 Plays

9. In the event the Eligible Transactions performed fall within two (2) or more Tiers captured (e.g. payment made via Google Pay and for Online Shopping will trigger eligibility for Tier 2 and Tier 4), the Cardholder is only eligible to earn the number of Plays from **one (1) Tier** only (based on whichever Tier that awards the highest entitlement of number of Plays). This exception does not apply to Tier 5 (Weekly Cumulative Spend).
10. The following capping shall apply to the number of Plays earned from the Eligible Transactions:

Table 2 - Applicable During the Eligible Spend Period

Item	Maximum Cap
Capping of number of Play(s) earned from a single transaction for Eligible Transactions in each Tier 1, Tier 2, Tier 3 and Tier 4.	50 Plays
Capping of number of Play(s) earned from Eligible Transactions at the same merchant within the same Campaign Month. Campaign Month is set out in Table 3 below.	100 Plays

11. The following are some examples of number of Plays which can be earned by different Cardholders during the Eligible Spend Period as set out in Table 1 above:

Cardholder A

Transaction Date	Eligible Transaction(s)	Tier	Entitlement of Number of Plays	Remarks
8 August 2023	Retail purchase of RM125.90 in a single transaction at Watsons outlet using physical Card.	1	2	<ul style="list-style-type: none"> RM125.90 / RM50 per transaction = 2 Plays
9 August 2023	Pay for purchase of RM88.00 in a single transaction via Google Pay at MyNews	2	2	<ul style="list-style-type: none"> RM88.00 / RM50 per transaction = 2 Plays <i>(Eligible Transactions in Tier 2 are entitled to 2 Plays for every RM50 in a single receipt transaction)</i>
9 August 2023	Total Online Retail spend of RM25.00 in a single transaction at MYEG website	4	0	<ul style="list-style-type: none"> 0 Play earned as Cardholder did not meet the Qualifying Amount of RM50 per single receipt transaction
Total Number of Plays earned			4	

Cardholder B

Transaction Date	Eligible Transaction(s)	Tier	Entitlement of Number of Plays	Remarks
15 August 2023	Retail purchase of RM8,000.00 in a single transaction at Harvey Norman using physical Card.	1	50	Maximum capping of 50 Plays per single transaction applies as per Table 2 above
16 August 2023	TnG eWallet Reload of RM50.00 in a single transaction using saved Card	3	2	<ul style="list-style-type: none"> RM50.00 / RM50 per transaction = 2 Plays <i>(Eligible Transactions in Tier 3 are entitled to 2 Plays for every RM50 in a single receipt transaction)</i>
20 August 2023	Retail purchase of RM120.00 at Shell petrol station using physical Card	1	2	<ul style="list-style-type: none"> RM120.00 / RM50 per transaction = 2 Plays
15 August 2023 – 21 August 2023	Weekly Cumulative Spend of RM8,170.00	5	10	<ul style="list-style-type: none"> Additional 10 Plays earned from Weekly Cumulative Spend of RM500 or more
Total Number of Plays earned			64	

Cardholder C

Transaction Date	Eligible Transaction(s)	Tier	Entitlement of Number of Plays	Remarks
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5 September 2023	Online Spend of RM1,000.00 at Shopee website	4	40	<ul style="list-style-type: none"> • RM1,000.00 / RM50 per transaction = 20 transactions • 20 transactions X 2 times Entitlement of Number of Play (as per Table 1 above) • Total = 40 Plays
7 September 2023	Online Spend of RM1,000.00 at Shopee website	4	40	<ul style="list-style-type: none"> • RM1,000.00 / RM50 per transaction = 20 transactions • 20 transactions X 2 times Entitlement of Number of Play (as per Table 1 above) • Total = 40 Plays
13 September 2023	Online Spend of RM1,000.00 at Shopee website	4	20	Maximum capping of 100 Plays at the same merchant (as per Table 2 above) within the same Campaign Month applies
5 September 2023 - 11 September 2023	Weekly Cumulative Spend of RM2,000.00	5	10	Additional 10 Plays earned from Weekly Cumulative Spend of RM500 or more
12 September 2023 - 18 September 2023	Weekly Cumulative Spend of RM1,000.00	5	10	Additional 10 Plays earned from Weekly Cumulative Spend of RM500 or more
Total Number of Plays earned			120	

12. The number of Plays earned will be added to the Cardholder's campaign account ("**Campaign Account**") which is a user profile page that is accessible with the Cardholder's login details as provided in Clause 15 below. A Cardholder's Campaign Account contains the Cardholder's number of Plays and can only be accessed or used for the purpose of this Campaign only.

For Eligible Transactions from Tier 1 to Tier 4, Cardholder's number of Plays will be added based on the dates as listed in Table 3 below:

Table 3 - Applicable During the Eligible Spend Period

Campaign Month ("Campaign Month")	Eligible Transactions Dates	Date which number of Plays will be added to Cardholders' Campaign Accounts
1	From 8 August 2023 to 31 August 2023	Before or on 11 September 2023
2	From 1 September 2023 to 15 September 2023	Before or on 25 September 2023
	From 16 September 2023 to 30 September 2023	Before or on 11 October 2023
3	From 1 October 2023 to 15 October 2023	Before or on 26 October 2023
	From 16 October 2023 to 6 November 2023	Before or on 17 November 2023

For Eligible Transactions under Tier 5 (Weekly Cumulative Spend), Cardholders will receive a unique redemption code ("**Redemption Code**") in the manner set out in Clause 16 below which can be used on

the Campaign Website (accessible upon the commencement of the Eligible Play Period) at www.hlbcontest.com/ladder ("**Campaign Website**") to redeem the additional number of Plays. Redemption Code(s) will be sent to Cardholders based on the dates as listed in Table 4 below:

Table 4 - Applicable During the Eligible Spend Period

Campaign Week	Eligible Transactions Dates	Date which the Redemption Code will be sent to Cardholders
1	8 August – 14 August 2023	Within ten (10) days after the last day of each Campaign Week
2	15 August – 21 August 2023	
3	22 August – 28 August 2023	
4	29 August – 4 September 2023	
5	5 September – 11 September 2023	
6	12 September – 18 September 2023	
7	19 September – 25 September 2023	
8	26 September – 2 October 2023	
9	3 October – 9 October 2023	
10	10 October – 16 October 2023	
11	17 October – 23 October 2023	
12	24 October – 30 October 2023	
13	31 October – 6 November 2023	

13. For the avoidance of doubt, all Eligible Transactions must be posted no later than five (5) days from the date of the Eligible Transactions performed in order for the Cardholders to earn the number of Plays. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the Eligible Transactions by Visa International Incorporated, merchant establishments, or any party in which may result in the Cardholders being omitted from this Campaign.

NOTIFICATION(S) TO CARDHOLDERS

14. Upon **number of Plays** being added to the Cardholders' Campaign Accounts, Cardholders will receive a Campaign notification ("**Campaign Notification**") which will be sent to Cardholders upon the commencement of the Eligible Play Period via the following channels:
- HLB Connect In-App Push (IAP) Notification (for Cardholders who are HLB Connect users); and
 - Email as per Cardholder's email address registered in HLB system (for Cardholders who have opted in for email marketing from HLB); or
 - SMS based on Cardholder's contact details registered in HLB system (for Cardholders who are non-HLB Connect users)
15. The Campaign Notification consists of:
- the Cardholder's login details to access his/her Campaign Account on the Campaign Website;
 - URL link to the Campaign Website; and
 - total number of Plays earned from the Eligible Transactions based on each date of the Eligible Transactions performed as specified in Table 3 and Table 4 of **Clause 12** above.
16. Redemption Code(s) will be sent to Cardholders via the following channels:
- HLB Connect In-App Push (IAP) Notification (for Cardholders who are HLB Connect users); or
 - SMS based on Cardholder's contact details registered in HLB system (for Cardholders who are non-HLB Connect users)

For the avoidance of doubts, Cardholders who receive the Campaign Notification and/or the Redemption Code will be referred to as “**the Eligible Cardholders**” for the purpose of this Campaign.

HOW TO PLAY THE “LADDER UP GAME” ON CAMPAIGN WEBSITE DURING THE ELIGIBLE PLAY PERIOD

17. Eligible Cardholders are required to visit the Campaign Website to utilize their number of Plays. Each Play enables the Eligible Cardholders to click to roll a dice (“**Roll-a-Dice**”) which allows them to move from the starting position or their last position on the “Ladder Up” game (“**Game**”) based on the number generated from Roll-a-Dice process. The Roll-a-Dice process will generate results between the number one (1) to six (6) based on a randomizer algorithm.
18. The Game consists of seventy (70) boxes in total including the Finisher box. Each Eligible Cardholder will be able to see his/her own Game board and his/her last position on the board.
19. All Eligible Cardholders will see the same layout and box content of the Game board. Landing on the following boxes will trigger the corresponding effect:

Table 5 – Applicable During the Eligible Play Period

Category	Box	Effect
Prize Box	Finisher (Ultimate Prize)	Eligible Cardholder who lands on this box will win the Ultimate Prize (“ Ultimate Prize ”). The option to access to the Game board with Ultimate Prize will only be made available from 1 November 2023 onwards.
	Finisher (Grand Prize)	Eligible Cardholder who lands on this box will win the current Grand Prize (“ Grand Prize ”).
	Gold Coin	Eligible Cardholder who lands on this box will win cashback (“ Cashback Prize ”) between RM18.00 to RM388.00
	Merchant Voucher	Eligible Cardholder who lands on this box will win a merchant voucher / product voucher/ discount voucher (“ Voucher Prize ”) as indicated on the Campaign Website
	Silver Coin	Eligible Cardholder who lands on this box will win Cashback Prize between RM0.50 to RM8.00.
Effect Box	Ladder	Fastrack / Advance to a designated box (from the box at the bottom of the ladder to the box at the top of the ladder)
	Snake	Regress to a designated box (from the box at the head of the snake to the box at the tail of the snake)

Note: Eligible Cardholders who land on any of the Boxes under the Prize Box Category will be required to answer a question (“**Q&A**”) which is related to HLB or the Campaign. Only Eligible Cardholders who have answered the Q&A correctly will be eligible to win the Prizes (as defined in Clause 20 below) from the respective Boxes under the Prize Box category.

20. The Ultimate Prize, Grand Prize, Cashback Prize, and Voucher Prize (collectively known as “**Prizes**”) will be revealed with their details such as value or product specifications, package contents, validity, and any other information (if applicable) published on the Campaign Website throughout the Campaign

Period. All Prizes are available to be won on first-come, first-served basis during the Eligible Play Period, subject to the number of winners allocated for each period (“**Sub Play Period**”) as set out in Table 6 below:

Table 6 – List of Prizes

Prizes	Item	Number of winners allocated for each period (“Sub Play Period”) below:			Total number of winners
		24 August 2023 to 30 September 2023	1 October 2023 to 31 October 2023	1 November 2023 to 30 November 2023	
Ultimate Prize	Proton X90 1.5TGDI BSG Premium	-	-	1	1
Grand Prize	Consists of one of the following Prizes, as published on the Campaign Website throughout the Campaign Period: <ul style="list-style-type: none"> • Apple iPhone 14 Pro 256GB • Apple Watch Ultra • Sony PlayStation 5 • Samsung GALAXY S23 • Apple iPad 64GB Wifi • Samsung GALAXY Watch 5 Pro • Nintendo Switch • Marshall Emberton II Speaker 	34	35	35	104
Gold Coin	Cashback between RM18 - RM388	890	890	890	2,670
Silver Coin	Cashback from RM0.50 – RM8	12,600	12,600	12,600	37,800
Merchant Voucher	Merchant vouchers e.g. Lazada, Shopee, TnG, Grab or Shell vouchers	1,666	1,667	1,667	5,000

For the avoidance of doubt, an Eligible Cardholder may only win the Prizes up to the quantity specified in Table 7 below for each Sub Play Period:

Table 7

Prize Box	Maximum number of Prizes (“Prize Capping”) which an Eligible Cardholder may win for each Sub Play Period
Grand Prize	1
Gold Coin	5
Silver Coin	5
Merchant Voucher	5

If an Eligible Cardholder lands on the same Prize Box again after having achieved the Prize Capping in the same Sub Play Period, he/she will not be eligible to win the Prizes.

21. To win the Ultimate Prize or Grand Prize in the Finisher box, the Eligible Cardholder must get the exact number from Roll-a-Dice process to land on the Finisher box. If the number generated from Roll-a-Dice process is greater than the number required to land on the Finisher box, the Eligible Cardholder will continue to move from the Finisher box, but in the opposite direction (“Bounce Back”) based on the number generated from Roll-a-Dice process.
22. All Prizes will be rewarded on a first come, first served basis premised on the earliest timestamp which an Eligible Cardholder lands on the Prize Box **AND** answers the **Q&A** correctly. If multiple Eligible Cardholders land on a Prize Box **AND** answers the Q&A correctly with the same timestamp, the Prize will only be awarded to one (1) Eligible Cardholder based on the following hierarchy of criteria (“Tie-Breaker”) as set out in Table 8 below:

Table 8

Priority	Tie Breaker Criteria
1	The Prize will be awarded to the Eligible Cardholder with the highest amount spent on Eligible Transactions in the current Campaign Month.
2	If there is a tie in Priority (1), the Prize will be awarded to the Eligible Cardholder with the highest transaction count on Eligible Transactions in the current Campaign Month.

23. The number of Play(s) and Redemption Code(s) for the purpose of this Campaign shall expire and be considered void at the end of Campaign Period, or upon all Prizes for the Campaign are fully redeemed, whichever earlier.

WINNERS AND PRIZES FULFILMENT

24. By participating in this Campaign, the Cardholders agree that their personal information including name and the last four (4) digits of their NRIC card or passport number may be used for the purpose(s) of this Campaign and publication of winners list on HLB website at www.hlb.com.my (“**HLB’s Website**”) or the Campaign Website.
25. Eligible Cardholders who are entitled to the Prizes (“**Winners**”) will be informed via email and/or SMS on the details related to fulfillment of the Prizes (“**Winners Notification**”) within one hundred (100) days after the end of the Campaign Period (“**Reward Period**”).
26. Winners of the Ultimate Prize and Grand Prize will be contacted by HLB or supplier(s) appointed by HLB within the Reward Period for the arrangement of delivery or collection of the Ultimate Prize and the Grand Prize (within Malaysia only) . Winners of the Voucher Prize will receive the Voucher Prize via email based on their email address registered with HLB within the Reward Period. Cashback Prize will be credited to Winners’ HLB Card accounts within the Reward Period.

Winners who receive Winner Notification but did not receive the Prizes after the end of Reward Period are required to raise the enquiry to HLB within thirty (30) days after the end of Reward Period, as set out in Table 9 below. HLB shall not be responsible to entertain any enquiry in the event the Winners raise the enquiry after the expiry of the said thirty (30) days.

Table 9

Reward Period

1 December 2023 – 9 March 2024

Winners Notification and receipt of the Prizes	Within 100 days after the end of Campaign Period	<i>Receive the Prizes on or before 9 March 2024</i>
Raise enquiry to HLB in the event the Winners did not receive the Prizes	Within 30 days after the end of Reward Period	<i>Raise Enquiry on or before 8 April 2024</i>

27. It is the obligation of the Winners to provide their latest and valid contact details and email address to HLB within the Campaign Period and HLB shall not be responsible in the event HLB is unable to reach the Winners for any reasons whatsoever or if the Ultimate Prize and the Grand Prize cannot be delivered to the Winners within the Reward Period.
28. The Card accounts of the Winners 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 up to the Reward Period, failing which the Winners will be disqualified automatically.
29. Winners shall liaise directly with the authorised supplier(s) for all matters related to item information, fulfilment, payment, delivery, claims and warranty of the Prizes. HLB gives no representation or warranty with respect to the quality or suitability of the Prizes and shall not be responsible to replace any lost, stolen or damaged items (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). Winners shall, at their own costs and expense, deal directly with the manufacturer(s) or supplier(s) for any complaint, dispute or claim in relation to the Prizes without recourse to HLB.
30. In the event HLB has a prize giving ceremony, the selected Winners will be required to attend at their own cost and expense to collect the Prizes. In the event the Winner is not able to attend the prize giving ceremony, the Winner can nominate a representative to be present at the prize giving ceremony to accept the Prize on his/her behalf. The representative will be required to present a written authorization from the Winner and photocopy of the Winner's NRIC (front and back) or Passport (for non-Malaysian).
31. Winners shall assume full liability and responsibility in case of any liability, mishap, injury, damage, claim or accidents (including death) resulting from their participation in the Campaign, redemption and/or utilization of the Prizes and agree to release and hold HLB free and harmless of any liability.
32. All transportation, accommodation, personal costs and/or any other costs, fees and/or related expenses incurred in participating in the Campaign and/or redeeming the Prizes shall be the sole responsibility of the Winners.
33. HLB shall reserve the rights to use the names and/or photographs of the Winners as materials for the purposes of publicity, without any prior notice to the Winners. The Winners shall not be entitled to claim ownership or other forms of compensation on the materials.
34. In the event a Winner chooses not to accept a Prize, no replacement or exchange of Prize will be entertained.

GENERAL

35. By participating in this Campaign, the 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**;
 - (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 Cardholders;
 - (d) agree that the Prizes 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., name, contact numbers, address to its authorised 3rd party vendor including Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and any other supplier(s) appointed by HLB for the purpose of communication and fulfilment/delivery of Prize(s) for this 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 this Campaign.
36. HLB reserves the right to:
- (a) disqualify any 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 Cardholders;
 - (b) forfeit and/or claw back the Prizes 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 Prizes 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 Cardholders.
37. These T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Cardholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
38. In addition to the terms stipulated above, 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, these specific T&Cs herein shall prevail to the extent of such discrepancies.
39. 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 the terms and conditions, please email us at hlonline@hlbb.hongleong.com.my