

## HLB CARDS: MASS AUTO-BILLING DRIVE PROMOTION

Last updated on 28 June 2024

### PROMOTION PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "Mass Auto-Billing Drive Promotion" ("Promotion") commences on **01 July 2024** at 00:01:00 hours (12:01 a.m.) and ends on **30 September 2024** at 23:59:59 hours (11:59 p.m.), both dates inclusive ("Promotion Period"), unless notified otherwise.

### TERMS & CONDITIONS

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

### ELIGIBILITY

1. The Promotion is open to all new and existing individual persons who are principal **HLB Visa Credit Cardholders** ("**Cardholders**") within the Promotion Period. New Cardholders refer to those who do not have any Visa credit card with HLB ("**Card**") before the Promotion Period and obtain a HLB Visa credit card during the Promotion Period. Registration is not required for Promotion participation.
2. The following persons shall not be eligible to participate in this Promotion:
  - (a) Cardholders whose Cards are NOT issued in Malaysia;
  - (b) Cardholders whose Card accounts are NOT in good standing, are inactive, or who are in breach of any terms and conditions of the Card accounts at any time during the Promotion Period;
  - (c) Cardholders whose Card accounts are invalid or cancelled at any time during the Promotion 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 Promotion Period.

### PROMOTION MECHANICS

3. To participate in this Promotion, Cardholders are required to (a) spend using their Cards at an Eligible Merchant (defined below) ("**Eligible Transactions**") and (b) meet the **Qualifying Criteria** (as listed in **Table 1** below) during the Promotion Period to receive a gift voucher as set out below ("**Gift Voucher**"):

**Table 1 – Qualifying Criteria and Gift Voucher**

<b>Tier</b>	<b>Qualifying Criteria</b>	<b>Gift Voucher (subject to Total Gift Voucher Allocation (defined below))</b>
<b>1</b>	Subscribe & pay for one (1) NEW auto-billing / subscription merchant	RM 5 Lazada Voucher
<b>2</b>	Subscribe & pay for two (2) NEW auto-billing / subscription merchants	RM 15 Lazada Voucher
<b>3</b>	Subscribe & pay for three (3) or more NEW auto-billing / subscription merchants	RM 35 Lazada Voucher

4. The phrase "auto-billing / subscription merchant" ("**Eligible Merchants**") refers to a merchant that allows a Cardholder to sign up for auto-billing payment method (as described in **Clause 7** below). Examples of Eligible Merchants are listed in **Table 2** below (a non-exhaustive list):

**Table 2: List of Eligible Auto-billing / Subscription Merchants**

No.	Merchant Name	No.	Merchant Name
1	Hong Leong Assurance	28	Spotify
2	American International Assurance	29	Ammetlife
3	Prudential Assurance	30	IHM Risk Management
4	Great Eastern Life	31	Medibank
5	Allianz	32	RHB Insurance
6	Maxis	33	The Pacific Insurance
7	Digi	34	Dropbox
8	Zurich	35	ExpressVPN
9	Manulife Insurance	36	Google
10	Tenaga Nasional Berhad	37	JustAnswer
11	Tokio Marine Insurance	38	Optus
12	Telekom	39	Red One
13	Celcom	40	Wix
14	Coway	41	Yahoo
15	Time	42	Yoodo
16	Etiqua	43	YTLC
17	U Mobile	44	Zoom
18	MCIS Zurich Insurance	45	Grolier
19	Mitsui Sumitomo Insurance	46	Sri KDU
20	Astro	47	Takaful Ikhlas
21	EFTB-RPS	48	HBO Go
22	AIG	49	Disney+ Hotstar
23	The Pacific Insurance	50	Youtube (only applicable to Youtube Premium & Youtube Member)
24	Takaful Ikhlas	51	WeTV
25	Netflix	52	Viu
26	Setel	53	iFlix
27	Amazon Prime	54	Apple
		55	iQiYi

- For avoidance of doubt, “NEW” auto-billing / subscription merchant refers to auto-billing subscription with an Eligible Merchant(s) which a Cardholder has newly signed up for during the Promotion Period. Auto-billing subscriptions which are cancelled during the Promotion Period and subsequently re-enrolled for during the Promotion Period shall not be eligible to meet the Qualifying Criteria.

#### **ELIGIBLE TRANSACTIONS**

- Eligible Transactions includes online and retail transactions transacted at Eligible Merchant(s) locally and internationally during the Promotion Period which are then included in an auto-billing payment method subject to meeting the Qualifying Criteria.
- Auto-billing payment method refers to the payment method in which the Cardholder authorizes the Eligible Merchant to charge a recurring sum to the Cardholder’s Card for the services rendered or products sold by the Eligible Merchant to the Cardholder.
- An Eligible Transaction made in a currency other than Ringgit Malaysia (“**RM**”) will be converted into and computed in RM based on the conversion rate determined by HLB at the time the Eligible

Transaction is posted in HLB's system where such transactions must be labelled as RPS (Recurring Payment System).

9. The Eligible Transactions of this Promotion shall **EXCLUDE** the following:
  - a) Any Card portfolio products such as Balance Transfer (BT), Quick Cash (QC) and Flexi Payment Plan (FPP);
  - b) refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent, or unlawful transactions; and/or
  - c) any form of service charge/fee or miscellaneous charges/fees, including finance charges and fees such as credit card annual fee, late payment charges imposed by HLB and government service tax.
10. Eligible Transactions made by supplementary cardholder(s) under a Cardholder's account(s) will also be included in the computation of the Cardholder's spending.
11. HLB shall not be liable and responsible for any failure or delay in processing the Eligible Transactions by Visa International Incorporated, merchant establishments, system downtime, technical failure of the terminal or any party in which may result in the Eligible Transaction and its associated transaction(s) being omitted from this Promotion.
12. Each transaction will be assigned with a Merchant Category Code ("**MCC**") and a transaction type indicator by the Eligible Merchant's acquiring bank ("**Acquiring Bank**"). It is the responsibility of the Acquiring Bank to perform such assignment correctly. For the avoidance of doubt, in the event any incorrect assignment results in an Eligible Transaction not meeting the Qualifying Criteria, HLB shall not be held responsible for the same and is not required to check and/or rectify the same.

### **PROMOTION FULFILMENT**

13. The Cardholders who have fulfilled the Qualifying Criteria under **Clause 3** above shall be rewarded with a Gift Voucher per Cardholder on a first come, first served basis ("**Eligible Cardholders**") subject to the Total Gift Voucher Allocation for this Promotion as listed in Table 3 below ("**Total Gift Voucher Allocation**") throughout the Promotion Period.

**Table 3: Gift Voucher Allocation during the Promotion Period**

<b>Tier</b>	<b>Qualifying Criteria</b>	<b>Gift Voucher</b>	<b>Total Gift Voucher Allocation</b>	<b>Total Winners</b>
<b>1</b>	Subscribe & pay for <b>one (1) NEW</b> Eligible Merchant	RM 5 Lazada Voucher	1,650	1,650
<b>2</b>	Subscribe & pay for <b>two (2) NEW</b> Eligible Merchants	RM 15 Lazada Voucher	1,650	1,650
<b>3</b>	Subscribe & pay for <b>three (3) or more</b> NEW Eligible Merchants	RM 35 Lazada Voucher	1,650	1,650

HLB has no obligation to inform the Eligible Cardholders should the Total Gift Voucher Allocation reach its limit or be fully redeemed.

In the event where the number of Eligible Cardholders exceeds the Total Gift Voucher Allocation set out for the respective Tiers 1, 2 and 3 above, the winner of the Gift Voucher for the respective Tier shall be determined based on the following sequence of priority ("**Tie-Breaker**").

<b>Priority</b>	<b>Tie-Breaker</b>	<b>Remarks</b>
1	Date on which the Cardholder met the Qualifying Criteria	Cardholders who met the Qualifying Criteria on the earliest date shall be prioritized.

2	Amount spent on Eligible Merchants	For Cardholders who met the Qualifying Criteria on the same date, the Cardholder who had a higher total amount settled via auto-billing to Eligible Merchants during Promotion Period shall be prioritized.
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14. If the Total Gift Voucher Allocation for a higher Tier (e.g. Tier 3) has been fully utilized, the Eligible Cardholder's Eligible Transaction(s) will be considered under the Tier which is immediately lower (i.e. an Eligible Cardholder who is eligible for a gift under Tier 3 but the Total Gift Voucher Allocation for Tier 3 has been fully utilized, will then be considered to receive a Gift Voucher first under Tier 2, followed by Tier 1 if the Total Gift Voucher Allocation for Tier 2 has also been fully utilized).
15. The Gift Voucher is valid for three (3) months from the date of issuance and must be utilized before the indicated expiry date.
16. The Gift Voucher shall be emailed to the Eligible Cardholder's registered email address in the HLB system within three (3) months from the end of the Promotion Period ("**Reward Period**") as set out in **Table 4** below. For the avoidance of doubt, the issuance date of each Gift Voucher shall be on/around the time of the above-mentioned email.
17. It is the obligation of the Eligible Cardholders to provide HLB with their latest email address which remains valid throughout the Promotion Period and Reward Period and HLB shall not be responsible in the event HLB is unable to reach the Eligible Cardholders for any reasons whatsoever.
18. Winners of the Gift Vouchers who are in the list of Eligible Cardholders but who do not receive their respective Gift Voucher by the end of Reward Period are required to raise the enquiry to HLB within three (3) months from the end of Reward Period. HLB shall not be responsible to entertain any enquiry in the event any winner of a Gift Voucher raises an enquiry after the expiry of the said three (3) months as set out in **Table 4** below:

**Table 4: Promotion Fulfillment Period**

Action Item	Timeframe	Timeline
<b>Promotion Period</b>	Three months	<i>01 July 2024 – 30 September 2024</i>
<b>Receipt of the Gift Voucher ("Reward Period")</b>	Within three (3) months from the expiry of the Promotion Period	<i>To receive by 30 December 2024</i>
<b>Raise enquiry to HLB in the event the Eligible Cardholder did not receive the Gift Voucher</b>	Within three (3) months from the expiry of the Reward Period	<i>To raise enquiry by 30 March 2025</i>

19. HLB gives no representation nor warranty with respect to the validity or suitability of the Gift Vouchers and services provided by Lazada.
20. Winners of the Gift Vouchers shall, at their own cost and expense, deal directly with Lazada in respect of any complaints or disputes concerning the Gift Vouchers received under this Promotion, without any recourse to HLB.

### **GENERAL**

21. By participating in this Promotion, the Cardholders agree:

- (a) 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) that all records of the Eligible Transactions captured by HLB's system for the purpose of this Promotion are final and conclusive;
  - (c) that HLB's decision on all matters relating to this Promotion shall be final, conclusive and binding on all Cardholders;
  - (d) that the Gift Vouchers are non-transferable to any third party and non-exchangeable for any credit, cheque or in kind;
  - (e) to access HLB's Website at regular intervals to view the T&Cs of this Promotion to ensure that they keep up-to-date with any changes or variations to the T&Cs;
  - (f) and hereby authorise HLB to disclose their personal data (i.e. email address) to its authorised 3<sup>rd</sup> 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 Gift Voucher(s) for this Promotion; and
  - (g) to be liable for 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 Promotion.
22. HLB reserves the right to:
- (a) disqualify any Cardholders who have performed any of 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 the Gift Voucher where there is a (i) reversal of the Eligible Transactions such that a Cardholder is no longer an Eligible Cardholder or (ii) termination of the Cardholder's Card during the Promotion Period and/or at the point of awarding the Gift Voucher or (iii) non-compliance to the T&Cs herein and/or in the terms and conditions and/or agreement referred to in **Clause 21(a)** above; and
  - (c) add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Promotion, by way of posting on HLB's Website or using any other methods which HLB deems practical, in order to give prior notice to the Cardholders.
23. 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.
24. In addition to the terms stipulated above and in respect of this Promotion, 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. In the event of 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 in respect of this Promotion.
25. 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 Promotion, the final terms and conditions of this Promotion on HLB's Website shall prevail.

If a Cardholder has any enquiries regarding the terms and conditions herein and/or require a copy of the Bahasa Malaysia version, please email HLB at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my).

Sekiranya Pemegang Kad mempunyai sebarang pertanyaan mengenai terma dan syarat di sini dan/atau memerlukan Salinan terma dan syarat dalam versi Bahasa Malaysia, sila e-mel HLB di [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my).