

**HLB CREDIT CARD: MASS AUTO RELOAD DRIVE PROMOTION**

Last updated 26 June 2024

**PROMOTION PERIOD**

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") "**Mass Auto Reload Drive Promotion**" ("**Promotion**") commences on **1 July 2024** at 00:00:00 hours (12:00 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 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 Visa Credit Cardholders** ("**Cardholders**") within the Promotion Period. New Cardholders refer to those who did not have any HLB Visa 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 Visa Credit Cards ("**Cards**") 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 have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Promotion Period;
  - (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 are required to spend using their Cards and meet the Qualifying Criteria (as listed in Table 1 below) during the Promotion Period in order to receive the Promotion Prize.

**Table 1**

<b>Tier</b>	<b>Qualifying Criteria</b>	<b>Promotion Prize</b>
1	Save & Reload (a min. of RM50 per reload) for one (1) <b>NEW</b> e-wallet merchant	RM5 Cashback
2	Save & Reload (a min. of RM50 per reload) for two (2) <b>NEW</b> e-wallet merchants	RM15 Cashback
3	Save & Reload (a min. of RM50 per reload) for three (3) or more <b>NEW</b> e-wallet merchants	RM35 Cashback

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**".

For the avoidance of doubt, “Save & Reload” refers to the process whereby a Cardholder saves his/her Card details with an e-wallet merchant (as listed in Table 2) to enable top up and/or automated reload via his/her Card during the Promotion Period. Upon saving the Card details with an e-wallet merchant (as listed in Table 2), the Cardholder is required to top up his or her e-wallet with the Eligible Merchants (as defined in Clause 5 below).

5. “E-Wallet merchants” (“Eligible Merchants”) refer to merchants under MCC 6540 that allow Cardholders to pay through automatic debiting of a selected amount from their Cards for the Eligible Merchants’ services or products. The Eligible Merchants listed in Table 2 below is non-exhaustive.

**Table 2**

No.	Merchant Name	No.	Merchant Name
1	GrabPay	16	PrestoPay
2	Shopee	17	GHL ePay
3	Lazada	18	GKash
4	BigPay	19	MPAY
5	Boost	20	QBayar
6	Setel	21	TrueMoney
7	GoPayz	22	WavPay
8	WeChat Pay	23	YouTrip
9	KiplePay	24	NETS FlashPay
10	MCash	25	Roblox
11	GoPay	26	FasterPay
12	1Pay	27	Revolut Singapore
13	PayPal	28	Billo Card
14	RazerPay	29	EnrichMoney
15	AirPay	30	PionPay

6. For the avoidance of doubt, “NEW” e-wallet merchants refer to auto-reload or top-up transactions (with a minimum of Ringgit Malaysia Fifty (RM50) per reload or top-up) with Eligible Merchant(s) in which a Cardholder has saved his/her HLB Credit Cards during the Promotion Period. Auto-reload or top-up transactions which are cancelled during the Promotion Period shall not be eligible. Cardholders who have already saved his/her HLB Credit Cards on any e-wallet merchants prior to the Promotion Period are not eligible to participate in this Promotion.

### **ELIGIBLE TRANSACTIONS**

7. Eligible Transactions include online auto-reload or top-up transactions transacted at Eligible Merchant(s) locally and internationally during the Promotion Period.
8. Eligible Transactions made in currencies other than Ringgit Malaysia (“RM”) will be converted to and computed in Ringgit Malaysia (“RM”) based on the conversion rate determined by HLB at the time of transaction being posted in HLB’s system.
9. The Eligible Transactions of this Promotion shall **EXCLUDE** the following:
  - (a) any portfolio products such as Balance Transfer (BT), Quich Cash (QC) and Flexi Payment Plan (FPP);

- (b) refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent, or unlawful transactions; and/or
  - (c) 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.
10. 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 Promotion.
  11. No registration is required for participation in this Promotion.
  12. 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.
  13. The assignment of the Eligible Transaction shall be based on the Merchant Category Code ("MCC") descriptions of the Eligible Merchant, and is performed by the respective Eligible Merchants' acquiring bank ("**Acquiring Bank**"). 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 Qualifying Criteria.

### **PROMOTION FULFILMENT**

14. The Eligible Cardholders who have fulfilled the Qualifying Criteria under Clause 3 above shall be rewarded with Cashback ("**Promotion Prize**") on a first come, first served basis as listed in **Table 3** below throughout the Promotion Period.

**Table 3**

<b>Tier</b>	<b>Qualifying Criteria</b>	<b>Promotion Prize</b>	<b>Total Promotion Prize Allocation</b>
1	Save & Reload (a min. of RM50 per reload) for one (1) NEW e-wallet merchant	RM5 Cashback	1,650
2	Save & Reload (a min. of RM50 per reload) for two (2) NEW e-wallet merchants	RM15 Cashback	1,650
3	Save & Reload (a min. of RM50 per reload) for three (3) or more NEW e-wallet merchants	RM35 Cashback	1,650

15. The Promotion Prize awarded will be based on the statement balance of the Credit Cardholder's monthly statement ("**Credit Card Statement**") with statement date ("**Statement Date**") that corresponds to the Promotion Period.
16. HLB has no obligation to inform the Eligible Cardholders should the Promotion Prize allocation reaches its limit or is fully redeemed.
17. In the event where the number of Eligible Cardholders exceeds the Total Promotion Prize Allocation for Tier 1, 2 and 3, the Eligible Cardholders of the Promotion Prize shall be determined based on the following sequence of priority ("**Tie-Breaker**"):

Priority	Tie-Breaker	Remarks
1	Date which the Cardholder met the Qualifying Criteria	Cardholders who met the Qualifying Criteria on the earliest date shall be prioritized.
2	Amount spend on eligible e-wallet merchants	For Cardholders who met the Qualifying Criteria on the same date, Cardholders who had higher total amount spent on eligible e-wallet merchants during the Promotion Period shall be prioritized.

18. If the allocation for higher Tier (i.e. Tier 3) has been fully utilized, the Eligible Cardholders' Eligible Transaction(s) will be considered under the next lower Tier (i.e. Tier 2, followed by Tier 1).
19. Each Eligible Cardholder will be entitled to one (1) Promotion Prize only throughout the Promotion Period regardless of the number of Cards used to top-up or reload their e-wallets with the respective Eligible Merchants.
20. In the event where the Eligible Cardholder has more than 1 Card that fulfils the Qualifying Criteria, the Promotion Prize (i.e Tier 1, Tier 2, Tier 3) shall be determined based on the total number of top-ups/reloads for **ALL** Cards used by the Eligible Cardholder to satisfy the Qualifying Criteria during the Promotion Period.
21. For avoidance of doubt, if the Eligible Cardholder fulfills the Qualifying Criteria using more than one (1) Card, the Promotion Prize shall be credited to the Card which has the highest overall retail spending during the Promotion Period. If all of the Cards have an equal amount of retail spending during the Promotion Period, then the Card that first fulfills the Qualifying Criteria shall be credited with the Promotion Prize.
22. It is the obligation of the Eligible Cardholders to provide their latest and valid contact details and email address to HLB within the Promotion Period and HLB shall not be responsible in the event HLB is unable to reach the Eligible Cardholders for any reasons whatsoever.
23. Eligible Cardholders of the Promotion Prize who did not receive the Cashback after the end of Promotion Period are required to raise the enquiry to HLB within thirty (30) days after the end of Promotion Period. HLB shall not be responsible to entertain any enquiry in the event the Eligible Cardholders of the Promotion Prize raise the enquiry after the expiry of the said thirty (30) days.
24. The HLB Credit Card accounts of the Eligible Cardholders 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 Eligible Cardholders will be disqualified automatically.

## **GENERAL**

25. 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](http://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 3<sup>rd</sup> 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.
26. 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.
27. 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.
28. 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.
29. 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@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my).