

## HLB CREDIT CARD SAMSUNG GADGETS GIVEAWAY PROMOTION

### PROMOTION PERIOD

11 November – 10 December 2024

### HOW TO WIN

**Step 1:** Spend and meet the assigned Qualifying Criteria given to you via HLB Connect In-App Push Notification and/or email EDM.

**Step 2:** Once you met the Qualifying Criteria, you can continue spending to be the Top Spender throughout the Promotion Period to win a **Promotion Prize!**

### PROMOTION PRIZE

Promotion Prize	Top Spender Ranking
Samsung Galaxy Z Fold5 (12 + 256GB)	1 <sup>st</sup>
Samsung Galaxy Z Fold5 (12 + 256GB)	2 <sup>nd</sup>
Samsung Galaxy Z Fold5 (12 + 256GB)	3 <sup>rd</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	4 <sup>th</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	5 <sup>th</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	6 <sup>th</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	7 <sup>th</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	8 <sup>th</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	9 <sup>th</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	10 <sup>th</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	11 <sup>th</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	12 <sup>th</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	13 <sup>th</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	14 <sup>th</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	15 <sup>th</sup>
<b>Total No. of Winners</b>	<b>15</b>

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

### PROMOTION PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") "**HLB Credit Card Samsung Gadgets Giveaway Promotion**" ("**Promotion**") commences on 11 November 2024 at 00:00:00 hours (12:00 a.m.) and ends on 10 December 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 selected existing Malaysian and non-Malaysian individual principal HLB credit cardholders only ("**Cardholders**") who receive an invitation via In-App Push Notification ("**IAP**") and/or Electronic Direct Mail ("**eDM**") ("**Promotion Invitation**") from HLB during the Promotion Period to participate in the Promotion.
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/insolvent (pursuant to a petition either by banks or by any third party) or are subject to any bankruptcy/winding-up proceedings at any time prior to, during or after the Promotion Period.

### PROMOTION MECHANICS

3. To participate in this Promotion, Cardholders must use their Cards to perform the minimum spend amount on Eligible Transactions (as defined in Clause 6, 7, 8, and 9 below) assigned to them in the Promotion Invitation ("**Qualifying Criteria**") to be eligible in the running to win a Promotion Prize ("**Eligible Cardholders**").
4. Eligible Cardholders who fulfil the Qualifying Criteria with the total highest spend amount during the Promotion Period will be eligible to win a Promotion Prize ("**Promotion Prize Winners**") based on the Top Spender Ranking set out in the Table 1 below:

**Table 1**

<b>Promotion Prize</b>	<b>Top Spender Ranking</b>
Samsung Galaxy Z Fold5 (12 + 256GB)	1 <sup>st</sup>
Samsung Galaxy Z Fold5 (12 + 256GB)	2 <sup>nd</sup>
Samsung Galaxy Z Fold5 (12 + 256GB)	3 <sup>rd</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	4 <sup>th</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	5 <sup>th</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	6 <sup>th</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	7 <sup>th</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	8 <sup>th</sup>

Samsung Galaxy S24 Ultra (12 + 256GB)	9 <sup>th</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	10 <sup>th</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	11 <sup>th</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	12 <sup>th</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	13 <sup>th</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	14 <sup>th</sup>
Samsung Galaxy S24 Ultra (12 + 256GB)	15 <sup>th</sup>
<b>Total No. of Winners</b>	<b>15</b>

5. No registration is required for participation in this Promotion. Eligible Cardholder's Eligible Transactions (as defined under Clause 6 below) shall be automatically tracked by HLB for the selection of winners of the Promotion Prize.
6. Eligible Transactions shall **INCLUDE** all retail and online purchases transacted locally and internationally during the Promotion Period ("**Eligible Transactions**") except those listed under the Merchant Category Code ("**MCC**") as specified in Table 2 below:

**Table 2**

<b>Excluded Merchant Category</b>	<b>Merchant Category Code (MCC)</b>				
HEALTH CARE (HOSPITALS)	8062				
INSURANCE	5960	6300	6381	6399	
FUNERAL SERVICE/CREMATORIES	7261				
UTILITIES (All transactions from RM5,000 and above per transaction)	4821	4899	4900	5968	9399

7. 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.
8. Eligible Transactions made by supplementary credit cardholder(s) will also be included in the computation of the Eligible Cardholder's eligibility for the Promotion Prize.
9. In addition to the Excluded Merchant Category specified in Table 2 above, Eligible Transactions shall further **EXCLUDE** the following:
  - (a) purchases involving any portfolio products such as Balance Transfer (BT), Quick Cash (QC) and Flexi Payment Plan (FPP);
  - (b) refunded, disputed, unsuccessful, reversed, unauthorised, 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 and government service tax, imposed by HLB.
10. Eligible Cardholders shall be entitled to a maximum of one (1) Promotion Prize only throughout the Promotion Period. HLB does not have any obligation to inform the Cardholders in the event the allocated number of winners as set out in Table 1 above for the Promotion Prize has been reached.
11. In the event there are two (2) or more Eligible Cardholders who have the same total highest spend amount ("**Tie**"), Eligible Cardholder with the highest Eligible Transactions count and with the

longest cardholder tenure as captured in HLB credit card system will be selected as the final Winner.

12. Eligible Cardholders shall be responsible to check and ensure their respective telecommunication service providers are able to support the receipt of the Promotion Invitation under this Promotion. HLB shall not be held responsible if the Eligible Cardholders did not receive the Promotion Invitation.
13. The assignment of the Eligible Transactions shall be based on the 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 Qualifying Criteria.

### **PROMOTION FULFILMENT AND WINNERS' SELECTION**

14. Promotion Prize Winners Selection and Fulfilment for Promotion Prize:
  - (a) The Promotion Prize Winners will be selected based on Clause 4 above and will be notified within thirty (30) working days after the end of the Promotion Period ("**First Notification**") to win the Promotion Prize. A total of fifteen (15) Promotion Prize Winners will be selected to win the Promotion Prize for this Promotion
  - (b) Promotion Prize Winners will be contacted by HLB or supplier(s) appointed by HLB within thirty (30) working days after the First Notification (as specified in Table 3 below) for the arrangement of delivery or collection of the Promotion Prize (within Malaysia only) ("**Second Notification**"); and
  - (c) It is the obligation of the Promotion Prize Winners to provide their respective 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 Promotion Prize Winners for any reason whatsoever resulting in the Promotion Prize Winners not receiving the Promotion Prize.
15. Eligible Cardholders who do not receive the First Notification within thirty (30) working days after the end of the Promotion Period are deemed not entitled to the Promotion Prize.
16. Promotion Prize Winners who receive the First Notification but did not receive or unable to collect the Promotion Prize within thirty (30) working days after the Second Notification are required to raise an enquiry to HLB within fourteen (14) working days after the expiry of the said Second Notification timeframe as set out in Table 3 below, failing which the Promotion Prize Winners are deemed to have received the Promotion Prize and any enquiry, appeal or request for the Promotion Prize thereafter shall not be entertained.

**Table 3**

<b>Action Item</b>	<b>Timeframe</b>	<b>Timeline</b>
<b>Notification to the Promotion Prize Winners</b>	First Notification - Thirty (30) working days after the end of the Promotion Period	<i>To receive by 21 January 2025</i>
<b>Receipt of the Promotion Prize</b>	Second Notification - Thirty (30) working days after the Notification to the Promotion Prize Winners	<i>To receive by 4 March 2025</i>

<b>Raise enquiry to HLB in the event the Promotion Prize Winners did not receive the Promotion Prize</b>	Fourteen (14) working days after the expiry of the stipulated thirty (30) working days of Second Notification to receive the Promotion Prize	<i>To raise enquiry by 24 March 2025</i>
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17. HLB gives no representation nor warranty with respect to the validity or suitability of the Promotion Prize and services provided by Samsung.
18. The Promotion Prize Winners shall, at their own costs and expense, deal directly with Samsung for any complaints or disputes concerning the Promotion Prize under this Promotion, without recourse to HLB.
19. The Card accounts of the Promotion Prize Winners must remain valid & 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 Promotion Period and up to the point the Promotion Prize is delivered and/or collected, failing which the Promotion Prize Winners will be disqualified automatically from receiving the Promotion Prize.
20. Eligible Transaction(s) must be posted during and within the Promotion Period. Any Eligible Transaction(s) posted after the Promotion Period will not be considered as fulfilment of the Qualifying Criteria.
21. The Promotion Prize is neither transferable to any third party nor exchangeable for any credit, cheque, cash or benefit-in-kind. HLB reserves the right to replace the Promotion Prize with any other item(s) of equal value at its discretion due to the unavailability of the Promotion Prize or due to unforeseen circumstances beyond HLB's control, etc.

## **GENERAL**

22. By participating in the Promotion, the Eligible Cardholders:
  - (a) confirm that they have read, understood and agreed 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 all records of the Eligible Transactions captured by HLB's system for the purpose of this Promotion are accurate and final;
  - (c) agree that HLB's decision on all matters relating to this Promotion shall be final, conclusive and binding on all the Eligible Cardholders;
  - (d) agree that the Promotion 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 Promotion 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 and email addresses 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 the Promotion Invitation, the First Notification and Second Notification under the Promotion; 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 Promotion.
23. HLB reserves the right to:

- (a) disqualify any Eligible 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 Eligible Cardholders;
  - (b) forfeit and/or claw back the Promotion Prize where there is reversal of the Eligible Transactions or termination of the 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.
24. 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, Mastercard International, Merchant establishments, or any party in which may result in the Eligible Cardholders being omitted from the Promotion.
25. 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.
26. 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.
27. 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).

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@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my).