

HLB CREDIT CARD STAY AHEAD WITH SMART AIR PROMOTION

PROMOTION PERIOD

1 – 31 December 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 a minimum of Ringgit Malaysia Fifty (RM50) per Retail Spend transaction within the Promotion Period on any Retail Spend category (exclusions apply) with your HLB Credit Card to win a **RM30 Shopee Voucher!**
- Tier 2: Be the top fifteen (15) Cardholders to achieve the highest transaction count with a minimum of Ringgit Malaysia Fifty (RM50) per transaction within the Promotion Period on any Retail Spend (exclusions apply) to win a **Xiaomi Smart Air Purifier 4 Pro!**

PROMOTION PRIZE

Promotion Prize	No. of Winners
RM30 Shopee Voucher	One Thousand (1,000)
Xiaomi Smart Air Purifier 4 Pro	Fifteen (15)

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") "**STAY AHEAD WITH SMART AIR**" ("**Promotion**") commences on 1 December 2024 at 00:00:00 hours (12:00 a.m.) and ends on 31 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 ("**Eligible Cardholders**") who have received an invitation via In-App Push Notification ("**IAP**") and/or Electronic Direct Mail ("**eDM**") ("**Promotion Invitation**") from HLB to their mobile numbers registered with 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 (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, the Eligible Cardholders must during the Promotion Period fulfil:
 - (a) the Participation Criteria A as set out in Table 1 below in order to win the Promotion Prize A; and/or
 - (b) the Participation Criteria B as set out in Table 2 below in order to win the Promotion Prize B.
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 "**Entitled Cardholders**", the Promotion Prize A together with Promotion Prize B shall collectively be known as the "**Promotion Prize**" and the Participation Criteria A and Participation Criteria B shall collectively be known as the "**Participation Criteria**".

Table 1

Promotion Prize A	Participation Criteria A	No. of Winners
RM30 Shopee Voucher	Be one of the first one thousand (1,000) Eligible Cardholders to perform a minimum of two (2) Retail Spend transactions* amounting to a minimum of Ringgit Malaysia Fifty (RM50) each using any Card within the Promotion Period.	One Thousand (1,000)

	<i>*Retail Spend transaction as defined under Clauses 6, 7 and 8.</i>	
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Table 2

Promotion Prize B	Participation Criteria B	No. of Winners
Xiaomi Smart Air Purifier 4 Pro	<p>Be one of the top fifteen (15) Eligible Cardholders to achieve the highest Retail Spend transaction* count amounting to a minimum of Ringgit Malaysia Fifty (RM50) each using any Card within the Promotion Period.</p> <p><i>*Retail Spend transaction as defined under Clauses 6, 7 and 8.</i></p>	Fifteen (15)

5. No registration is required for participation in this Promotion. The Eligible Cardholders' Retail Spend (as defined under Clause 6 below) shall be automatically tracked by HLB for the selection of winners of the Promotion 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 Promotion Prize.
8. For the avoidance of doubt, Retail Spend shall **EXCLUDE** the following:
 - (a) purchases involving any portfolio products such as Balance Transfer, Quick Cash and Flexi Payment Plan;
 - (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.
9. Each Entitled Cardholder shall be entitled to a maximum of one (1) Promotion Prize A and one (1) Promotion Prize B only. HLB does not have any obligation to inform the Eligible Cardholders in the event the allocated number of winners as set out in Tables 1 and 2 above for the Promotion 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 Promotion Invitation under this Promotion. HLB shall not be held responsible if the Eligible Cardholders did not receive the Promotion 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.

PROMOTION FULFILMENT AND WINNERS' SELECTION

12. Promotion Winners Selection and Fulfilment for Promotion Prize A:

- (a) The first one thousand (1,000) Eligible Cardholders who fulfil Participation Criteria A will be selected within thirty (30) working days after the end of the Promotion Period to win the Promotion Prize A ("**Promotion Prize A Winners**");
- (b) Promotion Prize A Winners will be notified directly via IAP and/or eDM ("**Notification**") if they have successfully won the Promotion Prize A. HLB will then email the Promotion Prize A to the Promotion Prize A Winners based on the email address which they have registered with HLB within thirty (30) working days of the Notification;
- (c) The Promotion Prize A is only valid to be used on purchases made through the Shopee Mobile application ("**Shopee App**"). Promotion Prize A is valid for three (3) months from the date of issuance. The use of Promotion 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) Promotion Prize A Winners can only use one (1) Promotion Prize A per transaction on the Shopee App;
 - (ii) The Promotion Prize A is not exchangeable for cash or credit and any transaction performed is non-refundable;
 - (iii) Payment of the purchase through the Shopee App must be made using the Card;
- (d) In the event Promotion Prize A Winners do not utilize their Promotion Prize A within three (3) months from the date of issuance, the Promotion Prize A will be deemed forfeited and no recourse or extension will be allowed; and
- (e) It is the obligation of the Promotion 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 Promotion Prize A Winners for any reason whatsoever resulting in the Promotion Prize A Winners not receiving the Promotion Prize A.

13. Promotion Winners Selection and Fulfilment for Promotion Prize B:

- (a) The first fifteen (15) Eligible Cardholders who fulfil the Participation Criteria B above will be selected and notified via Notification within thirty (30) working days after the end of the Promotion Period ("**Promotion Prize B Winners**") to win the Promotion Prize B;
- (b) Promotion Prize B Winners will receive the Promotion Prize B via courier within thirty (30) working days after the Notification is sent to Promotion Prize B Winners; and
- (c) It is the obligation of the Promotion 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 Promotion Prize B Winners for any reason whatsoever resulting in the Promotion Prize B Winners not receiving the Promotion Prize B.

Promotion Prize A Winners together with Promotion Prize B Winners, shall collectively be known as the "**Winners**";

14. Eligible Cardholders who do not receive the Notification within thirty (30) working days after the end of the Promotion Period as set out in Table 3 below are deemed not entitled to the Promotion Prize.
15. Winners who receive the Notification but did not receive the Promotion Prize within thirty (30) working days after the Notification are required to raise an enquiry to HLB within fourteen (14) working days after the expiry of the said thirty (30) working days timeframe as set out in Table 3 below, failing which the Winners are deemed to have received the Promotion Prize and any enquiry, appeal or request for the Promotion Prize shall not be entertained.

Table 3

Action Item	Timeframe	Timeline
Notification to the Winners	Thirty (30) working days after the Promotion Period	<i>To receive by 11 February 2025</i>
Receipt of the Promotion Prize	Thirty (30) working days after the Notification to Winners	<i>To receive by 25 March 2025</i>
Raise enquiry to HLB in the event the Winners did not receive the Promotion Prize	Fourteen (14) working days after the expiry of the stipulated thirty (30) working days to receive the Promotion Prize	<i>To raise enquiry by 14 April 2025</i>

16. HLB gives no representation nor warranty with respect to the validity or suitability of the Promotion Prize and services provided by Xiaomi and Shopee.
17. The Winners shall, at their own costs and expense, deal directly with Xiaomi and/or Shopee on any complaints or disputes concerning the Promotion Prize under this Promotion, 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 Promotion Period and up to the point the Promotion Prize is delivered, failing which the Winners will be disqualified automatically.
19. In the event there is a tie for the Promotion 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 Cardholder.
20. The Retail Spend must be posted during and within the Promotion Period. Any Retail Spend posted after the Promotion Period will not be considered in the fulfilment of the Participation Criteria.

GENERAL

21. 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 ("**HLB's Website**");
 - (b) agree that all records of the Retail Spend 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 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 Promotion Invitation and the SMS 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.
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 Promotion Prize where there is reversal of the Retail Spend 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.
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 Promotion.
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 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.

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.