

BE A FOODIE CHAMPION CAMPAIGN

CAMPAIGN PERIOD

21 September 2021 – 30 November 2021

SUMMARY OF CAMPAIGN MECHANICS

Campaign Mechanics	
<p>Be the first 3,000 customers to win an exclusive Tiffin Carrier when you make 30 transactions on dine-ins or takeaways with min. spend of RM100 on your Hong Leong Bank VISA Credit Card during the Campaign Period.</p>	

STEPS TO WIN AN EXCLUSIVE TIFFIN CARRIER

Step 1: Complete 30 transactions on dine-ins or takeaways throughout the Campaign Period with your Hong Leong Bank Visa Credit Card. (Minimum RM100 per transaction)

Step 2: The first 3,000 customers to complete a total of 30 transactions (minimum RM100 per transaction) on dine-ins or takeaways within the Campaign Period will win an exclusive Tiffin Carrier.

Illustration 1: Identification of a transaction entry to win a Tiffin Carrier

Campaign Period	21 September 2021 – 30 November 2021										
Day	1			2		3	4				5
Merchant	Streat Thai	Salad Atelier	Coffee Bean	KFC	O'briens	0	KGB	TGI Fridays	Daboba	Bo Dining	Ante
Identified Transactions	2			2		0	2				1
Transaction Amount (RM)	A minimum spend of RM100 per transaction on dining MCC 5811, 5812 and 5814										

Note: ONLY a maximum of 2 (two) transactions entry per day per customer will be counted as identified transactions.

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

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The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**Be A Foodie Champion Campaign**" ("**Campaign**") commences on **21 September 2021** at 01:00:00 hours (01:00 a.m.) and ends on **30 November 2021** at 23:59:59 hours (11:59 p.m.), both dates inclusive ("**Campaign Period**").

TERMS & CONDITIONS

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

CAMPAIGN ELIGIBILITY

1. The Campaign is open to all new and existing HLB Visa Credit Cardholders ("**Cardholders**"). New Cardholders refer to those who do not hold any HLB Visa credit cards prior to the Campaign Period.
2. The following persons shall not be eligible to participate in this Campaign:
 - (a) Cardholders whose HLB Visa credit card(s) ("**Cards**") accounts are NOT in good standing, inactive, or who are in breach of any terms and conditions of HLB credit card account(s) at any time during the Campaign Period;
 - (b) Cardholders who possess the Cards which are NOT issued in Malaysia;
 - (c) Cardholders whose Cards' accounts are invalid or cancelled at any time during the Campaign 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 or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period.

CAMPAIGN MECHANICS

3. Cardholders shall be eligible to win an exclusive Tiffin Carrier ("**Prize**") if they are the first three thousand (3,000) customers to complete and fulfil the "Qualifying Transaction" within the Campaign Period as set out in Table 1 below, subject to the fulfilment of the terms and conditions herein ("**Eligible Cardholders**").

Table 1

Campaign Period	Qualifying Transaction
21 September 2021 to 30 November 2021	To complete 30 transactions (a minimum of RM100 spend on each transaction) on dine-ins or takeaways at restaurants using the Cards (Only dining MCC with the following codes will be recognized : 5811, 5812, 5814)

4. A maximum of two (2) transaction entries per day per Cardholder is allowed during the Campaign Period. Cardholders who make more than two (2) transactions per day will not be counted as the Qualifying Transaction as illustrated Table 1 above.
5. Each Eligible Cardholder is only entitled to one (1) Prize.

6. The winner selection is on a first come, first serve basis limited to three thousand (3000) winners (**Winners**) only to win the Prize and subject to the allocation as set out in Table 2 below.

Table 2

Prize	No. of Tiffin Carrier
Tiffin Carrier	Three thousand (3,000) units

7. For the avoidance of doubt, Qualifying Transaction shall **EXCLUDE**:
- (i) Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;
 - (ii) Any orders made via an online food delivery platform (e.g., GrabFood, Foodpanda, Airasia Food, Pop Meals, Aliments, Deliverat, Deliveroo etc and on the following MCC codes 5499, 5814, 5812, 4121, 5734, 4214, 5811, 4816, 5399, 5921, 5947, 5992, 7230, 7399, 4722, 7372, 7299 and 4215).
8. The Qualifying Transaction made by Supplementary Visa Credit Cardholder(s) under the same principal Eligible Cardholders' account and/or Qualifying Transaction made by the same Eligible Cardholders using different Cards will also be included in the computation of the Eligible Cardholders' total Qualifying Transaction.
9. Qualifying Transaction includes local dining and takeaway transactions only. Qualifying Transaction made in currencies other than Ringgit Malaysia ("**RM**") will not be eligible for this Campaign.
10. It is the obligation of the Cardholders to provide their latest and valid telephone numbers to HLB and HLB shall not be responsible in the event HLB is unable to reach the Eligible Cardholders.
11. HLB shall not be liable and responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated, merchant establishments, postal or any party in which may result in the Eligible Cardholders being omitted from this Campaign.
12. The assignment of Qualifying Transaction Merchant Code Category description ("**MCC**") for the merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct MCC. Any spend will not be qualified in the event of incorrect assignment of MCC by the acquiring bank.

CAMPAIGN FULFILMENT

13. The Campaign Fulfilment will work as follows:
- (a) Eligible Cardholders will be notified directly via SMS whether they have successfully won the Prize by 24 February 2022 (after sixty (60) working days from the end of the Campaign Period).
 - (b) Eligible Cardholders will receive the Prize by 7 April 2022 (after thirty (30) working days from 24 February 2022).
 - (c) It is essentially the obligation of the Eligible Cardholders to inform HLB in the event of non-receipt of the Prize by 16 April 2022 failing which the Eligible Cardholders are deemed to have received the Prize and any complaints of non-receipt shall not be entertained by HLB.
14. Eligible Cardholders who do not receive the SMS are deemed not qualified for the Prize and any appeal/request shall not be entertained by HLB.

GENERAL

15. By participating in this Campaign, the Eligible Cardholders agree:
- (a) that they have read, understood and agree to be bound by the T&Cs herein and HLB's General Terms and Conditions of the Cardholder Agreement available at HLB's website at www.hlb.com.my ("**HLB's Website**");
 - (b) that all records of transactions captured by HLB's system for the purpose of this Campaign are final;
 - (c) that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Eligible Cardholders;
 - (d) that any reversal of transactions shall be excluded from the Qualifying Transaction;
 - (e) that the Prize is non-transferable to any third party and non-exchangeable for up-front credit, cash, cheque or in kind;
 - (f) 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; and
 - (g) to consent to and authorise HLB's usage, disclosure or publication of their personal data (i.e., name and masked ID number) for publicity, advertising or promotion purposes in any media.
16. HLB reserves the right to:
- (a) disqualify any Eligible Cardholders who have performed the Qualifying Transaction 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) 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 a prior notice to the Eligible Cardholders.
17. The 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.
18. In addition to the terms stipulated above, Eligible Cardholders agree that HLB's General Terms and Conditions of the Cardholder Agreement 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, the specific T&Cs herein shall prevail to the extent of such discrepancies.
19. 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.