

SPREAD LOVE WHEN YOU MAKAN CAMPAIGN

Last updated on 20 September 2021

CAMPAIGN PERIOD

The Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLISB**") (hereinafter collectively referred to as "the Bank") "**Spread Love When You Makan 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.) or when the maximum Ringgit Malaysia Two Hundred Thousand (RM200,000) donation goal is reached, whichever comes first ("**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 HL Debit Card-I Cardholders ("**Cardholders**"). New cardholders refer to those who do not hold any HL Debit Card-I cards prior to the Campaign Period.
2. The following persons are not be eligible to participate in this Campaign:
 - (a) Cardholders who possess HL Debit card-i(s) ("**Cards**") which are NOT issued in Malaysia;
 - (b) Cardholders whose Cards accounts are NOT in good standing, inactive, or who are in breach of any terms and conditions of HL Debit Card-icard account(s) at any time during the Campaign Period;
 - (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 the Bank 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. When a Cardholders performs a Qualifying Purchase at the selected restaurants using a HL Debit Card-i during the Campaign Period as set out in Table 1 below ("**Eligible Cardholders**"), HLB will contribute 5% (capped at Ringgit Malaysia Five (RM5)) of the **Qualifying Purchase** to contribute to families in need.

Table 1

Campaign Period	Qualifying Purchase
15 September 2021 to 30 November 2021	A payment transaction at restaurants with no minimum spend using HL Debit Card-i (Only dining MCC with the following codes will be recognized: 5811, 5812, 5814)

4. The maximum amount of donation from HLB is capped at Ringgit Malaysia Five (RM5) per transaction.
5. For the avoidance of doubt, Qualifying Purchase shall **EXCLUDE** the following:

- (a) Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;
 - (b) 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).
6. Qualifying Purchase includes local dining transactions only. Qualifying Purchase made in currencies other than Ringgit Malaysia (“**RM**”) will not be eligible for this Campaign.
 7. The Qualifying Purchase made by the same debit cardholder(s) using different Cards will also be included in the computation of the Eligible Cardholders’ total Qualifying Purchase.
 8. It is the obligation of the Eligible Cardholders to provide their latest and valid telephone numbers to the Bank and the Bank shall not be responsible in the event the Bank is unable to reach the Eligible Cardholders.
 9. The Bank shall not be liable and responsible for any failure or delay in transmission of sales transactions by MasterCard Worldwide, merchant establishments, postal or any party in which may result in the Eligible Cardholders being omitted from this Campaign.
 10. The assignment of Qualifying Purchase 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. Spend will not be qualified in the event of incorrect assignment of MCC by the acquiring bank.

CAMPAIGN FULFILMENT

11. The Bank will contribute up to Ringgit Malaysia Two Hundred Thousand (RM200,000) to impoverished students who rely on their schools to provide them with meals, and are often not targeted for aid as they do not live-in welfare homes, but with their families within sixty (60) working days after the Campaign Period ends.
12. The Bank branches nationwide and other locations will mobilise resources and reach out to schools near branches to identify students in need and donate household essentials to the families.
13. More information on the identity of the families in need will be revealed within sixty (60) working days after the Campaign Period ends at the Bank’s website.

GENERAL

14. By participating in this Campaign, the Eligible Cardholders agree:
 - (a) agree that they have read, understood and agree to be bounded by the T&Cs herein and the Bank’s Terms and Conditions available at HLISB’s website at www.hlisb.com.my (“**HLISB’s Website**”);
 - (b) that all records of transactions captured by the Bank’s system for the purpose of this Campaign are final;
 - (c) that the Bank’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 Purchase;
 - (e) that the donations are non-transferable to any third party and non-exchangeable for up-front credit, cheque or in kind;
 - (f) to access the Bank’s Websites 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 the Bank’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.

15. The Bank reserves the right to:
 - (a) disqualify any Eligible Cardholders who have performed the Qualifying Purchase in a manner or pattern which the Bank deems to be abnormal, irregular and/or is indicative of an attempt to obtain an unfair advantage over other Eligible Cardholders; and
 - (b) add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Campaign, by way of posting on the Bank's Websites or in any other methods which the Bank deems practical, in order to give a prior notice to the Eligible Cardholders.
16. 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.
17. In addition to the terms stipulated above, Eligible Cardholders agree that the Bank's Terms and Conditions shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and the Bank's Terms & Conditions, the specific terms in this T&Cs shall prevail to the extent of such discrepancies.
18. 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 of this campaign on the Bank's Websites shall prevail.