

**CAMPAIGN PERIOD**

Hong Leong Islamic Bank Berhad (200501009144 (686191-W)) ("HLISB") ["the Bank"] "UCSI Debit Campaign" ("Campaign") commences on 26 April 2021 at 00:00:00 hours (12:00 a.m.) and ends on 31 July 2021 at 23:59:59 hours (11:59 p.m.) both dates inclusive ("Campaign Period"), unless notified otherwise.

**TERMS & CONDITIONS ("T&Cs")**

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

**CAMPAIGN ELIGIBILITY**

1. The Campaign is open exclusively to all active UCSI Debit Card-i cardholders.
2. The following Customers will NOT be eligible to participate in the Campaign:
  - a) Customers whose possess UCSI Debit Card-i and Current or Savings Account-I ("CASA-I") which are not in good standing, inactive, tagged to a closed or, CASA-i which are in breach of any terms and conditions at any time during the Campaign Period;
  - b) Customers whose UCSI Debit Card-i are invalid or cancelled at any time during the Campaign Period; and/or
  - c) Customers who have committed or are suspected of committing 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****A. Cashback Campaign**

3. In order to receive the cashback of Ringgit Malaysia Two (RM2) ("**Cashback**") in this Campaign, Customers MUST perform at least one (1) Eligible Transactions (defined under Clause 7) with a minimum spend of Ringgit Malaysia Twenty (RM20) for each Eligible Transaction within the Campaign Month (as defined under Clause 5) to receive the Cashback ("**Eligible Transaction**").
4. The Cashback will be given for every Eligible Transactions made.
5. The Cashback per Eligible Customers is capped at Ringgit Malaysia Twenty Ringgit (RM20) throughout the Campaign period.
6. The total maximum Cashback Pool allocated by the Bank for this Cashback Campaign is capped at Ringgit Malaysia Thirty Three Thousand Two Hundred (RM33,200) throughout the Campaign Period ("**Capped Pool**") on a first-come, first-served basis. There will no Cashback be rewarded once the Capped Pool for the campaign reached.
7. For the purpose of Clause 3 above, "**Eligible Transactions**" are includes the following:

- a) Retail purchases transacted via point-sale-purchase (card present transaction) at any retails operate in Malaysia in Ringgit Malaysia (RM).
  - b) Retail purchases transacted via online purchase (card not present transaction) at any e-commerce website in Ringgit Malaysia (RM).
8. Eligible Transactions will EXCLUDE the following:
- a) Retail purchases transacted via point-sale-purchase (card present transaction) at any retails operate outside Malaysia.
  - b) Retail purchases transacted via online purchase (card not present transaction) at any e-commerce website effected in other currency than Ringgit Malaysia (RM).
  - c) Refunded, disputed, unsuccessful, reserved, unauthorized, fraudulent, or unlawful transactions;
  - d) Payment of the Bank's Debit Card-i issuance fee/annual fee/renewal fee;
  - e) Any split payment; this is referred to the act of splitting (dividing) a single and full amount of payment in two or more simultaneous transactions made by different payment methods.
9. For the avoidance of doubt, the Cashback will only be awarded to the Eligible transaction as illustrated below:

Scenario

Campaign Period	Date transaction performed	Transaction Amount	Cashback Eligibility	Remarks
26 April 2021 - 31 July 2021	26/4/2021	RM20	RM2	Capped to 10 transactions with total amount cashback of RM20
	27/4/2021	RM18	RM0	
	28/4/2021	RM 21	RM2	
	29/4/2021	RM50	RM2	
	30/4/2021	RM10	RM0	
	1/5/2021	RM100	RM2	
	2/5/2021	RM25	RM2	
	3/6/2021	RM30	RM2	
	4/6/2021	RM8	RM0	
	5/6/2021	RM20	RM2	
	7/6/2021	RM250	RM2	
	10/6/2021	RM300	RM2	
	11/6/2021	RM5	RM0	
	1/7/2021	RM200	RM2	
	2/7/2021	RM100	RM0	
Total			RM20	

10. Eligible Transactions as specified under Clause 3 are successfully posted and reflected in the Bank's system and record. The amount successfully debited from the CASA-i tagged to UCSI Debit Card-i will be entitled for the cashback.

11. The Bank will not be liable and responsible for any failure or delay in transmission and/or reflection in Eligible Transactions which are beyond the Bank's reasonable control that may result the Eligible Customers being omitted from receiving the Cashback
12. The Bank will track the Eligible Transaction(s) from day one (1) from campaign start date until the final campaign period end. The Cashback will be credited to the Eligible Customers' CASA-i on the following month of transaction date performed.
13. For the avoidance of doubt, the Cashback will only be credited to the Eligible Customer's CASA as illustrated below:

Scenario

Eligible Transaction Date	Cashback Credit to Eligible Customers CASA
26 April 2021	31 May 2021 – 4 June 2021
3 May 2021	31 May 2021 – 4 June 2021
10 May 2021	31 May 2021 – 4 June 2021
17 May 2021	28 June 2021 – 3 July 2021
24 May 2021	28 June 2021 – 3 July 2021
31 May 2021	28 June 2021 – 3 July 2021

14. As permitted by law, the Bank is excluded for any responsibilities and liabilities arising from any postponement, cancellation, delay or changes to the Cashback details or any other unforeseen circumstances beyond the Bank's reasonable control.

**B. Contest Campaign**

15. The Contest Prizes ("Prizes") and number of winners ("Winners") as below:

Prizes	Reward	No. of Winners
Contest Grand Prize	<b>ipad Air (64gb)</b>	1
Second Prize	<b>Fitbit Versa 3</b>	2
Third Prize	<b>Powerbeats Wireless Earphone</b>	2

16. In order to earn one (1) Contest entry, Customers need to perform at least one (1) Eligible Transactions (defined under Clause 7) with a minimum spend of Ringgit Malaysia Ten (RM20) for each Eligible Transaction within the Campaign Period. Customers are entitled for unlimited contest entries for Eligible Transactions performed within the Campaign Period.

USCI Debit Card-i Eligible transaction	Entries Earned
One(1) Eligible Transactions with minimum amount of RM20	1

17. The CASA-i tagged to USCI Debit Card-i must remain open, active and valid with a minimum account balance of Ringgit Malaysia One Hundred (RM100) during the campaign period until the campaign

end . In the event the CASA-i closed due to any reason whatsoever at any time during Campaign Period until the campaign end, the Eligible Customers shall be disqualified from receiving the Prizes.

#### **Winners Selection and Prizes Fulfillment**

18. The Winners selection process are as follows:
- Eligible Customers who have performed UCSI Debit Card-I transactions earned entries in accordance to Clause 15 as above, will be shortlisted for the Prizes;
  - Fifty (50) Eligible Customers will be randomly selected at the end of the Contest Period ("Shortlisted Customers")
19. The Shortlisted Customers will be contacted via Short Message Service ("SMS") by HLISB's appointed SMS service provider on a best effort basis at the latest telephone number(s) furnished by the Shortlisted Customers as shown in HLISB's system ONCE at any time during office hours (9:00 a.m. to 5:00 p.m.) for a question and answer session ("Q&A") to answer one (1) question correctly within the fastest time frame. The SMS service for this Contest is provided and supported by M3 Technologies (Asia) Berhad -199901007872(482772-D), a SMS vendor officially appointed by the Bank ("M3 Tech").
20. The Shortlisted Customers will be disqualified from participating in this Contest in the event if they answer the question wrongly and/or do not respond to the question sent by HLISB or its appointed SMS service provider via SMS within one (1) calendar day.
21. The first five (5) Shortlisted Customers who responded via SMS with the correct answer in the correct format and in the fastest time as instructed in the SMS sent by HLISB or its appointed SMS service provider will be deemed as winner ("Winners") for Contest Prize(s).
22. Shortlisted Customers must be responsible for the SMS cost(s) incurred in participating in this Contest.
23. HLISB must not be liable and responsible for any failure or delay in transmission or receiving of any SMS to or from any telecommunications service providers in which may result in the Shortlisted Customers being omitted from participating in this Contest.
24. Announcement of Winners and delivery of the Prizes are as follows ("Winners Announcement"):

Winners	Announcement of Winners	Fulfillment
Contest Prizes	Within 60 business days after the end of Contest Period	Winner will be contacted by the Bank either in writing or by phone for the prize delivery arrangement.

25. The Winners will be notified by the Bank either in writing, by phone, by Short Message Service ("SMS") or in any other manner which the Bank deems practical ("Winners Notification") on a best effort basis at their latest telephone numbers or addresses duly captured by and reflected in the Bank's system and/or records.
26. For the avoidance of doubt, it is essentially the obligation of Customers to provide their latest and accurate telephone numbers and addresses to the Bank. The Bank will not be held responsible / liable in the event that the Bank is unable to send / deliver the Winners Notification due to the inaccurate / invalid telephone number and / or address provided by the Customer, or the SMS is unable to be sent / delivered due to any reason whatsoever. In addition, Winners Announcement (e.g. Name and masked MyKad/passport ("ID") number) will be made available on UCSI Portal or any communication channel via UCSI within the timeframe determined under Clause 15 of Winners Selection and Prizes Fulfillment section.
27. The Bank will not be liable and responsible for any failure or delay in transmission and/or reflection in the Eligible Customer's CASA-i on the relevant subscription which may result in the Eligible Customers being omitted from earning the entry for the Contest.
28. To the fullest extent permitted by law, the Bank is excluded of any responsibilities and all liabilities arising from any postponement, cancellation, delay or changes to the Prizes details or any other unforeseen circumstances beyond the Bank's reasonable control and for any act or default of any third party suppliers or vendors (if any).
29. Winners must be active and valid, and must not be in breach of any of the terms and conditions of this Contest at the point the Prizes are awarded, failing which the Prizes will be forfeited at HLISB's discretion. There will be no replacement selections made in the case of forfeiture.
30. All Prizes will be on an as-is basis to the selected Winners only. Prize(s) are neither transferable nor exchangeable. HLISB reserves the right to replace the Prize(s) with any other item of equal value at its discretion.

#### **GENERAL**

31. By participating in the Campaign, the Selected Customers:
  - a) confirm and acknowledge to have read, understood and agreed to bound by the T&Cs herein and Terms and Conditions of the Bank governing the Bank's Debit Card-i and/or CASA-i available at [www.hlisb.com.my/ucsi](http://www.hlisb.com.my/ucsi) ("**Bank's Website**");
  - b) agree that all records of transactions captured by the Bank's system for the purpose of the Campaign are accurate and final;
  - c) agree that the Bank's decision on all matters relating this Campaign is final, conclusive and binding on all the Eligible transactions;
  - d) agree that any reversal transactions will be excluded in fulfilling the Eligible Transactions;
  - e) agree that the Cashback is non-transferable to any third party and non-exchangeable for cash or in kind;

- f) agree to access the Bank'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;
  - g) consent and authorise the Bank to disclose their personal data to such as contact numbers to an authorised 3<sup>rd</sup> party vendor, M3 Technologies (Asia) Berhad (482772-D) as the Bank deems fit for the purpose of sending SMS to promote this Campaign.
32. The Bank reserve the right to:
- a) disqualify any Eligible Customers from participating in this Campaign. In particular, any Eligible Customers who has performed the Eligible Transactions 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 Customers; and
  - b) forfeit and/or claw back the Cashback where there is reversal Eligible Transactions, as applicable, or termination of Debit Card-i during the Campaign Period and/or at the point of awarding the Cashback or non-compliance to the T&Cs herein;
  - c) add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Campaign, by the way of posting on the Bank's Website or in any other methods which Bank deems practical, in order to give prior notice to the Eligible Customers.
33. The Bank must not be liable and responsible for any failure or delay in the submission and/or processing of the sales transactions by MyDebit/ Mastercard, Merchant establishments, or any party in which may result in the Eligible Customers being omitted from this Campaign.
34. The T&Cs herein is governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
35. In addition to the terms stipulated above, Eligible Customers agree that the Terms and Conditions of the Bank governing the [Debit Card-i](#) and/or [CASA-i](#) must be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and the Bank's Terms and Conditions, the specific terms in this T&Cs will prevail to the extent of such discrepancies.
36. 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 the Bank's Website will prevail.
37. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**Current and Savings Account-i is a deposit account based on the Shariah principle of Tawarruq and is protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to RM250,000 for each depositor.**