

2021 NEW DEBIT CARD-I CASHBACK CAMPAIGN

CAMPAIGN PERIOD

Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLISB**") [hereinafter referred to as "**the Bank**"] "**2021 New Debit Card-i Cashback Campaign**" ("**Campaign**") commences on 1 February 2021 at 00:00:00 hours (12:00 a.m.) and ends on 30 April 2021 at 23:59:59 hours (11:59 p.m.) both dates inclusive ("**Campaign Period**"), unless notified otherwise. For Cashback eligible period, please refer to Clause 9 below.

TERMS & CONDITIONS

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

CAMPAIGN ELIGIBILITY

1. The Campaign is open to the Bank's new Debit Card-i (hereinafter refer to as "**HL Debit Card-i**") Customers who are (i) individual and (ii) Malaysian or non-Malaysian customers. This Campaign is NOT applicable to non-individual customers including sole proprietorships, partnerships, professional practices, companies and corporate bodies.
2. "**New HLISB Debit Card-i Customers**" refers to:
 - (i) Customers who do not have HLISB Debit Card-i and Participating Account(s) listed under Clause 3 below, prior to the Campaign Period and apply for a HL Debit Card-i and Participating Accounts during the Campaign Period; or
 - (ii) Primary accountholders of the Participating Accounts who do not have a HL Debit Card-i and APPLY for a HLISB Debit Card-i during the Campaign Period.

For the avoidance of doubt, New HL Debit Card-i Customers must tag their HL Debit Card-i with Participating Account as their Retail Purchase Account ("**RPA**") in order to participate in this Campaign.

3. Participating Accounts for the purpose of this Campaign are as follows:
 - (a) Hong Leong Basic Savings Account-i;
 - (b) Hong Leong Savings Account-i;
 - (c) Hong Leong Current Account-i;
 - (d) Hong Leong MultiTier Savings Account-i;
 - (e) Hong Leong Pay&Save Account-i;
 - (f) Hong Leong Current Account One-i;
 - (g) Hong Leong Payroll Basic Savings Account-i;
 - (h) Hong Leong Payroll Savings Account-i;and
 - (i) Hong Leong Payroll Pay&Save Account-i.

The participating Islamic deposit accounts are based on the Shariah principle of Tawarruq.

4. The following Customers are NOT eligible to participate in the Campaign:
 - (a) Customers whose HL Debit Card-i is NOT issued in Malaysia;
 - (b) Customers who possess Hong Leong Junior Debit Card-i;
 - (c) Customers whose HL Debit Card-i and Participating Account are not in good standing, inactive, tagged to a closed or inactive Current Account-i or Savings Account-i ("**CASA-i**") or who are in breach of terms and conditions of the Bank governing the HL Debit Card-i and/or CASA-i at any time during the Campaign Period;
 - (d) Customers whose HL Debit Card-i are invalid or cancelled at any time during the Campaign Period or for the past ninety (90) days from the current date; and/or

- (e) 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

5. In order to receive the Ringgit Malaysia Twenty-Five (RM25) cashback (“**Cashback**”) in this Campaign, New HL Debit Card-i Customers MUST perform at least five (5) Eligible Transactions (defined under Clause 12) with no minimum spend for each Eligible Transaction within the Campaign Month (as defined under Clause 8) (“**Eligible Customers**”).
6. The Cashback per Eligible Customer is capped at Ringgit Malaysia Twenty-Five (RM25) per Campaign Month and is capped at Ringgit Malaysia Seventy-Five (RM75) throughout the Campaign.
7. The total maximum Cashback pool allocated by the Bank for this Campaign is capped at Ringgit Malaysia Four Hundred Seventy-Seven Thousand (RM477,000) throughout the Campaign Period (“**Capped Pool**”) on a first come, first served basis. Notwithstanding anything herein, no further Cashback will be rewarded once the Capped Pool for each Campaign Month is reached.
8. The Capped Pool is capped at Ringgit Malaysia Fifty-Three Thousand (RM53,000) per month per group (“**Campaign Month**”) as stated below:

Campaign Group	Campaign Month 1	Campaign Month 2	Campaign Month 3	Capped Pool Per Group
February Group	01 – 28 February 2021	01 - 31 March 2021	01 - 30 April 2021	RM159,000
	RM53,000	RM53,000	RM53,000	
March Group	01 - 31 March 2021	01 - 30 April 2021	01 – 31 May 2021	RM159,000
	RM53,000	RM53,000	RM53,000	
April Group	01 - 30 April 2021	01 – 31 May 2021	01 – 30 June 2021	RM159,000
	RM53,000	RM53,000	RM53,000	
Grand Total	RM477,000			RM477,000

9. For the avoidance of doubt:
 - (a) Customers who applied for a HL Debit Card-i from 01 – 28 February 2021 will be classified as “**February Group**” and regardless of which date or day of the month itself, he/she will be entitled for the Cashback until 30 April 2021;
 - (b) Customers applied for a HL Debit Card-i from 01 – 31 March 2021 will be classified as “**March Group**” and regardless of which date or day of the month itself, he/she will be entitled for the Cashback until 31 May 2021; and
 - (c) Customers applied for a HL Debit Card-i from 01 – 30 April 2021 will be classified as “**April Group**” and regardless of which date or day of the month itself, he/she will be entitled for the Cashback until 30 June 2021.
10. New HL Debit Card-i Customers who have met the criteria as provided under Clause 5 above will be entitled for the Cashback for three (3) months as provided in the table under Clause 9.

11. In the event of a tie, (i.e. the Cashback has reached the maximum Capped Pool and the Campaign criteria under Clause 5 above has been fulfilled by more than one (1) Eligible Customers at the same date and/or same time, the Eligible Customers with the highest spend amount throughout the Campaign Month will be entitled for the Cashback.
12. For the purpose of Clause 5 above, “**Eligible Transactions**” includes the following:
 - (a) Retail purchases transacted via point-sale-purchase (card present transaction) at any retail outlets operate in Malaysia and effected in Ringgit Malaysia (“**RM**”).
 - (b) Retail purchases transacted via online purchase (card not present transaction) at any e-commerce website effected in RM.
13. Eligible Transactions EXCLUDE the following:
 - (a) Retail purchases transacted via point-sale-purchase (card present transaction) at any retail outlets operate outside Malaysia;
 - (b) Retail purchases transacted via online purchase (card not present transaction) at any e-commerce website effected in other currency than RM;
 - (c) Refunded, disputed, unsuccessful, reserved, unauthorized, fraudulent, or unlawful transactions;
 - (d) Payment of the Bank’s HL Debit Card issuance fee/annual fee/renewal fee; and
 - (e) Any split payment refers to the act of splitting (dividing) a single and full amount of payment in two (2) or more simultaneous transactions made by different payment methods.
14. For the avoidance of doubt, the Cashback will only be awarded to the Eligible Customers as illustrated below:

Scenario A: Eligible Customer applies for a HL Debit Card-i on 01 February 2021

February Group			
Campaign Month	Eligible Transactions	Cashback Eligibility	Remarks
February 2021	5	RM25	Entitled for one (1) Cashback.
March 2021	5	RM25	Entitled for one (1) Cashback.
April 2021	5	RM25	Entitled for one (1) Cashback.
Total		RM75	

Scenario B: Eligible Customer applies for a HL Debit Card-i on 05 February 2021

February Group			
Campaign Month	Eligible Transactions	Cashback Eligibility	Remarks
February 2021	10	RM25	Entitled for one (1) Cashback per month only.
March 2021	3	0	Not entitled.
April 2021	5	RM25	Entitled for one (1) Cashback.
Total		RM50	

Scenario C: Eligible Customer applies for a HL Debit Card-i on 10 February 2021

February Group			
Campaign Month	Eligible Transactions	Cashback Eligibility	Remarks
February 2021	1	0	Not entitled for the Cashback. Eligible Transactions do not accumulate throughout the Campaign Period.
March 2021	2	0	
April 2021	2	0	
Total		0	

Scenario D: Eligible Customer applies for a HL Debit Card-i on 28 February 2021

February Group			
Campaign Month	Eligible Transactions	Cashback Eligibility	Remarks
February 2021	0	0	Not entitled for the Cashback.
March 2021	5	RM25	Entitled for one (1) Cashback.
April 2021	5	RM25	Entitled for one (1) Cashback.
May 2021	5	0	Not entitled for the Cashback. February Group is only able to enjoy the Cashback until 30 April 2021. (Refer to Clause 8)
Total		RM50	

15. Eligible Transactions as specified under Clause 12 successfully posted and reflected in the Bank's system and record with the relevant transaction amount successfully debited from the Eligible Customers' Participating Accounts will be entitled for the Cashback.
16. The Bank will not be liable and responsible for any failure or delay in transmission and/or reflection in the Eligible Customers' Participating Accounts on the relevant Eligible Transactions which may result in the Eligible Customers being omitted from receiving the Cashback.
17. The Bank will track the Eligible Customers' Eligible Transactions from day one (1) to day thirty (30) days after the end of each Campaign Month. The Cashback will be credited to the Eligible Customers' CASA-i from day thirty-one (31) to day sixty (60) after the end of each Campaign Month.
18. The Eligible Customers will receive the Cashback in their account and will be reflected on their monthly statement whether they have successfully qualified for the Cashback. Eligible Customers that do not receive the Cashback from day thirty-one (31) to day sixty (60) from the end of each Campaign Month are deemed not qualified for the Cashback and any appeal/request for the reimbursement of the Cashback will not be entertained by the Bank.
19. 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 Cashback details or any other unforeseen circumstances beyond the Bank's reasonable control and for any act or default for any third party supplies or vendors (if any).

GENERAL

20. By participating in the Campaign, the 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 HL Debit Card-i and/or CASA-i available at www.hlisb.com.my ("**Bank's Websites**");
 - (b) agree that all records of transactions captured by the Bank's system for the purpose of the Campaign are final;
 - (c) agree that the Bank's decision on all matters relating to this Campaign is final, conclusive and binding on all the Eligible Customers;
 - (d) agree that any reversal transactions must 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 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) consent and Authorise the Bank to disclose their personal data to such as contact numbers to an authorised 3rd party vendor, Infobip Asia Pacific Sdn Bhd (898379-U) as the Bank deems fit for the purpose of sending SMS to promote this Campaign (if any).
21. 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;
 - (b) forfeit and/or claw back the Cashback where there is a reversal in the Eligible Transactions, as applicable, or termination of the HL Debit Card-i during the Campaign Period and/or at the point of awarding the Cashback or non-compliance to the T&Cs herein; and
 - (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 Websites or in any other methods which the Bank deems practical, in order to give prior notice to the Eligible Customers.
22. 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.
23. The T&Cs herein must be 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.
24. In addition to the terms stipulated above, the Eligible Customers agree that the Terms and Conditions of the Bank governing the Bank's Debit Card and/or CASA/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 these T&Cs must prevail to the extent of such discrepancies.
25. 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 Websites will prevail.
26. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa

The participating accounts are protected by Perbadanan Insurans Deposit Malaysia ("**PIDM**") up to RM250,000 for each depositor.