

**HONG LEONG ISLAMIC BANK BERHAD  
HONG LEONG DEBIT CARD-i ACTIVATION CAMPAIGN**

*Last updated on 11 December 2017*

Hong Leong Islamic Bank Berhad's (686191-W) ("HLISB") "**Activation Campaign**" ("Campaign") commences from **11 December 2017** and ends on **31 December 2017**, both dates inclusive ("Campaign Period"), unless notified otherwise.

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

**ELIGIBILITY**

1. The Campaign is open to selected HLISB Debit Card-i who have received invitation via Short Messaging Service ("SMS") except for those stated in clause 2 ("Eligible Cardholders").
2. Eligible Cardholders shall exclude the following persons:
  - a. Cardholders who possess HLISB Debit Card-i(s) which are NOT issued in Malaysia;
  - b. Cardholders who possess HLISB Junior Debit Card-i(s);
  - c. Cardholders whose Debit Card account(s) are NOT in good standing, inactive, tagged to a closed or inactive Current Account/Current Account-i or Savings Account/Savings Account-i ("CASA/CASA-i") or who are in breach of any terms and conditions of HLISB governing the Debit Card Accounts and/or CASA/CASA-i account(s) at any time during the Campaign Period; and
  - d. Cardholders whose Debit Card account(s) are believed to be operated fraudulently, unlawfully and/or whose Debit Card(s) are invalid or cancelled within the HLISB's definition at any time during the Campaign Period until the end of fulfillment.

**CAMPAIGN MECHANICS**

3. Eligible Transactions are defined as local retail transactions via Point-of-Sale at any retail outlets operating within Malaysia and charged to HLISB Debit Card-i within the Campaign Period that is posted in Ringgit Malaysia (RM).
4. Eligible Transactions shall **EXCLUDE** the following:
  - a. Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;
  - b. Payment of Debit Card Issuance Fee/Annual Fee/Renewal Fee; and
  - c. Any other form of services or miscellaneous fees imposed by HLISB.
5. Only successful Eligible Transactions as specified in Clause 3 above which are successfully recorded and posted to the Eligible Cardholders' Current or Savings Account-i ("CASA-i") will be eligible for the Cash Back.

6. All Eligible Cardholders who received the SMS invitation is guaranteed to receive the RM10 Cash Back upon performing TWO (2) successful Eligible Transactions with no minimum amount using their Hong Leong Islamic Debit Card-i.

#### **CASH BACK FULFILLMENT**

7. An Eligible Cardholder is entitled to earn the Cash Back of RM10 only ONE (1) time throughout the campaign period.
8. Split Eligible Transactions are disallowed and shall be disqualified.
9. The Cash Back will be credited into the Eligible Cardholders' Debit Card-i Retail Purchase Account (Savings Account-i/Current Account-i that is tied to the Debit Card-i) within eight (8) weeks after the conclusion of the Campaign ("Successful Cardholders").
10. Announcement of the Successful Cardholders will be made on HLISB's website at [www.hlisb.com.my](http://www.hlisb.com.my) or via SMS within eight (8) weeks after the Campaign Period.
11. The Cash Back payment is non-transferable to any 3<sup>rd</sup> party and is non-exchangeable for up-front cash or kind.
12. If the Eligible Cardholder does not receive a notification via SMS from HLISB by the 8<sup>th</sup> week after the end of the campaign period, the Eligible Cardholder is deemed **NOT** a Successful Cardholder in the Campaign.
13. The Successful Cardholders shall be responsible to notify HLISB in writing for any non-receipt of the Cash Back not later than one (1) month from the date of the Notification.
14. HLISB will not be responsible and shall not entertain any unclaimed Cash Back after the specified duration in Clause 13 above.

#### **GENERAL**

15. The SMS Service for this Campaign is provided and supported by M3 Technologies (Asia) Berhad ("M3Tech"), a SMS vendor officially appointed by HLISB.
16. By participating in this Campaign, the Eligible Cardholder have read, understood and agree to be bound by this Campaign's T&Cs herein.
17. HLISB shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Cardholder and/or third parties resulting directly or indirectly from the Campaign.
18. The T&Cs herein, General Terms and Conditions of Accounts, Debit Card Terms and Conditions, or any relevant terms and conditions that the HLISB may specify from time to time are read as an entire

agreement and if there is any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy.

19. HLISB reserves the right to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part or to suspend or terminate this Campaign at HLISB's sole discretion with twenty-one (21) calendar days' prior notice by way of posting on the HLISB's Website, or in any manner deemed suitable by HLISB.
20. The Eligible Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLISB or have been declared bankrupt (pursuant to a petition by either HLISB or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall **NOT** be eligible to participate in the Campaign and/or **NOT** entitled for the Cash Back.
21. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and Eligible Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.
22. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*

**Current Account/-i and Savings Account/-i that are tagged to the Debit Card-i are eligible for protection by PIDM.**