

## HONG LEONG ISLAMIC TRAVEL & SPEND WITH MASTERCARD®

### Terms & Conditions (“T&Cs”)

*Last updated on 4 December 2018*

### PROMOTION PERIOD

1. The Hong Leong Islamic Bank Berhad’s (“HLISB”) “**Hong Leong Islamic Travel & Spend with Mastercard®**” (“Promotion”) commences on **7 December 2018** and ends on **6 January 2019**, both dates inclusive (“Promotion Period”), unless notified otherwise.

### ELIGIBILITY

2. The Promotion applies only to HLISB’s MasterCard Debit Card-i (“Cardholders”) and the eligibility criteria to participate are as follows:
  - (a) The Promotion is open to the HLISB’s Debit Cardholders who are Malaysians (“Cardholders”).
  - (b) The following Cardholders are **NOT** eligible to participate in the Promotion:
    - (i) Hong Leong Bank Berhad Debit Cardholders;
    - (ii) who possess HLISB Debit Card-i(s) which are NOT issued in Malaysia;
    - (iii) who possess HLISB Junior Debit Card-i(s);
    - (iv) whose Debit Card-i account(s) are NOT in good standing, inactive, tagged to a closed or inactive CASA-i or in breach of any T&Cs of HLISB at any time during the Promotion Period and/or before 6 January 2019; and
    - (v) whose Debit Card-i account(s) is/are believed to be operated fraudulently, unlawfully and/or that their Debit Card-i(s) is/are invalid or cancelled within HLISB’s definition at any time during the Promotion Period and/or before 6 January 2019.

### PROMOTION MECHANICS

### PARTICIPATION CRITERIA

3. The Cardholders must perform at least one local retail transaction of any amount within the Campaign Period to be eligible in this promotion.
4. Upon satisfying the participation criteria as stated above, the Cardholder who spend RM500 cumulatively at any point-of-sale or face-to-face retail purchase at any retail outlet outside of Malaysia in foreign currencies (“Eligible Spend”) using their Hong Leong Islamic Mastercard Debit Card-i within the Promotion Period shall be eligible for the Cash Back as specified in the clause 8 below.
5. For the avoidance of doubt, the following transactions are NOT considered as Eligible Spend:
  - (i) All cash withdrawal from Automated Teller Machine (“ATM”);
  - (ii) Purchases via online/internet (although the online store could be or are based outside Malaysia and/or transactions are in foreign currencies);
  - (iii) All domestic retail transactions;
  - (iv) Standing instructions such as auto-billing;
  - (v) Dynamic Currency Conversion performed using Ringgit Malaysia.

6. Local Retail Transactions shall **exclude** the following:
  - (a) Refunded, disputed, unsuccessful, reversed, unauthorised, fraudulent or unlawful transactions;
  - (b) Payment of Debit Card Issuance Fee/Annual Fee/Renewal Fee; or
  - (c) Any other form of services or miscellaneous fees imposed by HLISB.
  
7. Tracking of the Eligible Spend and Local Retail Transactions will be based on spend dates and transacted Malaysian Time successfully posted in the HLISB system throughout the Promotion Period and HLISB reserves the right to determine transactions that will be considered as Eligible Spend and/or Local Retail Transactions respectively.

## **CASH BACK**

8. Once the Cardholder satisfies the Participation Criteria and fulfils the Eligible Spend conditions above (“Eligible Cardholder”), he/she will receive RM50 cash back based on their Eligible Spend made throughout the Campaign Period. The table below illustrates the scenarios of earning the Cash Back:

<b>Cumulative Eligible Spend</b>	<b>Number of Local Retail Transactions</b>	<b>Cash Back Earned*</b>
RM1,500	1	RM50
RM600	6	RM50
RM400	9	RM0
RM600	0	RM0

**\*The Cash Back Earned is considered as ‘hibah’ (gift) from HLISB to Eligible Cardholders.**

**For the avoidance of doubt, Eligible Cardholders shall not be entitled to any Cash Back in the event that the Cumulative Eligible Spend is below RM500 and/or there are no Local Retail Transactions made during the campaign period.**

9. The Cash Back will be given to the Eligible Cardholders on a first-come, first-served basis and subject to the total Cash Back allocation for this Promotion which is capped at RM40,000 during the Promotion Period.
  
10. The Eligible Spend performed in foreign currencies will be converted to Ringgit Malaysia at such rate of exchange as determined by HLISB at its sole discretion.
  
11. The Cash Back will be credited into the Eligible Cardholder’s Debit Card-i Retail Purchase Account (Savings Account-i/Current Account-i that is tied to the Debit Card-i) within twelve (12) weeks after the conclusion of the Campaign. It is essentially the Eligible Cardholder’s obligation to inform HLISB in the event of non-receipt of the Cash Back within 60 days after the end of promotion period, failing which the Eligible Cardholder is deemed to have received the Cash Back and any appeal or request for the reimbursement of the Cash Back shall not be entertained by HLISB.
  
12. HLISB will not be liable for any delay in actual posting of the Eligible Spends, Local Retail Transactions and/or Cash Back earned.

13. HLISB does not have any obligation to inform the Eligible Cardholders should the Cash Back reach the maximum Cash Back allocation (i.e RM40,000) during the Promotion Period.

### **GENERAL**

1. By participating in the Promotion, the Cardholders:
  - (a) Agree to be bound by the T&Cs of the Promotion;
  - (b) Agree to access to HLISB's Website at regular time intervals to view the T&C and to ensure to be kept up-to-date on any change or variation to the T&Cs;
  - (c) Agree to the publishing or display of their names, IC numbers (in masked form), Debit Card numbers (in masked form) or photos in media, marketing or advertising materials or HLISB's Website for the purpose of this Promotion (where applicable);
  - (d) HLISB's decision on all matters relating to the Promotion and Cash Back shall be final, conclusive and binding on all Accountholders and/or Cardholders and no further correspondence and/or appeal to dispute HLISB's decision shall be entertained; and
  - (e) Agree to be personally liable for all taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to accepting the Cash Back.
2. The T&Cs herein, General Terms and Conditions of Accounts and Hong Leong Debit Card-i Terms and Conditions, or any relevant terms and conditions that HLISB may specify from time to time are read as an entire agreement and if there is any discrepancy, the specific T&C herein shall prevail to the extent of such discrepancy.
3. HLISB reserves the right to:
  - (a) add, delete, suspend or vary the Terms and Conditions contained herein, wholly or in part at its absolute discretion by way of posting on HLISB's Website, or in any manner deemed suitable by HLISB with twenty-one (21) calendar days' prior notice; and
  - (b) amend the Cash Back and/or replace the same herein with an alternative products of similar value or different colour at its absolute discretion, by way of posting on the HLISB's Website or in any other manner which HLISB deems practical.
4. The Cash Backs are non-transferable to any **third (3<sup>rd</sup>)** party and non-exchangeable for up-front cash, credit, cheque or in kind.
5. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Accountholders and/or Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.
6. In the event of any discrepancy between the terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final terms and conditions on HLISB's Website shall prevail.
7. In the event of a conflict, discrepancy or variance in the terms and conditions in the English Language version and Bahasa Malaysia version, the terms and conditions of the English Language version shall prevail.

**Participating Current and Savings Account-i are eligible for protection by PIDM.**