

**HONG LEONG BANK BERHAD AND HONG LEONG ISLAMIC BANK BERHAD
HONG LEONG CREDIT CARD & DEBIT CARD/-i SAMSUNG PAY CONTEST**

Last updated on 3 September 2018

PROMOTION PERIOD

The Hong Leong Bank Berhad (97141-X) (“HLB”) and Hong Leong Islamic Bank Berhad’s (686191-W) (“HLISB”) (HLB and HLISB are collectively known as “the Bank”) “**Samsung Pay Contest**” (“Promotion”) commences from 10 September 2018 and ends on 31 December 2018, both dates inclusive (“Promotion Period”), unless notified otherwise.

TERMS AND CONDITIONS

The following sets out the terms and conditions applicable to the Promotion (“T&Cs”):

ELIGIBILITY

1. The Promotion is open to all existing and new Principal Credit Cardholders and Primary Debit Cardholders of the Bank who have successfully registered for the Bank’s Credit Card, Debit Card or Debit-i (collectively referred to as “Hong Leong Cards”) issued by the Bank including all existing Mach Credit Card and Mach Debit Card, hereinafter collectively referred to as “Eligible Cardholders” except for those stated in Clause 2.
2. Eligible Cardholders shall exclude the following persons:
 - a. Cardholders who possess the Credit/Debit Card/-i which are NOT issued in Malaysia;
 - b. Cardholders whose Credit/Debit Card/-i 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 the Bank governing the Credit/Debit Card/-i Accounts and/or CASA/CASA-i account(s) at any time during the Promotion Period; and/or
 - c. Cardholders whose Credit Card Account or Debit Card/-i Account(s) are believed to be operated fraudulently, unlawfully and/or whose Credit/Debit Card/-i(s) are invalid or cancelled within the Bank’s definition at any time during the Promotion Period until the end of fulfilment.
3. By participating in the Promotion and/or by accepting the Prize (as defined in Clause 4 herein), Eligible Cardholders agree to abide by the T&Cs stated herein.

PROMOTION MECHANICS

4. In order to stand a chance to win ONE (1) Samsung Gadget (“Prize”), the Eligible Cardholders must perform the following during the Promotion Period:-
 - a) perform Eligible Transactions (as defined in Clause 7 below) with any amount in a single receipt by using any Hong Leong Cards via Samsung Pay; and
 - b) earn contest entries (“Contest Entries”) according to the criteria stated in the table below.

Contest Criteria	Contest Entries
For every Samsung Pay transaction performed, with any amount in a single receipt	1 Entry
New registration of any Hong Leong Card into Samsung Pay, subject to: - New-to-Samsung Pay - Only ONE Hong Leong Card per cardholder	5 Entries
For every cumulative of RM300 transacted with Samsung Pay	10 Entries

5. The following examples illustrate the contest mechanics.

Illustration 1: Scenario for an Existing Eligible Cardholder

Details	Contest Entries
Eligible Cardholder performed six (6) Eligible Transactions using Samsung Pay during the Promotion Period.	6
Eligible Cardholder performed <u>RM1,000</u> worth of cumulative transaction during the Promotion Period	30
Total Contest Entries	36

Illustration 2: Scenario for a New Eligible Cardholder

Details	Contest Entries
Eligible Cardholder performed ten (10) Eligible Transactions using Samsung Pay during the Promotion Period.	10
Eligible Cardholder registers his first Hong Leong Card into Samsung Pay Application.	5
Eligible Cardholder performed <u>RM800</u> worth of cumulative transaction during the Promotion Period	20
Total Contest Entries	35

6. The Prizes and number of Prize Winners (as defined in Clause 13 herein) for this Promotion are as follows:-

Prize Table:

Prize	Item	Number of Prize Winners
Grand Prize	Samsung Galaxy S9+ (64GB)	15
First Prize	Samsung Galaxy A6+ (32GB)	30
Second Prize	Samsung Gear S3	30
Third Prize	Samsung 10,000 mAH Power Bank	60

7. Eligible Transactions are approved payment made by the Eligible Cardholders using any Hong Leong Cards via Samsung Pay on a reader/terminal that accepts Samsung Pay transaction in Malaysia.
8. Eligible Transactions shall **EXCLUDE** the following:
- Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;
 - Payment of Credit/Debit Card/-i Issuance Fee/Annual Fee/Renewal Fee; or
 - Any other form of services or miscellaneous fees (including Penalty Charges by HLB) imposed by the Bank.

9. Tracking of the Eligible Transactions will be based on the dates of transaction (and times based on Malaysian Time for Eligible Transactions) posted in the Bank’s system throughout the Promotion Period in order to determine an Eligible Cardholder’s entitlement to the Prizes which will be carried out after the conclusion of the Promotion Period. No registration of participation is required.
10. The Bank shall not be liable and responsible for any failure or delay in transmission and/or reflection in the Bank’s system which may result in the Cardholders being omitted from receiving or not entitled to the Prize for the Promotion, for any reason whatsoever.

PRIZE FULFILLMENT AND WINNER SELECTION

11. **TWO-HUNDRED FIFTY (250)** Eligible Cardholders shall be randomly shortlisted after the conclusion of the Promotion Period for the Prize winner selection (“Shortlisted Cardholders”).
12. The Shortlisted Cardholders shall be contacted by the Bank or its appointed contest manager Dynamic Search Sdn Bhd (136574V) (“Dynamic Search”) on a best effort basis at the latest telephone number(s) furnished by the Shortlisted Cardholders as shown in the Bank’s system 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 **two (2)** questions correctly within the fastest time frame. For the avoidance of doubt, it is the obligation of the Shortlisted Cardholders to provide their latest and accurate contact information (i.e mobile and/or telephone number) to the Bank and the Bank shall not be responsible. In the event the Shortlisted Cardholder is not contactable after three (3) attempts on the same day for any reason(s) whatsoever and/or the Shortlisted Cardholder wishes to withdraw himself/herself from the Promotion upon being contacted by the Bank’s representative or Dynamic Search, he/she shall be disqualified from participating in the Promotion.
13. The top **ONE-HUNDRED THIRTY FIVE (135)** Shortlisted Cardholders whom answered the two (2) questions correctly within the fastest time will be chosen as winners (“Prize Winners”). The allocation on Prizes will depend on the time taken by each of the Prize Winners in providing the accurate answers as shown in the table below:

Prize Winners	Prize
Top 1 st to 15 th	Grand Prize
16 th to 45 th	First Prize
46 th to 75 th	Second Prize
76 th to 135 th	Third Prize

14. Eligible Cardholders’ Hong Leong Card must remain valid and active at the point of data extraction for the purpose of the Prize fulfilment, failing which, the Eligible Cardholder shall be disqualified from receiving the Prize and the Prize shall be forfeited.
15. The Prize will be delivered to the Prize Winner’s mailing address within **twelve (12) weeks** after the end of the Promotion Period. Nevertheless, the Bank will not be responsible for any delay in fulfilling the prize.
16. Fulfilment and delivery of the Prize will be provided and supported by the Bank’s authorized fulfilment service provider, Tri-E Marketing Sdn Bhd (825150-M) (“Tri-e Marketing”), who can be contacted at 03-8076 1313 (from 9.00a.m. to 5.30p.m., Monday to Friday). Any request to deliver the Prize to alternative address other than the Prize Winner’s mailing address will not be entertained.
17. Announcement of the Prize Winners will be made on HLBB’s website at www.hlb.com.my and HLISB’s website at www.hlisb.com.my (collectively known as the “The Bank’s websites”) and/or via

- Short Messaging Service (“SMS”) within **twelve (12) weeks** after the Promotion Period (“Notification”).
18. Eligible Cardholders who do not receive such Notification from the Bank by the 12th week after the end of the Promotion Period are deemed NOT entitled for the Prize.
 19. The Prize Winners shall be responsible to notify the Bank in writing for non-receipt of the Prize no later than **one (1)** month from the date of receipt of the Notification stated in Clause 17 herein, failing which, they shall be deemed to have received and accepted the Prize from the Bank. The Bank shall not entertain any claim of non-receipt of Prize by the Prize Winners after the expiry of aforesaid **one (1)** month timeframe.
 20. Terms and conditions governing the Prizes, including its standard warranty terms, shall apply. The Prize Winner agrees to refer any problems or issues with the Prizes directly to the manufacturer of the Prizes.
 21. The Bank may substitute the Prize with other products of similar value at any time at its absolute discretion, by way of posting on the Bank’s Website or in any other manner which the Bank deems practical with prior notice given to the Eligible Cardholders.
 22. The SMS service for this Promotion is provided and supported by M3 Technologies (Asia) Berhad (482772-D) (“M3Tech”).
 23. The Cardholders hereby give their consent to and authorize the Bank to disclose their personal data i.e. mobile phone numbers, mailing address, name and last 4-digit NRIC to M3Tech, Dynamic Search and Tri-E Marketing for the purposes of the Promotion.
 24. The Eligible Cardholders also hereby give their consent to and authorize the Bank to disclose or publish their names, Hong Leong Card numbers (in masked form) or photos in media, marketing or advertising materials (where applicable) for the purposes of the Promotion.

GENERAL

25. By participating in this Promotion, the Eligible Cardholders agree:-
 - a) that the Bank gives no representation or warranty with respect to the quality or suitability of the Prizes;
 - b) That they have read, understood and agree to be bound by this Promotion’s T&Cs herein, Credit Card Terms and Conditions, Debit Card/-i Terms and Conditions, General Terms and Conditions of Accounts, or any relevant terms and conditions that the Bank 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;
 - c) That the Bank’s decision on all matters relating to the contest shall be final, conclusive and binding on all Cardholders. No further appeal or further correspondence will be entertained;
 - d) to access the Bank’s Website at regular time intervals to view the T&Cs of this Promotion and to ensure they keep up to-date with any changes or variation to the said T&Cs.
26. The Bank reserves the right:
 - a) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, including but not limited to substituting the Prizes with other product of similar value at its absolute discretion, by way of posting on the Bank’s Websites, or in any other manner which the Bank deems practical, in order to give twenty-one (21) calendar days’ prior notice to the Cardholders;
 - b) to disqualify any Eligible Cardholders for any reason whatsoever as the Bank may in its sole and absolute discretion deem fit to participate in the Promotion and/or be entitled to the Prizes; and
 - c) forfeit the Prizes in the event of non-compliance to the T&Cs herein.

27. The Eligible Cardholders are liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to participating in the Promotion and/or collection of the Prizes.
28. The Bank shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Cardholders and/or third parties resulting directly or indirectly from the Promotion.
29. The Bank 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 Promotion at the Bank's sole discretion by way of posting on the Bank's respective Websites, or in any manner deemed suitable by the Bank.
30. 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 the Bank or have been declared bankrupt (pursuant to a petition by either Bank or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period shall NOT be eligible to participate in the Promotion and/or NOT entitled for the Prize.
31. The T&Cs herein and the terms and conditions governing the Credit Card Terms and Conditions, Debit Card Terms and Conditions/-i, General Terms and Conditions of Accounts shall be read together as an entire agreement. In the event of any discrepancies between the T&Cs of this Promotion and the Credit Card Terms and Conditions, Debit Card Terms and Conditions/-i, General Terms and Conditions of Accounts, the specific T&Cs herein shall prevail to the extent of such discrepancies.
32. In the event of any discrepancies between the T&Cs herein as compared to the advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final terms and conditions on the Bank's Websites shall prevail.
33. 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.
34. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Hong Leong Current Account/-i or Savings Accounts/-i tagged to the Hong Leong Debit Card/-i are eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM").