

TERMS AND CONDITIONS (T&Cs): HLB Debit Cards-i Overseas Dining Cash Back

CAMPAIGN PERIOD

Hong Leong Islamic Bank Berhad's (686191-W) ("Bank") **HLB Debit Cards-i Overseas Dining Cash Back** ("Campaign") commences on **15 October 2019** at 00:00:00 hours (12:00 a.m.) and ends on **31 December 2019** at 23:59:59 hours (11:59 p.m.), inclusive of both dates ("**Campaign Period**"), unless specified herein or notified otherwise.

CAMPAIGN ELIGIBILITY

1. The Campaign is open to all new and existing Hong Leong Debit Card-i ("HLB Debit Card-i") Cardholders ("**Cardholders**") who have performed "**Overseas Dining Spend**" (as defined in clause 4 of this T&Cs) during the Campaign Period ("**Eligible Cardholders**"). For the purposes of this T&Cs, "**Card(s)**" shall refer to Hong Leong Debit Card-i.
2. The Eligible Cardholders shall **exclude** the following :
 - a. Cardholders who possess the Card(s) which are NOT issued in Malaysia;
 - b. Cardholders whose Card(s) account(s) are NOT in good standing, inactive, tagged to a closed or inactive Hong Leong Current Account-i or Savings Account-i ("**CASA-i**") or who are in breach of any terms and conditions governing the Card(s) at any time during the Campaign Period;
 - c. Cardholders whose Card(s) account(s) are believed to be operated fraudulently, unlawfully and/or whose Card(s) are invalid or cancelled within the Bank's definition at any time during the Campaign Period until the end of fulfilment for the Campaign Prizes; and/or
 - d. 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 or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period.

For the avoidance of doubt, HLISB staff are eligible to participate in the Campaign (as illustrated in Clause 3 of this T&Cs).

CAMPAIGN MECHANICS & PARTICIPATION CRITERIA

3. The Eligible Cardholders shall stand a chance to win Cash Back ("**Campaign Prizes**") by fulfilling the participation criteria as illustrated in Table 1 below:

Table 1:

Category	Participation Criteria	Campaign Prizes	Total Prize Allocation
Overseas Dining Spend at dining outlets ONLY under Merchant Category Code (MCC): 5811, 5812 and 5814 (" Overseas Dining Spend ")	Spend a minimum of RM 350 per transaction with the Card(s) during the Campaign Period	RM30 cash back per transaction (" Cash Back ")	RM1,000,000

For the avoidance of doubt, the Overseas Dining Spend amount requirement under Participation Criteria in Table 1 above is inclusive of any transaction fee charged by MasterCard Worldwide ("**Mastercard**") and foreign exchange conversion fee imposed by the Bank. The campaign prizes are subject to first-come, first-served basis and/or also subject to availability/whilst stock lasts.

4. “**Overseas Dining Spend**” is defined as physical Card(s) presented and transaction performed at the merchant’s terminal and charged to the Card’s CASA-i account in foreign currency or currencies other than Ringgit Malaysia (“**RM**”). The Overseas Dining Spend will be converted to and computed in RM based on the conversion rate determined by MasterCard International at the time of transaction.

For the avoidance of doubt, transactions below are **EXCLUDED** from **Overseas Dining Spend**:

- a. Dining purchases transacted locally;
 - b. Fees and charges including but not limited to charges for cash withdrawals and cash payments, annual fees, disputed transactions, government charges and any other kind of charges and penalties; and
 - c. Disputed transactions that are subsequently reversed from the CASA-i account of the Cardholder.
5. The assignment of Merchant Category Code (MCC) for dining merchants is responsibility of the bank to assign the correct MCC. In the event that due to the incorrect assignment of Dining MCC and the Overseas Dining Spend transaction is not captured by the Bank during fulfilment and Cash Back is not credited to your card’s CASA-i account you may contact the Bank and provide the dining merchant receipt to request for an investigation and rectification;

CAMPAIGN FULFILMENT

6. For the purpose of this Campaign, winners that have fulfilled participation criteria in Table 1 will be known as “**Campaign Winners**”.
7. Winners selections criteria:
 - a. Eligible Cardholders who have fulfilled participation criteria in Table 1 will receive the Campaign Prize in the form of Cash Back (“**Winners**”).
 - b. Winners may receive Cash Back more than once. There is NO capping of winning the Cash Back subject to the Total Prize Allocation.
 - c. The Cash Back pool is capped at RM1,000,000 throughout the Campaign Period, on a first-come, first-served basis. The Bank has no obligation to inform the Eligible Cardholders should the Cash Back pool reach its maximum.
 - d. The Cash Back shall be credited into the Winner’s CASA-i account within eight (8) weeks after the end of the Campaign Period. At the time of crediting the Cash Back, the CASA-i account must be valid / active, in good standing and must not be in breach of any of the T&Cs of the Campaign and/or Cardholder Agreement, otherwise the Winners will be disqualified automatically without prior notice.
 - e. A short message service (“**SMS**”) will be sent to the Winners’ mobile number upon crediting of the Cash Back. It is the Winners’ responsibility to check and verify their CASA-i account and inform the Bank should there be any discrepancies by 31 March 2020 or upon receiving the Cash Back.
8. Campaign Prizes Fulfilment:
 - a. In the event the Campaign Winners do not receive the Campaign Prizes, it is the Campaign Winners’ responsibility to notify the Bank in writing no later than 31 March 2020, failing which, the Bank will not be held liable in any manner whatsoever for non-receipt of the Campaign Prizes by the Campaign Winners and/or the Campaign Winners are deemed to have received the Campaign Prizes and any appeal for the reimbursement of the said Campaign Prizes shall not be entertained.
 - b. The Bank shall not be liable for any costs, fees and/or expenses incurred by the Campaign Winners to redeem the Campaign Prizes.

GENERAL

9. By participating in this Campaign, the Cardholders and/or Eligible Cardholders:
 - a. Agree that they have read, understood and agreed to be bound by the T&Cs herein and the Hong Leong Debit Card-i Terms and Conditions available at the Bank's website at www.hlisb.com.my;
 - b. Agree that all records of transactions within or outside of Malaysia captured by the Bank's system within this Campaign Period are accurate and final;
 - c. Agree that the Bank's decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Cardholders and/or Eligible Cardholders. No appeal and/or further correspondence will be entertained;
 - d. Agree that any reversal of transactions shall be excluded;
 - e. Agree that the Campaign Prizes are non-transferable to any third party and non-exchangeable for cash or other kinds;
 - f. Agree to access Bank' 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 and to follow-up with the Bank if they have been shortlisted to win the Campaign Prizes;
 - g. Consent for the Bank to disclose or publish their names, ID numbers (in masked form) and/or photo(s) on the Bank's Website; and
10. The Bank reserves the right to:
 - a. Disqualify any Eligible Cardholders at its sole and absolute discretion from participating in this Campaign;
 - b. Decline the eligibility of any Eligible Cardholders to participate in the Campaign for any reason whatsoever as the Bank may in its absolute discretion deem fit. In particular, the Bank shall have the absolute right to decline the eligibility of a Eligible Cardholders who has performed an Overseas Retail Spend within the meaning of these T&Cs, in a manner or pattern which the Bank deems to be abnormal, irregular and/or indicative of an attempt to obtain an unfair advantage over other Eligible Cardholders with normal/regular spending patterns, and the Bank's decision in this matter shall be final and conclusive on all Eligible Cardholders;
 - c. Forfeit and/or claw back the Campaign Prizes where there is reversal of Overseas Retail Spend or termination of the Bank's Cards during the Campaign and/or Campaign Period and/or at the point of awarding the Campaign Prizes or non-compliance to the T&Cs herein;
 - d. Add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Campaign, at its absolute discretion, by way of posting on the Bank's Website, or in any other methods which the Bank deems practical, in order to give a prior notice to the Eligible Cardholders on such addition, deletion or amendment of the T&Cs or termination of this Campaign.
11. The Bank shall not be liable and responsible for any failure or delay in the submission and/or processing of the sales transactions by MasterCard, Merchant establishments, postal service providers or any party in which may result in the Eligible Cardholders being omitted from this Campaign.
12. The Eligible Cardholders account(s) must be valid/active, in good standing and must not be in breach of any of the T&Cs of this Campaign, and/or General Terms and Conditions of the Hong Leong Debit Card-i Terms and Conditions at the point the Campaign Prizes are rewarded.
13. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

14. In addition to the terms stipulated above, Eligible Cardholders agree that the Hong Leong Debit Card-i Terms and Conditions shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and the Hong Leong Debit Card-i Terms and Conditions, the T&Cs herein shall prevail to the extent of such discrepancies.
15. 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 and/or the Campaign, the final terms and conditions on the Bank's website shall prevail.