

HLB CARDS: 2024 VISA PARIS OLYMPICS CAMPAIGN

Last updated on 26 Mar 2024

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") "**2024 Visa Paris Olympics Campaign**" ("**Campaign**") commences on **1 April 2024** at 00:00:00 hours (12:00 a.m.) and ends on **30 June 2024** at 23:59:59 hours (11:59 p.m.), both dates inclusive ("**Campaign Period**"), unless notified otherwise.

TERMS & CONDITIONS

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

ELIGIBILITY

1. The Campaign is open to all new and existing individual principal **HLB Visa Debit & Credit Cardholders** ("**Cardholders**") within the Campaign Period. New Cardholders refer to those who do not have any HLB Visa debit or credit card with HLB before the Campaign Period. Registration is not required for Campaign participation.
2. The following persons shall not be eligible to participate in this Campaign:
 - (a) Cardholders whose HLB Visa debit or credit cards (collectively known as the ("**Card**") are NOT issued in Malaysia;
 - (b) Cardholders whose Card accounts are NOT in good standing, inactive, or who are in breach of any terms and conditions of the Card accounts at any time during the Campaign Period;
 - (c) Cardholders whose Card accounts are invalid or cancelled at any time during the Campaign Period; and
 - (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 HLB 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

3. To participate in this Campaign, Cardholders are required to spend using their Cards on the Eligible Transactions (as listed in Table 1 below) and fulfill the prescribed Qualifying Amount as specified in Table 1 below during the Campaign Period in order to earn entries for the Campaign.
4. Each Eligible Transaction will be allotted with its respective number of entries as illustrated in Table 1 below ("**Draw Entry(ies)**") to participate in the draw.

Table 1 – Applicable During the Campaign Period

Eligible HLB Card Type	Eligible Transactions	Qualifying Amount (RM)	No. of Entries	Example Scenario
Visa Credit Card	Local Retail Spend <i>Any local retail Eligible Transaction</i>	Every RM50	2 entries	Spend RM100.50 in a single transaction = 4 Entries
	Overseas Retail Spend <i>Any overseas retail Eligible Transaction</i>	Every USD50 or equivalent in MYR after conversion	15 entries	Spend USD120.50 in a single overseas transaction = 30 Entries
	EPP Transactions <i>Any Extended Payment Plan (EPP) Transaction</i>	Every RM500	Extra 15 entries	Cardholder spend RM800 in a single EPP transaction. = 15 + 16 Entries Total Entries: 31 Entries
	New To Bank HLB Credit Card Application	Card approved during Campaign	10 entries	New HLB credit card approved <u>after</u> campaign period = 0 Entries
	Monthly Cumulative Spend <i>Accumulate monthly spend of a minimum of RM1,000 or more during the Campaign Period</i>	RM1,000 per month	Extra 20 entries	Cardholder spend a total of RM1,500 from 1 April 2024 to 30 April 2024 = 20 Entries + 40 Entries = 60 Entries
Visa Debit Card	Local Retail Spend <i>Any local retail Eligible Transaction</i>	Every RM50	1 entry	Spend RM100.50 in a single transaction = 2 Entries
	Overseas Retail Spend <i>Any overseas retail Eligible Transaction</i>	Every USD50 or equivalent in MYR after conversion	5 entries	Spend USD120.50 in a single overseas transaction = 10 Entries

- HLB shall not be liable and responsible for any failure or delay in processing the Eligible Transactions by Visa International Incorporated, merchant establishments, system downtime, technical failure of the terminal or any party in which may result in the Eligible Transaction and its associated transaction(s) being omitted from this Campaign.
- The assignment of the Eligible Transaction based on the MCC descriptions for the merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct MCC. Eligible Transaction will not be qualified in the event of an incorrect assignment of MCC by the acquiring bank.

ELIGIBLE TRANSACTIONS

7. Eligible Transactions include online and retail purchases transacted locally and internationally during the Campaign Period.
8. Eligible Transactions made in currencies other than Ringgit Malaysia (“RM”) will be converted to and computed in RM based on the conversion rate determined by HLB at the time of transaction being posted in HLB’s system. The Eligible Transactions of this Campaign shall **EXCLUDE** the following MCC Codes:

Categories	Merchant Category Code (MCC)
BUSINESS TO BUSINESS	7311, 7361, 7372, 7395, 7399
EDUCATION & GOVERNMENT	8211, 8220, 8241, 8244, 8249, 8299, 9211, 9222, 9223, 9311, 9399, 9402, 9405, 9950
ENTERTAINMENT	5968
HEALTH CARE	8062
HOME IMPROVEMENT & SUPPLY	7342, 7349, 7394
INSURANCE	5960, 6300, 6381, 6399
PROFESSIONAL SERVICES	7392, 7393
RETAIL SERVICES	0, 4821, 7261, 7321, 7333, 7338, 7339
TELECOM/UTILITIES	4814, 4899, 4900

- (a) any portfolio products such as Balance Transfer (BT), Quich Cash (QC) and Flexi Payment Plan (FPP);
 - (b) refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent, or unlawful transactions; and/or
 - (c) any form of services or miscellaneous fees, including finance charges and fees such as credit card annual fee, late payment charges imposed by HLB and government service tax.
9. Eligible Transactions made by supplementary credit cardholder(s) under a principal credit cardholder’s account(s) will also be included in the computation of the principal credit cardholder’s eligibility for this Campaign.
10. For the avoidance of doubt, all Eligible Transactions must be posted no later than five (5) days from the date of the Eligible Transactions performed in order for the Cardholders to earn the Draw Entries. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the Eligible Transactions by Visa International Incorporated, merchant establishments, or any party in which may result in the Cardholders being omitted from this Campaign.

Question & Answer Process (“Q&A”)

Grand Prize

11. If a Cardholder’s Draw Entry is selected, a HLB representative will call the Cardholder (“**Shortlisted Cardholder**”), requesting the Cardholder to answer one (1) simple question (“Q&A”) pertaining to the Campaign.
12. Shortlisted Cardholders are required to answer one (1) correct answer during the phone call. The first two (2) Shortlisted Cardholder who answers the Q&A correctly shall emerge as the Grand Prize winner (“**Grand Prize Winner**”).
13. The Grand Prize Winner will be able to bring one (1) travel companion (“**Companion**”) on the trip and will need to furnish their details including but not limited to full name, NRIC number, mobile number to the HLB representative during the phone call to process for travel arrangement.

14. The two (2) Grand Prize Winners and their respective Companion will need to confirm that they are available and are able to attend the Visa Olympic Paris 2024 event. Failing which, the next in line Winner will be selected and the Q&A process restarts. For avoidance of doubt, the Grand Prize is not exchangeable and/or transferable. The person who is on the trip must be the same Grand Prize Winner for this Campaign.
15. It is the obligation of the Grand Prize Winners to provide their latest and valid contact details and email address to HLB within the Campaign Period and HLB shall not be responsible in the event HLB is unable to reach the Grand Prize Winners for any reasons whatsoever.

Consolation Prizes

16. If a Cardholder's Draw Entry is selected, a notification will be sent to the Cardholder's ("**Shortlisted Cardholder**"), requesting the Cardholder to answer one (1) simple question ("**Q&A**") pertaining to the Campaign within a time limit (i.e. twenty-four (24) hours from time of notification).
17. Shortlisted Cardholders are required to click on the website link from the IAP notification in HLB Connect App, where it will redirect the Cardholders to HLB's contest website outside of HLB Connect App to select one (1) correct answer within the given time limit. A Shortlisted Cardholder who answers the Q&A correctly within the time limit shall emerge as the Consolation Prize Winner ("**Consolation Prize Winner**").
18. Should there be more than one (1) answer entry submission from the same Shortlisted Cardholder, only the earliest answer submitted will be valid.
19. Submission of answer(s) after the given time limit will be deemed invalid.
20. If the shortlisted winners are not able to provide correct answer within the stipulated time, next randomly picked shortlisted winners will be selected until all 60 prizes are given out.
21. It is the obligation of the Consolation Prize Winners to provide their latest and valid contact details and email address to HLB within the Campaign Period and HLB shall not be responsible in the event HLB is unable to reach the Consolation Prize Winners for any reasons whatsoever.

CAMPAIGN PRIZES

22. Cardholders that have collected the Draw Entries awarded based on their Eligible Transactions will be in the running to win the following Campaign Prizes as set out in Table 2 below:

Table 2 – List of Campaign Prizes

Prizes	Item
Grand Prize	<p>2X Visa Olympic Paris 2024 Hospitality Package for Two (2) Pax</p> <ul style="list-style-type: none"> • 2 pairs of economy return flight tickets to Paris • 4 nights' hotel accommodations at The Hoxton Paris (4-star) • Airport/Train Station Transfers in Paris (via Motorcoach) • Daily breakfast and light snacks available at hotel • Paris Metro Card for transport to/from Olympic events • Paris Tourist Pass (e.g. Hop-on, Hop-off) (Valid for 72 hours upon activation) • Visa Prepaid Product worth USD\$400 • Gifts/Amenities worth USD\$400 • Visa Everywhere Lounge at hotel • Visa event, medical and security support staff <p>• Notable Exclusions:</p>

	<ul style="list-style-type: none"> • Any meal, event, and/or activity outside of the scheduled program itinerary; • Hotel Incidentals; • Passports and/or travel visas; and • Any applicable taxes <p>Note: Further details of the sporting events & hospitality package will be furnished after confirmation of the Grand Prize Winner.</p>
Consolation Prizes	<p>60X Samsung Products</p> <ul style="list-style-type: none"> • 15x Samsung Galaxy S24 Ultra • 15x Galaxy Tab S9 FE • 10X Samsung Bespoke Jet Plus • 10x Samsung Microwave Oven • 5x Samsung Galaxy Z Fold 5 • 5x Samsung Galaxy Watch 6 Classic

CAMPAIGN FULFILMENT

23. Cardholders' Draw Entries will be randomly selected (the "**Shortlisting Process**") via an automated selection system ("**Randomizer**") based on all Draw Entries accumulated during the Campaign Period.
24. If a Cardholder's Draw Entry is selected, he/she is required to complete the Q&A in order to win the Prizes in Table 2.
25. For avoidance of doubt, one (1) Winner can only win one (1) Prize as set out in Table 2. For example, if Winner A were to win the Grand Prize, he/she is no longer eligible to win the Consolation Prizes and vice-versa. Subsequently, if Winner B were to win one (1) Consolation Prize, he/she is no longer eligible to win another Consolation Prize.
26. By participating in this Campaign, the Cardholders agree that their personal information including name and the last four (4) digits of their NRIC card or passport number may be used for the purpose(s) of this Campaign and publication of winners list on HLB website at www.hlb.com.my ("**HLB's Website**") or the Campaign Website.
27. At the time of rewarding the Campaign Prizes, the Winners of the Campaign Prizes' Card account must be valid and/or active, in good standing and must not be in breach of any of these T&Cs, HLB's General Terms and Conditions of the Cardholder Agreement and the specific Terms and Condition in relation to the Card during the Campaign Period and up to the Campaign Fulfilment, failing which the Winners of the Campaign Prizes will be disqualified automatically.
28. Selection of Grand Prize Winner will be carried out from 7 June 2024 till 14 June 2024 while the Consolation Prize Winners will be selected from 8 July 2024 till 1 August 2024.
29. Winners of the Campaign Prizes will be contacted by HLB or supplier(s) appointed by HLB within the Reward Period (as specified in Table 3 below) for the arrangement of delivery or collection of the Grand Prize and the Consolation Prize (within Malaysia only).
30. HLB gives no representation or warranty with respect to the quality or suitability of the Prizes and shall not be responsible for replacing any lost, stolen or damaged items (whether due to defects in materials or workmanship by the manufacturer under warranty or otherwise). The Winner shall, at his/her own costs and expense, deal directly with the supplier(s) for any complaint, dispute or claim in relation to the item without recourse to HLB.

31. Save and except where specifically provided in this T&Cs, the Grand Prize Winner shall be solely responsible for obtaining all the necessary travel documents, permits, visas (if applicable) and making the necessary arrangements in order for the Grand Prize Winner and the Companion to travel to Paris, France (“**Arrangement**”). All costs and expenses to be incurred in obtaining or making the Arrangements shall be borne by the Grand Prize Winner and the Companion.
32. HLB will not provide any replacement or substitution of the Grand Prize if the Grand Prize Winner and/or the Companion fail to procure the Arrangements.
33. The risks of redeeming the Grand Prize are in the hands of the Grand Prize Winner. All relevant costs and expenses to redeem the Grand Prize are borne by the Grand Prize Winner, including and not limited to travel insurance, visa, transport to and from Kuala Lumpur International Airport, port tax, service tax, surcharges, departure levy fees, excess baggage charge, tipping, etc.
34. The Grand Prize Winner shall assume full liability and responsibility in case of any liability, mishap, injury, damage, claim or accidents (including death) resulting from their participation in this Campaign, redemption and/or utilisation of the Grand Prize and agree to release and hold HLB free and harmless of any liability.
35. HLB will notify the Winners of the Campaign Prizes by posting the list of Winners (Principal Cardholders’ name and masked NRIC Number) in the Campaign Website (www.hlb.com.my/olympic) within sixty (60) days after Campaign Period (“**Winners Announcement Date**”) or by way of notification via IAP or SMS within five (5) days after HLB has contacted the Winners of the Campaign Prizes.
36. It is essentially the obligation of the Winners of the Campaign Prizes to inform HLB within fourteen (14) working days after the Winners Announcement Date in the event of non-receipt of the Prizes, failing which the Winners of the Campaign Prizes are deemed to have received the Prizes and any complaints of non-receipt shall not be entertained by HLB.
37. Winners of the Campaign Prizes who receive Winner Notification but did not receive the Prizes after the end of Reward Period are required to raise the enquiry to HLB within thirty (30) days after the end of Reward Period, as set out in Table 3 below. HLB shall not be responsible to entertain any enquiry in the event the Winners of the Campaign Prizes raise the enquiry after the expiry of the said thirty (30) days.

Table 3 – Campaign Prize Fulfilment Period

Grand Prize:

Reward Period	30 June 2024 – 1 August 2024
Winners Notification	<i>Latest by 30 June 2024</i>
Receipt of the Prizes	<i>Latest by 14 July 2024</i>
Raise enquiry to HLB in the event the Winners of the Campaign Prizes did not receive the Prizes	<i>Raise by 1 August 2024</i>

Consolation Prize:

Reward Period	21 July 2024 – 20 August 2024
Winners Notification	<i>Latest by 21 July 2024</i>
Receipt of the Prizes	<i>Latest by 20 Aug 2024</i>
Raise enquiry to HLB in the event the Winners of the Campaign Prizes did not receive the Prizes	<i>Latest by 19 September 2024</i>

GENERAL

23. By participating in this Campaign, the Cardholders agree:
- that they have read, understood and agree to be bound by these T&Cs herein, the specific Terms and Conditions in relation to the Card and the HLB's General Terms and Conditions of the Cardholder Agreement available at HLB's website at www.hlb.com.my ("**HLB's Website**");
 - that all records of the Eligible Transactions captured by HLB's system for the purpose of this Campaign are final;
 - that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all Cardholders;
 - that the Prizes are non-transferable to any third party and non-exchangeable for any credit, cheque or in kind;
 - to access HLB's 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;
 - to authorise HLB to disclose their personal data i.e., name, contact numbers, address to its authorised 3rd party vendor including Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)), INNO-PRESS Sdn Bhd (200101017224 (0552981-V)) and any other supplier(s) appointed by HLB for the purpose of communication and fulfilment/delivery of Prize(s) for this Campaign; and
 - to be 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 their participation in this Campaign.
 - to consent to sharing their personal information to HLB as well as any third party involved in the campaign in order to fulfil the prizes.
24. HLB reserves the right to:
- disqualify any Cardholders who have performed the Eligible Transactions in a manner or pattern which HLB deems to be abnormal, irregular and/or is indicative of an attempt to obtain an unfair advantage over other Cardholders;
 - forfeit and/or claw back the Prizes where there is reversal of the Eligible Transactions, as applicable, or termination of the Cards during the Campaign Period and/or at the point of awarding the Prizes or non-compliance to the T&Cs herein; and
 - add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Campaign, by way of posting on HLB's Website or in any other methods which HLB deems practical, in order to give prior notice to the Cardholders.
25. These T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Cardholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
26. In addition to the terms stipulated above, Cardholders agree that HLB's General Terms and Conditions of the Cardholder Agreement and the specific Terms and Conditions in relation to the Card shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and HLB's General Terms and Conditions of the Cardholder Agreement or the specific

Terms and Conditions in relation to the Card, the specific terms in these T&Cs shall prevail to the extent of such discrepancies.

27. 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 HLB's Website shall prevail.

If you have any enquiries regarding these T&Cs and/or require a copy of the Bahasa Malaysia version, please email us at hlonline@hlbb.hongleong.com.my