

HONG LEONG BANK BERHAD NEW ACCOUNT ACQUISITION PROMOTION

PROMOTION PERIOD

The Hong Leong Bank Berhad's ("HLB") "**New Account Acquisition Promotion**" ("Promotion") commences on **13 July 2017** and ends on **31 December 2017** both dates inclusive ("Promotion Period"), or upon reaching the relevant capping as defined in clause 7, whichever comes first, unless notified otherwise.

Terms & Conditions

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

ELIGIBILITY

Current / Savings Account

1. The Promotion is open to selected new individual customers of HLB who are the primary accountholders of the Current/ Savings Account ("CASA"), excluding Private Banking customers ("Accountholders") who received a Short Message Service ("SMS") from HLB.
2. The Promotion is open to all New Accountholder (as defined under clause 3 below) of the following accounts ("Participating Accounts"):
 - (a) Hong Leong Basic Savings Account
 - (b) Hong Leong Savings Account
 - (c) Hong Leong Basic Current Account
 - (d) Hong Leong Current Account
 - (e) Hong Leong Senior Savers Savings Account
 - (f) Hong Leong Harvest Savings Account
 - (g) Hong Leong Pay&Save Account
3. New Accountholder refer to customer who does not have any CASA with HLB prior to the Promotion Period ("New Accountholders").
4. The Promotion is **NOT** applicable to non-individual customers including sole proprietors, companies, corporate bodies, partnerships and professional practices.

PROMOTION MECHANICS

GEMFIVE Voucher

5. A New Accountholder:-
 - (a) who successfully submits a CASA application for any of the Participating Accounts ("Application") within the Promotion Period;
 - (b) whose Application for the Participating Account is approved by HLB within the Promotion Period,is (entitled to receive 1 (one) GEMFIVE Voucher worth Ringgit Malaysia Twenty (RM20.00) ("Voucher") ("Successful Accountholder").
6. Each Successful Accountholder is limited to receive one (1) Voucher only under this Promotion. The Voucher will be awarded in the form of a promotion code ("Promotion Code") which will be delivered via SMS to the mobile number furnished by the Successful Accountholder within the same day of the opening of the CASA account. It is the duty of each New Accountholder to provide their latest and accurate mobile number to HLB. HLB shall not be responsible / held liable in the event HLB is unable to deliver / send the promotion code to the each Successful Accountholder, for any reason whatsoever.

7. For the avoidance of doubt, the Promotion Code will be allocated on a first-come, first-served basis with a capping of three thousand (3,000) redemptions under the Promotion ("Capped Redemptions"). With respect to the Capped Redemptions, notwithstanding anything stated herein, no further redemption will be made available to the New Accountholder once the Capped Redemptions are fully allocated.
8. The terms and conditions applicable to the Voucher are as follows:-
 - (a) The Promotion Code is valid for use only on www.gemfive.com till 31 December 2017.
 - (b) Payment must be made with Hong Leong Debit Card.
 - (c) The Promotion Code entitles the customer to RM20 off the total cart price at checkout. No minimum purchase is required on www.gemfive.com to redeem the Promotion Code.
 - (d) This Promotion Code is only valid for one time use only per customer until 31 December 2017.
 - (e) This Promotion is open to the first Three Thousand (3,000) redemptions using the Promotion Code during the Promotion period.
 - (f) Multiple usage of a Promotion Code by a customer across multiple transactions and/or elements of fraud will lead to the Voucher being voided and the order to be cancelled.
 - (g) This Promotion is not valid with the usage of other promotion codes.
 - (h) This Promotion Code cannot be redeemed, exchanged or refunded for cash.
 - (i) This Promotion Code cannot be used to purchase GEMFIVE Voucher.
 - (j) Promotion Code is void if restricted or prohibited by law.
 - (k) Shipping and handling charges apply to all products purchased via www.gemfive.com where applicable.
 - (l) GEMFIVE has no obligation to pay for any tax or duty in conjunction with the distribution or use of any promotional Voucher.
 - (m) The customer shall pay Goods and Services Tax ("GST"), any other tax or duty where applicable.
 - (n) GEMFIVE reserves the right to terminate this Promotion Code or change its terms and conditions or cancel any promotion at any time without notice.
 - (o) The Promotion Code cannot be used by resellers or for any business purposes.
 - (p) If you return or seek a refund for any item purchased using a Promotion Code, GEMFIVE reserves the right to subtract the proportional amount of the Promotion Code from any return or refund or store credit amount.
 - (q) GEMFIVE Terms of Use on www.gemfive.com is applicable.
 - (r) Successful Accountholders shall pay GST, and/or any other taxes or duties where applicable.

GENERAL

9. Notification by way of posting on HLB's website at www.hlb.com.my ("HLB's Website") will be given in the event the Voucher are fully redeemed and out of stock.
10. HLB gives no representation or warranty with respect to the suitability of the Voucher, or any terms and conditions of the Voucher might be imposed by GEMFIVE. The Eligible Accountholders shall at their own cost and expense deal directly with GEMFIVE for all warranties, terms and conditions and/or information in respect of the Voucher.
11. HLB shall not be liable in any circumstances in the event that the Voucher are invalid / rejected by GEMFIVE for any reasons whatsoever. Any request for replacement of a new Voucher shall not be entertained by HLB.
12. The Voucher are non-transferable to any **third (3rd)** party and non-exchangeable for up-front cash, credit, cheque or in kind.
13. By participating in the Promotion, the Accountholders :

- a. Have read, understood and agree to be bound by the T&Cs of this Promotion, General Terms & Conditions of Accounts for Deposits and Debit Card Terms & Conditions.
 - b. Agree to access HLB's Website at regular time intervals to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs; and
 - c. Agree that HLB's decision on all matters relating to the Promotion and the Voucher shall be final, conclusive and binding on all Accountholders and no further correspondence and/or appeal to dispute HLB's decision shall be entertained.
14. HLB reserves its right to:
- a. Add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, with prior notice at the HLB's discretion by way of posting on HLB's Website, or in any manner deemed suitable by the HLB;
 - b. Substitute the Voucher with other products of similar value at any time with prior notice;
 - c. Disqualify any of the Accountholders for any reason whatsoever as HLB may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Voucher.
15. The T&Cs herein, General Terms & Conditions of Accounts for Deposits and Debit Card Terms & Conditions. shall be read as an entire agreement and if there is any discrepancy between the T&Cs herein and the General Terms & Conditions of Accounts for Deposits and Debit Card Terms & Conditions, the specific T&Cs herein shall prevail to the extent of such discrepancy.
16. In the event of any discrepancy between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on the HLB's Website shall prevail.
17. The Accountholders 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 (pursuant to a petition by either HLB 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 Voucher.
18. The Accountholders 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 Voucher.
19. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and Accountholders agree to submit to the jurisdiction of the Courts of Malaysia.
20. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*.

Current Account and Savings Account is eligible for protection by PIDM