

Hong Leong 3-in-1 Junior Account/3-in-1 Junior Account-i Campaign 2020

(Last update 7 September 2020)

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLISB**") (hereinafter collectively referred to as "**the Bank**") "**Hong Leong 3-in-1 Junior Account/ 3-in-1 Junior Account-i Campaign 2020**" ("**Campaign**") commences on 7 September 2020 and ends 11 October 2020, both dates inclusive ("**Campaign Period**"), unless notified otherwise.

The Bank reserves the right upon giving adequate prior notice of not less than fourteen (14) calendar days to change the duration and/or commencement and/or expiry dates of the Campaign Period.

TERMS & CONDITIONS

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

ELIGIBILITY

1. The Campaign is open to the Bank's Existing and/or New Primary Accountholders, both Malaysian and non-Malaysian citizens, including Hong Leong Priority Banking & Private Banking Customers and the Bank's permanent and contractual employees ("**Customer**"). This Campaign is **NOT** applicable to non-individual customers including sole proprietorships, partnerships, professional practices, companies and corporate bodies.

For the avoidance of doubt:

- (i) For trust account, "**Primary Accountholders**" refers to the trustee(s) who are the beneficiary's (i.e. the junior) parent(s) or legally appointed guardian(s).
- (ii) "**Existing Primary Accountholders**" refers to individual customers who have opened a Participating Account/Participating Account-i (as defined under Clause 2) prior to the Campaign Period.
- (iii) "**New Primary Accountholders**" refers to individual customers who do not have any Participating Account/Participating Account-i with the Bank prior to the Campaign Period and open a Participating Account/Participating Account-i during the Campaign Period.
- (iv) "**Priority Banking Customers**" in this context refer to the Bank's Customers who have fulfilled the qualifying criteria of the Priority Banking Membership ("**PB Membership**") including new Customers who have attained PB Membership during the Campaign Period. PB Membership refers to a total combined AUM and/or Investment of Ringgit Malaysia Three Hundred Thousand (RM300,000) or such other amount as may be stipulated by the Bank from time to time.
- (v) "**Private Banking Customers**" in this context refer to the Bank's new and existing Customers who have fulfilled the qualifying criteria of the Private Banking Membership ("**PV Membership**") including new Customers who have attained PV Membership during the Campaign Period. PV Membership refers to a total combined AUM and/or Investment of Ringgit Malaysia Three Million (RM3,000,000) or such other amount as may be stipulated by the Bank from time to time.

2. The participating individual junior accounts/junior accounts-i for this Campaign are as follows ("**Participating Account/Participating Account-i**"):
 - (a) Hong Leong 3-in-1 Junior Account; and
 - (b) Hong Leong 3-in-1 Junior Account-i.

3. Customers 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 the Bank or other financial institutions or by any third party or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall **NOT** be eligible to participate in the Campaign.
4. All deposits under this Campaign must be “**New Funds**” only. For the avoidance of doubt, “**New Funds**” are defined as:
 - (a) Cash, interbank transfer which includes IBG, Instant Transfer and DuitNow, new funds received via telegraphic transfer from other banks, local cheque or banker’s cheque issued by other banks which are deposited into the Participating Account/Participating Account-i; and
 - (b) Proceeds arising from the redemption of equity, unit trust funds, bonds/sukuk and/or Hong Leong Invest Safe during the Campaign Period that are re-deposited into the Participating Account/Participating Account-i.
5. The following shall NOT be considered as “New Funds”:
 - (a) Maturing Fixed Deposit or Fixed Deposit-i (“**FD/FD-i**”) or premature withdrawal of any existing FD/FD-i account;
 - (b) Intra bank transfer of funds, i.e. transfer of funds from another Participating Account/Participating Account-i, FD/FD-i, Term Investment Account-i or General Investment Account (“**GIA**”); and
 - (c) Inter-branch transfer within the Bank including third party transfer.

PROMOTION A – DIGITAL NATIVES WITH GOOD MONEY HABIT CONTEST (“PROMOTION A”)

CAMPAIGN MECHANICS

6. Campaign Week for the Promotion A is as Table 1 below:

Table 1

Promotion A Campaign Week	Dates
Campaign Week 1	7 September 2020 – 13 September 2020
Campaign Week 2	14 September 2020 – 20 September 2020
Campaign Week 3	21 September 2020 – 27 September 2020
Campaign Week 4	28 September 2020 – 4 October 2020
Campaign Week 5	5 October 2020 – 11 October 2020

7. Weekly Prize and Daily Prize for Promotion A is as Table 2 below:

Table 2

Category	Promotion A Rewards	No. of Winners	Total Winners
Weekly Prize	Samsung Galaxy Tab S6 Lite (worth RM1,699)	1	5
Daily Prize	Samsung Galaxy Buds (worth RM349)	1	28*

* Excluding Saturday, Sunday and National Public Holidays.

Weekly Prize

8. In order to earn entry for the Weekly Prize, Customers **MUST** meet the Qualifying Criteria 1 and 2 as appended in the Table 3 below and must have a minimum balance equivalent of Ringgit Malaysia Five Hundred (RM500) in the Participating Account/Participating Account-i at end of each respective Campaign Week (“**Weekly Prize Eligible Customers**”):

Table 3

Qualifying Criteria 1: For New-to-Participating Account/Participating Account-i Customers only	Entries Earned
<ul style="list-style-type: none"> Opening of a new Participating Account/Participating Account-i during each Campaign Week 	1
<ul style="list-style-type: none"> Deposit a single exact amount of RM500 into the Participating Account/Participating Account-i during the respective Campaign Week of new account opening 	2
Qualifying Criteria 2: For Existing/New-to-Participating Account/Participating Account-i Customers	Entries Earned
<ul style="list-style-type: none"> Applying a new Hong Leong Junior Debit Card/Junior Debit Card-i during each Campaign Week 	1

9. Entries earned weekly will be rollover from week to week and carried forward to the following Campaign Week for the Weekly Prize draw (e.g. the entry earned in Campaign Week 1 will be eligible for the next draw in Campaign Week 2).

Daily Prize

10. In order to earn entry for the Daily Prize, Customers **MUST** meet the Qualifying Criteria as appended in the Table 4 below (“**Daily Prize Eligible Customers**”):

Table 4

Qualifying Criteria 1: For Existing/New-to-Participating Account/Participating Account-i Customers	Entries Earned
Sign up for new HLB Pocket Connect during each Campaign Week:	
<ul style="list-style-type: none"> Cardholder of Hong Leong Junior Debit Card/Junior Debit Card-i 	5
<ul style="list-style-type: none"> Non-cardholder of Hong Leong Junior Debit Card/Junior Debit Card-i 	1

11. The Daily Prize is not available during Saturday, Sunday and National Public Holiday. For entries earned on these dates, it shall be added to the nearest previous working day for the winner selection purpose. For example, entries earned during Saturday and Sunday will be included into Friday’s total entries received and entitled for Friday’s Daily Prize draw.
12. Entries earned daily will be rollover from day to day and carried forward to the next day for the subsequent Daily Prize draw (e.g. the entry earned on 1 September 2020 will be eligible for the next drawing on 2 September 2020).
13. Weekly Prize Eligible Customers (as defined under Clause 8 above) and Daily Prize Eligible Customers (as defined under Clause 10) above shall collectively be known as “**Promotion A Eligible Customers**”.

14. For the avoidance of doubt, each Promotion A Eligible Customer can only win a maximum of one (1) Weekly Prize and one (1) Daily Prize under Promotion A throughout the Campaign Period, i.e. a Promotion A Eligible Customer who has won the Weekly Prize in Campaign Week 1, will not be able to be in the running to win another Weekly Prize in the Campaign Week 2, even if all the Qualifying Criteria set out in Table 3 above are fully met during the Campaign Period. However, the Promotion A Eligible Customer is still entitled for the Daily Prize in the subsequent Campaign Week.
15. Each Participating Account/Participating Account-i is considered as an independent entry. No entry form or registration of participation is required to participate in Promotion A. The Bank will track the Promotion A Eligible Customers automatically at the end of each Campaign Week.
16. The Bank shall not be liable and responsible for any failure or delay in transmission of the relevant deposits and/or reflection in the Promotion A Eligible Customer's Participating Account/Participating Account-i which may result in the Promotion A Eligible Customers being omitted from earning the entry for Promotion A.

PROMOTION A: WINNER SELECTION

17. Promotion A Eligible Customers will be shortlisted randomly by the Bank from the list of total qualifying entries earned throughout the respective period via the Bank's 'Random Selection' process (collectively known as "**Promotion A Shortlisted Customers**") as follows:
 - (a) A total of ten(10) Weekly Prize Eligible Customers who have earned entries in accordance with Clause 8 above in the respective Campaign Week shall be shortlisted ("**Weekly Prize Shortlisted Customers**").
 - (b) A total of ten(10) Weekly Prize Eligible Customers who have earned entries in accordance with Clause 10 above in the respective date of the Campaign Week shall be shortlisted ("**Daily Prize Shortlisted Customers**").
18. The Promotion A Shortlisted Customers shall be contacted by the Bank via Short Message Service ("**SMS**") and given a Bank-related question. The Promotion A Shortlisted Customers are required to reply the SMS with the correct answer in the fastest time.
 - (a) The first Weekly Prize Shortlisted Customers for the respective Campaign Week who respond with the correct answer (within the given time frame stated in the SMS) will be entitled to the Weekly Prize ("**Weekly Prize Winners**").
 - (b) The first Daily Prize Shortlisted Customers for the respective date who respond with the correct answer (within the given time frame stated in the SMS) will be entitled to the Daily Prize ("**Daily Prize Winners**").
19. Promotion A Shortlisted Customers shall bear the standard telecommunications charges imposed for each SMS sent to the Bank.
20. In the event of a tie, i.e. there is more than one (1) Weekly Prize Shortlisted Customer or more than one (1) Daily Prize Shortlisted Customer who has answered correctly at the same time and would have been the Weekly Prize Winners or Daily Prize Winners if not for the tie, the Promotion A Shortlisted Customer with the highest account balance at the point of winner selection will be the Weekly Prize Winner or Daily Prize Winner.
21. In the event the Promotion A Shortlisted Customers do not respond within the given time frame, resulting in insufficient Weekly Prize Winners or Daily Prize Winners, the Bank will perform the process outlined under Clauses 17 and 18 above for the second time. If there are still no winners available after performing the above mentioned process for the second time, the Bank shall be entitled to forfeit the Weekly Prize and/or the Daily Prize for that Campaign Week.

22. For the avoidance of doubt, the SMS sent to the Promotion A Shortlisted Customers will be based on the latest mobile numbers duly captured by and reflected in the Bank's system and/or records. The SMS service for this Campaign is provided by M3 Technologies (Asia) Berhad 199901007872 (482772-D), a SMS vendor officially appointed by the Bank ("**M3 Tech**").
23. Promotion A Shortlisted Customers will not be notified immediately whether they are the Weekly Prize Winners or Daily Prize Winners upon replying to the said SMS.

PROMOTION A: NOTIFICATION OF WINNERS AND REWARDS FULFILLMENT

24. Announcement of Weekly Prize Winners and Daily Prize Winners (i.e. Names and masked MyKad/passport ("**ID**") numbers) (collectively "Promotion A Winners") will be made available on the Bank's website at www.hlb.com.my ("**Bank's Website**") by 31 January 2021 ("**Promotion A Winners Announcement**").
25. The Promotion A Winner's Participating Account/Participating Account-i must at all times remains open, active and valid with a minimum account balance of Ringgit Malaysia Five Hundred (RM500) until 30 November 2020, failing which, the Promotion A Winner shall be disqualified from receiving the Weekly Prize and/or the Daily Prize.
26. The Bank will issue an e-notification letter ("**Winner's Notification**") via email to the Promotion A Winners within thirty (30) days from the date of the Promotion A Winners Announcement for collection of the Weekly Prize and/or the Daily Prize from the Bank's appointed branches within Malaysia.
27. The Promotion A Winners must collect the Weekly Prize and/or the Daily Prize within ninety (90) days from the date of receiving the e-notification letter, failing which, the Weekly Prize and/or the Daily Prize will be forfeited and any request to reimburse the Weekly Prize and/or the Daily Prize shall not be entertained by the Bank.

PROMOTION B – DEPOSIT TOP-UP: EARLY BIRD GIFTS (“PROMOTION B”)

CAMPAIGN MECHANICS

28. The Customers must:

- (a) deposit the respective Minimum Earmark Amount as stated in the Table 5 below (“**Minimum Earmark Amount**”) into the Participating Account/Participating Account-i during the Campaign Period at any of the Bank’s branches; and
- (b) maintain the Minimum Earmark Amount for indicated number of consecutive months in the Table 5 below (“**Earmark Period**”) from the date the Minimum Earmark Amount was deposited into the Participating Account/Participating Account-i in order for the Customers to be entitled for the following Early Bird Gifts (“**Promotion B Eligible Customers**”):

Table 5

Early Bird Gifts	Eligibility	Minimum Earmark Amount	Earmark Period	Total Early Bird Gifts Allocation
Fluffy Bird Coin Box	for New-to-Participating Account/ Participating Account-i Customers only	RM1,000	4 months	500 units
Smiggle Water Bottle	for Existing/New-to-Participating Account/Participating Account-i Customers	RM3,000	4 months	300 units
Smiggle Pencil Case		RM5,000	4 months	300 units

29. Early Bird Gifts are valid on a first-come, first-served basis, subject to stock availability, limited to one (1) Early Bird Gift for each gift category for each Promotion B Eligible Customers throughout the Campaign Period irrespective of the total amount placed in the Participating Account/Participating Account-i throughout the Campaign Period.
30. The Promotion B Eligible Customers will be contacted by the Bank no later than twenty-one (21) working days from the deposit placement date (“**Notification Date**”) to collect the Early Bird Gifts from their respective deposit placement branches.
31. Promotion B Eligible Customers are responsible to collect the Early Bird Gifts from the respective deposit placement branches within one (1) month from the Notification Date, failing which, the Early Bird Gifts will be forfeited and the Bank shall not entertain any claim from Promotion B Eligible Customers upon the expiry of the aforesaid deadline.
32. Notification will be given in the event any or all of the Early Bird Gifts run out of stock by way of posting on the Bank’s Website.

GENERAL

33. By participating in this Campaign, the Customers agree:
- (a) to have read, understood and to be bound by the T&Cs herein, the Bank's General Terms and Conditions of Accounts and others Specified Terms & Conditions for the Participating Account/Participating Account-i;
 - (b) that the Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Customers;
 - (c) to access the Bank's Website at regular time intervals to view the T&Cs of the Campaign and ensure to be kept up-to-date on any changes or variations to the T&Cs;
 - (d) that the Weekly Prize, Daily Prize and Early Bird Gifts (collectively known as "Rewards") are non-transferable to any third party and non-exchangeable for up-front credit, cheque or benefit-in-kind;
 - (e) that the Bank gives no representation or warranty with respect to the quality or suitability of the Rewards;
 - (f) to provide their latest and accurate contact details i.e. mobile numbers and addresses to the Bank. The Bank shall not be held responsible/liable in the event that the Bank is unable to contact the Customers for the purpose of this Campaign, due to the inaccurate/invalid mobile number and/or address provided by the Customers or the SMS is unable to be delivered due to any reason whatsoever;
 - (g) 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 the Campaign; and
 - (h) to consent and authorise the Bank to disclose their personal data to M3 Tech for the purpose of this Campaign.
34. 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 Rewards with other offer or product of similar value at its absolute discretion, by way of posting on the Bank's Websites with fourteen (14) days' prior notice, or in any other manner which the Bank deems practical;
 - (b) to alter, add, cancel or substitute any or all of the Rewards with alternative products of similar value at any time with prior notice;
 - (c) to determine who will be the Promotion A Winners/Promotion B Eligible Customers of the Rewards;
 - (d) to disqualify any Customers for any reason whatsoever as the Bank may deem fit to participate in the Campaign and/or be entitled to the Rewards; and
 - (e) forfeit the Rewards in the event of non-compliance by the Customers of the T&Cs herein and/or the Bank's General Terms and Conditions of Accounts and others Specified Terms & Conditions for the Participating Account/Participating Account-I, and all other laws/rules applicable.
35. The T&Cs herein, the Bank's General Terms and Conditions of Accounts and others Specified Terms & Conditions for the Participating Account/Participating Account-I shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein and the Bank's General Terms and Conditions of Accounts and others Specified Terms & Conditions for the Participating Account/Participating Account-i, the T&Cs herein shall prevail to the extent of such discrepancy.
36. The Rewards are provided on an "As Is Where Is" basis and the Bank does not make any representation or warranty in respect of the quality, merchantability and suitability of the Rewards. The Rewards featured in all printed materials and/or Bank's Website are for illustration purposes only. Any props, accessories or equipment featured with the Rewards in any pictorial materials are for decorative purposes and shall not form part of the Rewards.

37. The Bank shall not be liable in any circumstances for any loss, damaged or stolen Reward and any request for replacement Reward shall not be entertained by the Bank.
38. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
39. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

The Participating Accounts-i are deposit accounts based on the Shariah principle of Tawarruq.

Deposit/Deposit-i Products are eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM") up to RM250,000 for each depositor.