

CHEQUES REDUCTION PROMOTION FOR INDIVIDUAL CURRENT ACCOUNTHOLDERS - STOP THE CHEQUES & GO ONLINE

Last updated on 01st April 2017

PROMOTION PERIOD

The Hong Leong Bank Berhad's (97141-X) ("HLB") and Hong Leong Islamic Bank Berhad's (686191-W) ("HLISB") [collectively and hereinafter referred to as "the Bank"] "**Stop the Cheques & Go Online**" ("Promotion") commences on **01st April 2017** and ends on **31st July 2017**, both dates inclusive ("Promotion Period"), unless notified otherwise.

TERMS & CONDITIONS ("T&Cs")

ELIGIBILITY

1. The Promotion is open to the selected individual customers including Malaysian and non-Malaysian who are Primary Accountholders of the following Conventional and Islamic Current Accounts ("Participating Accounts") that have received a Direct Mailer ("DM") and/or Short Messaging Service ("SMS") from the Bank ("Eligible Accountholders"):
 - (a) Hong Leong Basic Current Account
 - (b) Hong Leong Current Account
 - (c) Hong Leong Pay&Save Account
 - (d) Hong Leong Top Yield Account
 - (e) Hong Leong One Account
 - (f) Hong Leong Flexi One Account
 - (g) Hong Leong Smartlink Account
 - (h) Hong Leong Basic Current Account-i
 - (i) Hong Leong Current Account-i
 - (j) Hong Leong Current Account One-i

It is essentially the duty and/or obligations of the Eligible Accountholders to ensure that the mailing address and/or mobile number registered with the Bank is correct and up to date in order to receive the DM and/or SMS, and the Bank shall not be responsible / held liable in the event of non receipt of the DM and/or SMS by the Eligible Accountholders for any reasons whatsoever.

Eligible Accountholders that do not receive the DM and/or SMS are deemed not qualified to participate in this Promotion and the Bank shall not entertain any dispute pertaining to the non receipt of the DM and/or SMS by the Eligible Accountholders.

For the avoidance of doubt, all Participating Accounts stated in Clause 1 above are eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM").

2. The Promotion is **NOT** applicable to HLB's Private Banking customers, non-individual customers including sole proprietor, association, partnership and professional practices including companies and corporate bodies.
3. The Eligible Accountholders 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 Banks or other financing institutions 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.

PROMOTION MECHANICS

Cash Prize of Ringgit Malaysia Eight Hundred (RM800) (“Cash Prize”)

4. Eligible Accountholders must meet the following criterias during the Promotion Period to stand a chance to win the Cash Prize:
 - (a) **Zero (0)** cheque issuance; AND
 - (b) Perform a minimum of **one (1)** internet banking financial transaction as defined in Clause 5 below every month
 (Clauses 4(a) and (b) are collectively known as “Promotion Criterias”).

5. Internet banking financial transactions as listed below but excluding existing own account-i funds transferred within the Bank.

No.	Internet Banking Financial Transactions
1	Current and/or Savings Accounts Fund Transfer
2	Credit Card Payment
3	Loan Payment
4	InterBank GIRO (“IBG”)
5	Instant Transfer
6	Bill Payment
7	Prepaid Reload
8	Epay and Financial Process Exchange (“FPX”)
9	Payment Express (PEX)
10	Cardless Withdrawal
11	E-Will
12	Junior Debit Card Reload
13	PEX+
14	Mobile Prepaid Reload
15	E-Fixed Deposit Placement
16	E-Fixed Deposit Withdrawal
17	Overseas Transfer
18	E-Commerce

6. The winners are selected based on the highest aggregated number of internet banking financial transactions made during the Promotion Period, subject to fulfilling the Promotion Criterias (“Winners”).
7. There will be **one hundred (100)** Winners and each Winner can only get one Cash Prize regardless of the number of Participating Account(s) that he/she has with the Bank.
8. The total Cash Prize payout is **Ringgit Malaysia Eighty Thousand (RM80,000)** throughout the Promotion Period.
9. No registration of participation is required.
10. The Bank will track the Winners’ entitlement automatically at the end of the Promotion Period based on the Promotion Criterias met, which are successfully posted and reflected in the Bank’s system.
11. The Bank shall not be liable and responsible for any failure or delay in transmission and/or reflection in the Eligible Accountholders’ Participating Accounts on the relevant internet banking financial transactions which may result in the Eligible Accountholders being omitted from winning / receiving the Cash Prize for the Promotion.

12. In the event of a tie, the following measures will be used to determine the Winners (in order of priority):
 - (i) Zero (0) cheque issuance;
 - (ii) Highest aggregated number of internet banking financial transactions made during the Promotion Period; and
 - (iii) Highest Daily Average Balance (“DAB”) as defined in Clause 14 below.
13. For the Eligible Accountholders with multiple Participating Accounts, the internet banking financial transactions made on each Participating Account will be aggregated to make up the total internet banking financial transactions of the Eligible Accountholders during the Promotion Period.
14. DAB is defined as the sum of daily end day balances throughout the Promotion Period, over the number of days of the Promotion Period.
 - (a) Existing Participating Accounts opened before 01st April 2017

$$DAB = \frac{\text{Sum of daily end day balances throughout the Promotion Period}}{\text{Number of days throughout the Promotion Period}}$$
 - (b) New Participating Accounts opened during the Promotion Period

$$DAB = \frac{\text{Sum of daily end day balances throughout the Promotion Period since account opened}}{\text{Number of days of the Promotion Period since account opened}}$$
15. The Winners’ Participating Accounts must remain open, active and valid with a minimum account balance of **Ringgit Malaysia Five Hundred (RM500)** from **01st April 2017** until **31st October 2017** for the purpose of the Cash Prize crediting, failing which, the Winners shall be disqualified and the Cash Prize will be forfeited.
16. The Cash Prize will be credited into the Winners’ Participating Account no later than **31st October 2017**.
17. A SMS will be sent to the Winners once the Cash Prizes are credited into their Participating Account i.e. no later than **31st October 2017**.
18. The Eligible Accountholders who do not receive such notification via SMS from the Bank by **31st October 2017** are deemed **NOT Winners**.
19. For Winners who have multiple Participating Accounts, the Cash Prize shall be credited into only **one (1)** Participating Account based on the following hierarchy and any instructions from the Winners to the Bank to credit the Cash Prize in the manner in contradiction with this hierarchy will not be entertained:
 - (a) Hong Leong Pay&Save Account
 - (b) Hong Leong Top Yield Account
 - (c) Hong Leong One Account
 - (d) Hong Leong Current Account
 - (e) Hong Leong Basic Current Account
 - (f) Hong Leong Flexi One Account
 - (g) Hong Leong Smartlink Account
 - (h) Hong Leong Current Account-i
 - (i) Hong Leong Current Account One-i
 - (j) Hong Leong Basic Current Account-i
20. The Winners list will also be posted on the HLB’s website at www.hlb.com.my (“HLB’s Website”), and/or HLISB’s website at www.hlisb.com.my (“HLISB’s Website”) or any other methods deemed fit by the Bank no later than **31st October 2017**.
21. The Winners shall be responsible to notify the Bank in writing no later than **30th November 2017** for non-receipt of the Cash Prize, failing which, the Winners shall be deemed to have received and accepted the Cash Prize from the Bank.

22. The Bank will not be responsible and shall not entertain any unclaimed Cash Prize after the specified direction in Clause 21 above.
23. The Winner hereby give his/her consent to and authorize the Bank to disclose or publish his/her name, NRIC number (in masked form) or photos in media, marketing or advertising materials for the purposes of the Promotion.

GENERAL

24. The DM service for this Promotion is provided and supported by Compugraphic Media Sendirian Berhad (505090-W) ("Compugraphic"), a printing vendor officially appointed by the Bank. By participating in this Promotion, the Eligible Accountholders hereby consent and authorize the Bank to disclose their personal data i.e. name and address to Compugraphic for the purpose of this Promotion.
25. The SMS service for this Promotion is provided and supported by M3 Technologies (Asia) Berhad (482772-D) ("M3Tech"), a SMS vendor officially appointed by the Bank. By participating in this Promotion, the Eligible Accountholders hereby consent to and authorize the Bank to disclose their personal data i.e. name and mobile phone number to M3Tech for the purpose of this Promotion.
26. By participating in the Promotion, the Eligible Accountholders:
 - (i) Have read, understand and agree to be bound by the T&Cs of the Promotion;
 - (ii) Agree that the T&Cs herein, the Bank's General Terms and Conditions of Accounts and Terms and Conditions for Connect that govern the internet banking financial transactions, or any relevant terms and conditions the Bank may impose from time to time, are read as an entire agreement and the specific T&Cs herein shall prevail if there is any discrepancy;
 - (iii) Agree that the Cash Prize is non-transferable to any third (3rd) party and non-exchangeable for up-front cash, credit, cheque or in kind;
 - (iv) Agree that the Bank's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Eligible Accountholders and no further correspondence and/or appeal to dispute the Bank's decision shall be entertained; and
 - (v) Agree to access HLB's Website and/or HLISB's Website at regular time intervals to view the T&Cs of the Promotion and to ensure to be kept up-to-date on any change or variation to the T&Cs.
27. The Bank reserves the right:
 - (i) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, including but not limited to substituting the Cash Prize with other offer or product of similar value at its absolute discretion, by way of posting on the Bank's Website, or in any other manner which the Bank deems practical, in order to give **twenty-one (21)** calendar days' prior notice to the Eligible Accountholders;
 - (ii) To disqualify any Eligible Accountholders for any reason whatsoever as the Bank may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Cash Prize; and
 - (iii) Forfeit the Cash Prize for any Eligible Accountholders / Winners in the event of non-compliance to the T&Cs herein.

Provided that in so far as it relates to Islamic accounts, the exercise of such rights is in conformity with Shariah principles, as the Bank may determine.

28. The Eligible 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.
29. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Accountholders agree to submit to the jurisdiction of the Courts of Malaysia.
30. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*.