

*Last updated on 15 December 2020*

## **HLB/HLISB APPLY@HLB GET RM20.21 THIS 2021 CAMPAIGN**

### **CAMPAIGN PERIOD**

The Hong Leong Bank Berhad's [193401000023 (97141-X)] ("**HLB**") and Hong Leong Islamic Bank Berhad's [200501009144 (686191-W)] ("**HLISB**") (collectively referred to as "**the Bank**") "**Apply@HLB Get RM20.21 This 2021 Campaign**" ("**Campaign**") commences on 15 December 2020 and ends on 31 January 2021, 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 Malaysians who are New-to-Bank customers ("**Customers**") that have successfully opened an account with the Bank through Apply@HLB mobile application ("**Apply@HLB App**").
2. For the avoidance of doubt, New-to-Bank customers refer to customers who do not hold any product with the Bank prior to the Campaign Period and Apply@HLB App refers to the Bank's account opening mobile application that is accessible via a mobile device.
3. The participating Savings Account or Savings Account-i ("**Participating CASA/CASA-i**") for this Campaign are as follows:
  - (a) Hong Leong Basic Savings Account
  - (b) Hong Leong Basic Savings Account-i;
  - (c) Hong Leong Pay&Save Account; and
  - (d) Hong Leong Pay&Save Account-i;

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

4. The following Customers shall NOT be eligible to participate in this Campaign:
  - (a) 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 or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period; and
  - (b) Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein.
5. This Campaign is NOT valid with any other on-going promotions offered by the Bank from time to time.

### Campaign Mechanism

6. In order to participate in this Campaign as set out below, Customers are required to perform the following steps during the Campaign Period:
  - (a) Open a Participating CASA/CASA-i via Apply@HLB and transfer the initial deposit upon account creation.
  - (b) The Participating CASA/CASA-i must remain open, active and valid with a Minimum Account Balance of **Ringgit Malaysia Five Hundred (RM500)** at the end of 31 January 2021 for the purpose of the Reward fulfilment (as defined under Clause 7). In the event the Participating CASA/CASA-i is closed due to any reason whatsoever or the end day balance is less than **Ringgit Malaysia Five Hundred (RM500)** at 31 January 2021, the Customer shall be disqualified from receiving the Reward.
7. The first **two thousand (2,000)** Customers that meet all requirements mentioned under Clause 6 (“**Eligible Customers**”) will be entitled on a first-come, first-served basis to a **Ringgit Malaysia Twenty Ringgit Twenty-One Cents (RM20.21)** (“**Reward**”). The Reward will be automatically credited into the Participating CASA/CASA-i directly within **ninety (90)** days at the end of the Campaign Period.
8. No campaign entry form or registration of participation is required to participate in the Campaign. The Bank will track the Eligible Customers automatically at the end of the Campaign Period. However, the Eligible Customers will **NOT** be notified whether they have successfully been qualified for the Reward. Eligible Customers that do not receive the Reward after **ninety (90)** days from the end of the Campaign Period are deemed not qualified for the Reward.
9. For the avoidance of doubt, each Eligible Customer is only entitled to maximum **one (1)** Reward throughout the Campaign Period irrespective of the total number of Participating CASA/CASA-i opened throughout the Campaign Period.

### GENERAL

10. By participating in this Campaign, the Customers agree:
  - (a) to have read, understood and to be bound by the T&Cs herein and General Terms and Conditions of Accounts and Terms and Conditions of Tawarruq CASA-i (“**CASA/CASA-i T&Cs**”).
  - (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 [www.hlb.com.my](http://www.hlb.com.my) / [www.hlisb.com.my](http://www.hlisb.com.my) (“**Bank’s Websites**”) at regular 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 Reward is non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind; and
  - (e) 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.

11. The Bank reserves the right:
  - (a) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, by way of posting on the Bank's Websites with twenty-one (21) days' prior notice, or in any other manner which the Bank deems practical;
  - (b) 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
  - (c) to claw-back the funds in the event there is any detected fraud, breaches against the Campaign's T&C or inactive accounts.
  
12. The T&Cs herein and the CASA/CASA-i T&Cs shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein and the CASA/CASA-i T&Cs, the specific T&Cs herein shall prevail to the extent of such discrepancy.
  
13. 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 T&Cs on the Bank's Websites shall prevail.
  
14. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
  
15. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**Deposit/Deposit-i Products are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.**