

HONG LEONG 3-IN-1 JUNIOR ACCOUNT/3-IN-1 JUNIOR ACCOUNT-I CNY CAMPAIGN

(Last update 22 January 2021)

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 CNY Campaign**" ("**Campaign**") commences on 25 January 2021 and ends 28 February 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 the Bank's Existing and/or New Primary Accountholders, both Malaysian and non-Malaysian citizens, 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.
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.

CAMPAIGN MECHANICS

4. For the purpose of this Campaign, Customers who have applied for the Hong Leong Junior Debit Card/Hong Leong Junior Debit Card-i (“**JDC/JDC-i**”) during the Campaign Period (“**Campaign Criteria**”), will be eligible for the Issuance Fee Waiver of Ringgit Malaysia Eight (**RM8**) only (“**Waiver**”) subject to the T&Cs herein (“**Eligible Customers**”).
5. In the event the Eligible Customers apply for more than one (**1**) JDC/JDC-i for the same Participating/Participating Account-i throughout the Campaign Period, the fulfilment of the Campaign Criteria is to be considered on the first application only. Eligible Customers are entitled to only one (1) time Waiver under this Campaign. Replacement of the existing JDC/JDC-i is not eligible for the Waiver.
6. Upon the end of the Campaign Period, fees and charges will be charged as stipulated in our Fees & Charges and Product Disclosure Sheet available at the Bank’s websites at www.hlb.com.my / www.hlisb.com.my (“**Bank’s Websites**”).

GENERAL

7. 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 and JDC/JDC-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 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) 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 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; 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.
8. 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 prior notice, or in any other manner which the Bank deems practical;
 - (b) to determine who will be the Eligible Customers of the Campaign; and
 - (c) to disqualify any Customers for non-compliance of the T&Cs herein from participating in this Campaign .

-
9. 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 and JDC/JDC-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 and JDC/JDC-i, the T&Cs herein shall prevail to the extent of such discrepancy.
 10. 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.
 11. 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.