

The Hong Leong Bank Berhad (97141-X) (“**HLB**”)’s “**Hong Leong Priority Banking: GRAB Promotion 2018**” (“**Promotion**”) commences on 24 April 2018 and ends on 31 May 2018, both dates inclusive (“**Promotion Period**”), unless otherwise notified by way of posting on HLB’s Priority Banking website at www.hlb.com.my (“**HLB’s Website**”).

Terms and Conditions

The following sets out the terms and conditions applicable to the Promotion (“**T&Cs**”).

1. The Promotion is open for participation by all existing individual Private Banking Customers (“**PV Customers**”) and Priority Banking Customers (“**PB Customers**”) who are Malaysian and non- Malaysian Residents. For the purpose herein, the term “**Existing**” shall mean all individual PV Customers and PB Customers who have accounts with HLB before the Promotion Period.

This Promotion is only applicable to Existing PV Customers and PB Customers who receive Electronic Direct Messages (“**eDMs**”) from HLB.

2. The Promotion is NOT applicable to non – individual customers including Associations, Clubs, Schools, Societies, Non-profitable Organisations, Sole Proprietors, Partnerships, Professional Practices, Corporations, Companies, Corporate Bodies, other business entities and Solicitors’ Client’s Accountholders duly registered or incorporated in Malaysia.
3. For the purpose herein, the term “**AUM**” shall mean all sums standing to the credit of any Fixed Deposit (“**FD**”) Account, Current Account & Savings Account (“**CASA**”) and/or Foreign Currency Account with **HLB** and the term “Investment” shall refer to principal amount of investment in any Unit Trust Funds (“**UT**”), Floating Rate Negotiable Instrument of Deposit (“**FRNID**”), Retail Bond, Equity Linked Investment (“**ELI**”) and/or Dual Currency Investment (“**DCI**”) with HLB at any one time. Mortgage Plus Current Account and Super Easi 123 Flexi Loan are excluded as part of the **AUM** to make up the Qualifying Criteria.
4. The PV Customers in this context refer to HLB Customers who have fulfilled the qualifying criteria of the Private Banking Membership (“**PV Membership**”). PV Membership refers to a total combined AUM and/or Investment (as defined under Clause 3 above) of Ringgit Malaysia Three Million(RM3,000,000.00) or such other amount as may be stipulated by HLB from time to time (“**PV Qualifying Criteria**”).
5. The PB Customers in this context refer to HLB Customers who have fulfilled the qualifying criteria of the Priority Banking Membership (“**PB Membership**”). PB Membership refers to a total combined AUM and/or Investment (as defined under Clause 3 above) of Ringgit Malaysia Three Hundred Thousand (**RM300,000.00**) or such other amount as may be stipulated by HLB from time to time (“**PB Qualifying Criteria**”).
6. Where there is more than one (1) person applying for the PV/PB’s Membership, a joint account must be opened. The joint accountholder whose name appears first in the records of HLB will be the primary accountholder (“**Primary Accountholder**”) and the other joint accountholder will be the secondary accountholder (“**Secondary Accountholder**”). For the avoidance of doubt, Secondary Accountholder is not entitled to the promotion benefits.
7. Only the Primary Accountholder is eligible for the Promotion.

PROMOTION MECHANICS

8. In order to be eligible to participate in this Promotion, the PV/PB Customers must maintain a minimum total AUM of Ringgit Malaysia One Million (RM1,000,000.00) as of 30 March 2018 (“**HLB Customers**”).
9. HLB Customers will receive an eDM on 24 April 2018 from HLB. HLB Customers will need to request for the two (2) unique Grab promotion codes to enjoy fee-waived Premium Return Grab rides to and/or from KLIA/KLIA2 within Klang Valley (“**Grab Promo Codes**”) from their dedicated Relationship Managers (“**RMs**”). The first one hundred and thirty (130) HLB Customers who has successfully requested for the **Grab Promo Codes** will be entitled to receive one (1) entitlement (i.e. fee-waived return rides) throughout the Promotion Period (“**Eligible HLB Customers**”). Notwithstanding anything stated herein, no further rides will be given to the customers once the capped rides are fully allocated.
10. The Eligible HLB Customers shall install the Grab’s Mobile Application (“**Grab App**”) on their mobile phones and/or electronic devices. HLB shall not be responsible in the event that Eligible HLB Customers’ mobile phones and/or electronic devices cannot support the Grab App and hence failing to utilise the Grab Promo Codes.
11. In order to utilise the Grab Promo Codes, the Eligible HLB Customers are required to request for Premium Vehicle Airport Transfer Services via the Grab App by keying in the Grab Promo Codes. These Grab Promo Codes are NOT valid with other promotions. HLB shall NOT be responsible in the event that Eligible HLB Customers enter the wrong Grab Promo Codes for any reasons whatsoever and any claim for the reimbursement of the Grab redemption shall NOT be entertained by HLB.
12. The Grab Promo Codes will only be considered successfully redeemed once a relevant Grab App SMS message is received (after successfully being allocated a car ride by the Grab App).
13. Eligible HLB Customers are required to redeem the Grab Promo Codes within the Promotion Period.
14. Any unutilised Grab Promo Codes will be expired after the Promotion Period. The use of the Grab Promo Code will also be subject to such terms and conditions imposed by GRABCAR SDN. BHD. (refer to Appendix 1 for further details)

Promotion details are as stipulated in the table below, which are inclusive of the goods and services tax and other costs (if any):

AUM	Number of Eligible HLB Customers	Promotion
>1 million and above	130	Premium Return GRAB Rides to and from KLIA/klia2 within Klang Valley worth a total of Ringgit Malaysia three hundred (RM300.00).

GENERAL TERMS AND CONDITIONS

15. The Promotion is NOT valid with any other on-going promotions offered by HLB from time to time.
16. By participating in the Promotion, Eligible HLB Customers:
 - a. Have read, understood and agreed to be bound by the T&Cs herein, the relevant investment service agreement (if applicable), the Terms and Conditions of Accounts and the Priority Banking Terms and Conditions. The use of the Grab Promo Code will also be subject to such terms and conditions imposed by GRABCAR SDN. BHD. which can be found on their website (<https://www.grab.com>).
 - b. Agree that decision on all matters relating to the Promotion shall be final and binding on all Eligible HLB Customers and no further correspondence and/or appeal to dispute such decisions will be entertained and
 - c. Agree to access HLB's Website at regular time intervals to view the T&Cs and to ensure they are kept up-to-date on any change or variation to the T&Cs.
17. HLB reserves its right:
 - a. To add, delete, suspend or vary the Terms and Conditions contained herein, either wholly or in part, at HLB's discretion by way of posting the amended Terms and Conditions on HLB's Website or in any manner deemed suitable by HLB;
 - b. To disqualify any of Eligible HLB Customers for any reason whatsoever as HLB may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the fee-waived Premium Return Grab rides.
18. Eligible HLB Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB/Hong Leong Islamic Berhad ("HLISB") or have been declared bankrupt (pursuant to a petition by either banks 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 able to participate in the Promotion and/or NOT entitled to the Grab Promo Codes.

The Terms and Conditions herein, PB Membership T&Cs, PV Membership T&Cs herein, the relevant investment service agreement (if applicable), and Terms and Conditions of Accounts are read as an entire agreement and if there is any discrepancy, the specific terms and conditions herein shall prevail to the extent of such discrepancy.

19. These Terms and Conditions herein shall be governed by and constructed in accordance with the laws of Malaysia and Eligible HLB Customers agree to submit to the jurisdiction of the Courts of Malaysia.
20. In the event of any discrepancy between the Terms and Conditions and any advertising, promotional, publicity, and other materials relating to or in connection with the Promotion, the final terms and conditions on HLB's Website shall prevail.

EXCLUSION OF LIABILITY

21. GRAB and HLB shall NOT be liable for any claims by the Eligible HLB Customers or third – party claims or loses of any nature, including but not limited to, loss of profit, punitive, indirect, special, incidental, or consequential damages or for other damages and any related claims of any nature, including direct, indirect, third part, consequential or other damages resulting from or in connection with this Promotion.
22. The Eligible HLB Customers agree that HLB has no responsibility or liability with respect to the transportation service provided to the Eligible HLB Customers by the driver who shall be solely liable for any dispute that may arise with respect to the Premium Vehicle Airport Transfer Services.

23. HLB is not affiliated with GRAB and makes no representation or warranty with respect to the quality and suitability of this Promotion. The Eligible HLB Customers shall at their own cost and expense deal directly with GRAB for any complaint, dispute or claim in relation to this Promotion without recourse to HLB.

APPENDIX 1

Kindly refer to the T&C's imposed on this Promotion by GRABCAR SDN. BHD. as per below.

PROMO VALUE

Exclusive Hong Leong Bank customers who have received the two unique codes will enjoy 100% OFF two Grab rides to/from KLIA or KLIA2 from 24 Apr 2018 – 31 May 2018.

PROMO USAGE

Applicable for Grab new & existing users only

PROMO CODE

Selected users will each receive two unique codes

REDEMPTION STEPS

Step 1:

Download the Grab app from the Apple App Store and/or Google Play Store.

Step 2:

Select GrabCar(Premium) and tap Next.

Step 3:

Book a Grab ride to/from KLIA OR KLIA2 only with the promo code.

Step 4:

Have a safe journey with Grab!

PROMOTION CONDITIONS

- a. This promotion is only valid for GrabCar (Premium) pick up/drop off from/at KLIA or KLIA2 to selected locations in Klang Valley only.
- b. Promotion discount inclusive of Grab fare and toll charges.
- c. The promotion code is to be keyed in under "Promo" in the Grab app.
- d. The promotion discount is only successfully redeemed once a green tick appears.
- e. All bookings must be made via the Grab App.
- f. Valid from 24 April – 31 May 2018.
- g. Not valid with other promotions.

END