

**CAMPAIGN PERIOD**

The Hong Leong Bank Berhad (193401000023 (97141-X)) (“**HLB**”) “**Harvest Savings Account Acquisition & Earmark Campaign**” (“**Campaign**”) commences on 17 March 2020 and ends on 30 April 2020, 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 Existing Accountholders and/or New Accountholders of HLB’s Harvest Savings Account (“**Harvest SA**”), both Malaysian and non-Malaysian citizens, including Hong Leong Priority Banking & Private Banking Customers and HLB’s permanent and contractual employees (“**Customer**”).

For the avoidance of doubt:

- i. “**Existing Accountholders**” refers to individual customers who have Harvest SA prior to the Campaign Period.
  - ii. “**New Accountholders**” refers to individual customers who do not have any Harvest SA prior to the Campaign Period and open a Harvest SA during the Campaign Period.
  - iii. “**Priority Banking Customers**” in this context refer to HLB’s Customers who have fulfilled the qualifying criteria of the Priority Banking Membership (“**PB Membership**”). PB Membership refers to a total combined Assets Under Management (“**AUM**”) and/or Investment of Ringgit Malaysia Three Hundred Thousand (RM300,000) or such other amount as may be stipulated by HLB from time to time.
  - iv. “**Private Banking Customers**” in this context refer to HLB’s 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 of Ringgit Malaysia Three Million (RM3,000,000) or such other amount as may be stipulated by HLB from time to time.
2. 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 or have been declared bankrupt (pursuant to a petition by HLB 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.
  3. 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 Interbank GIRO (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 existing or new Current or Savings Account / Current or Savings Account-i (“**CASA/CASA-i**”) of the Customer with HLB / Hong Leong Islamic Bank Berhad (200501009144 (686191-W)) (“**HLISB**”), 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 HLB/HLISB’s CASA/CASA-i of the customer.

For this purpose, all New Funds must be placed and deposited into the Customer’s new and/or existing Harvest SA within seven (7) days of the transfer.

4. 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 HLB/HLISB’s CASA/CASA-i, FD/FD-i, Term Investment Account-i or General Investment Account (“**GIA**”); and
  - (c) Inter-branch transfer within HLB/HLISB including third party transfer

## **CAMPAIGN MECHANICS**

### **PROMOTION A – SIGN UP GIFT (“PROMOTION A”)**

5. **New Accountholders** are entitled to the Sign Up Gift upon Harvest SA account opening subject to the placement of a minimum deposit amount of Ringgit Malaysia One Thousand (RM1,000) into a newly opened Harvest SA during the Campaign Period, subject to stock availability and on a first-come, first-served basis (“**Promotion A Eligible Customer**”).

<b>Sign Up Gift</b>	<b>Minimum Deposit Amount</b>	<b>Total Sign Up Gift Allocation</b>
Denim Tote Bag	RM1,000	2,000 units

6. The Sign Up Gift will be given to the Promotion A Eligible Customer on-the-spot upon account opening and the required minimum deposit placement at HLB’s branches subject to stock availability and on a first-come, first-served basis.

### **PROMOTION B – EARMARK GIFTS (“PROMOTION B”)**

7. The Customers must:-
- deposit the minimum amount as stated in the table below (“**Minimum Earmark Amount**”) into the Harvest SA during the Campaign Period at any branches; and
  - maintain the Minimum Earmark Amount for indicated number of consecutive months in the table below (“**Earmark Period**”) from the date the Minimum Earmark Amount was deposited into the Harvest SA in order for the Customers to be entitled for the following Earmark Gifts (collectively “**Promotion B Eligible Customers**”):

<b>No</b>	<b>Earmark Gifts</b>	<b>Eligibility</b>	<b>Minimum Earmark Amount</b>	<b>Earmark Period</b>	<b>Total Gifts Allocation</b>
1.	Glasslock Block Canister Set (3pcs) (worth RM87.90)	for New-to-Harvest SA Customers only	RM 2,888	4 months	400 units
2.	Glasslock Drink Set (3pcs) (worth RM129.90)	for Existing/New-to-Harvest SA Customers	RM 5,888	4 months	300 units
3.	Glasslock Tempered Glass Container Set (5pcs) (worth RM279.50)		RM 8,888	4 months	100 units

8. Earmark Gifts are available on a first-come, first-served basis, subject to stock availability, limited to one (1) Earmark Gift for each gift category and for each Promotion B Eligible Customers throughout the Campaign Period irrespective of the total amount placed in the Harvest SA throughout the Campaign Period.
9. The Promotion B Eligible Customers will be notified by HLB by phone call within one (1) month from the deposit placement date (“**Notification Date**”) to collect the Earmark Gifts from their respective deposit placement branches.
10. Promotion B Eligible Customers are responsible to collect the Earmark Gifts from the respective deposit placement branches within one (1) month from the Notification Date, failing which, the Earmark Gifts will be forfeited and HLB shall not entertain any claim from Promotion B Eligible Customers upon the expiry of the aforesaid deadline.
11. Notification will be given in the event any or all of the Earmark Gifts run out of stock by way of posting on HLB’s website at [www.hlb.com.my](http://www.hlb.com.my) (“**HLB’s Website**”).
12. In the event the Minimum Earmark Amount is withdrawn (in part or in full) during the Earmark Period for any reason whatsoever, HLB shall be entitled to deduct the following Penalty Fee from the Harvest SA on the date of withdrawal by the Promotion B Eligible Customers as payment for the Earmark Gifts and any claim/demand from the Promotion B Eligible Customers for the refund of such Penalty Fee shall not be entertained by HLB.

<b>No</b>	<b>Earmark Gifts</b>	<b>Penalty Fees</b>
1.	Glasslock Block Canister Set (3pcs)	RM75
2.	Glasslock Drink Set (3pcs)	RM100
3.	Glasslock Tempered Glass Container Set (5pcs)	RM180

## General

13. By participating in this Campaign, the Customers agree:
  - (a) to have read, understood and to be bound by the T&Cs herein, HLB's General Terms and Conditions of Accounts and Terms & Conditions of the Harvest SA;
  - (b) that HLB's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Customers and no further correspondence and/or appeal to dispute HLB's decision shall be entertained;
  - (c) to access HLB'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 Sign Up Gift and Earmark Gift (collectively known as "Gifts") is non-transferable to any third party and non-exchangeable for up-front credit, cheque or benefit-in-kind;
  - (e) that HLB gives no representation or warranty with respect to the quality or suitability of the Gifts.
  - (f) to provide their latest and accurate contact details i.e. mobile number and addresses to HLB. HLB shall not be held responsible/liable in the event that HLB 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
  - (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.
  
14. HLB 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 Gifts with other offer or product of similar value at its absolute discretion, by way of posting on HLB's Website with twenty-one (21) days' prior notice, or in any other manner which HLB deems practical;
  - (b) to alter, add, cancel or substitute any or all of the Gifts with alternative products of similar value at any time with prior notice;
  - (c) to determine in its absolute discretion who will be the Promotion A and B Eligible Customers of the Gifts;
  - (d) to disqualify any Customers for any reason whatsoever as HLB may in its absolute discretion deem fit to participate in the Campaign and/or be entitled to the Gifts; and
  - (e) forfeit the Gifts in the event of non-compliance by the Customers of the T&Cs herein and/or Hong Leong General Terms and Conditions of Accounts in respect of the Hong Leong CASA, Hong Leong Current Account and Savings Account, Harvest SA and all other laws/rules applicable.
  
15. The T&Cs herein and the General Terms and Conditions of Accounts shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein and the General Terms and Conditions of Accounts, the specific T&Cs herein shall prevail to the extent of such discrepancy.
  
16. The Gifts are provided on an "As Is Where Is" basis and HLB does not make any representation or warranty in respect of the quality, merchantability and suitability of the Gifts. The Gifts featured in all printed materials and/or HLB's Website are for illustration purposes only. Any props, accessories or equipment featured with the Gifts in any pictorial materials are for decorative purposes and shall not form part of the Gifts.
  
17. HLB shall not be liable in any circumstances for any loss, damaged or stolen Gifts and any request for replacement Gifts shall not be entertained by HLB.
  
18. 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.
  
19. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

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