

PAY & SAVE ACCOUNT/PAY & SAVE ACCOUNT-i ONLINE ACQUISITION CAMPAIGN

CAMPAIGN PERIOD

The Hong Leong Bank Berhad (193401000023 (97141-X)) (“**HLB**”)’s and Hong Leong Islamic Bank Berhad (200501009144 (686191-W)) (“**HLISB**”)’s “**Pay&Save Account/Pay&Save Account-i Online Acquisition Campaign**” (“**Campaign**”) commences on 20 April 2020 and ends on 30 June 2020, both dates inclusive (“**Campaign Period**”), unless notified otherwise.

HLB and HLISB are collectively known as the “**Bank**”.

TERMS & CONDITIONS

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

ELIGIBILITY

1. The Campaign is open to Malaysian individuals who do not hold any existing HLB current or savings account and/or HLISB current or savings account-i (“**CASA/CASA-i**”) prior to the Campaign Period (“**Customers**”).
2. The following Customers shall NOT be eligible to participate in this Campaign:
 - (a) Primary or secondary accountholders who have closed their previous CASA/CASA-i and reopened the Participating Accounts within six (6) months from the date of such closure;
 - (b) 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;
 - (c) Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein;
 - (d) Non-individual customers including companies (private limited & public listed companies), corporate bodies, sole proprietors, partnerships and professional practices;
 - (e) Individuals below the age of 18 years;
 - (f) Existing Hong Leong Priority Banking and/or Private Banking customers; or
 - (g) The Bank’s permanent and/or contractual employees
3. For the purpose of this Campaign, the following CASA/CASA-i are known as the “**Participating Accounts**”:-
 - (a) Hong Leong Pay&Save Account; and/or
 - (b) Hong Leong Pay&Save Account-i

CAMPAIGN MECHANICS

4. In order to participate in this this Campaign and to qualify for the Reward as set out in Table 1 below, Customers are required to perform **ALL** the following steps during the Campaign Period:-
- Apply online for any of the Participating Accounts via www.hlb.com.my or www.hlisb.com.my (“**Bank’s Website**”);
 - Open and activate the Participating Accounts at any of the Bank’s branches in Malaysia by depositing the prescribed Minimum Initial Deposit (as stated in Table 1 below) within fourteen (14) days from the date of notification of successful online application for the Participating Accounts (notification will be sent via e-mail or SMS and it is essentially the obligation of the Customers to provide their latest and valid e-mail addresses and/or mobile numbers and the Bank shall not be responsible in the event of non-receipt of the said notification by the Customers for any reason whatsoever); and
 - Register and log in to Hong Leong Connect Mobile Application (“**Connect App**”) within thirty (30) calendar days commencing from the date of the opening of the Participating Accounts (“**New Connect App Registration**”). The Bank shall not be responsible in the event the Customers’ mobile devices are unable to support, or are incompatible with Connect App. This requirement is only applicable for Customers who have not registered for Connect App and not a Connect App user prior to the Campaign Period.

Table 1:

Participating Accounts	Minimum Initial Deposit	Minimum Account Balance	Reward
Hong Leong Pay&Save Account	RM 500	RM500	RM50
Hong Leong Pay&Save Account-i			

5. Customers who have fulfilled the criteria as set out under Clause 4 above shall be referred to as “**Eligible Accountholders**”.
6. All Minimum Initial Deposit for the purpose of this Campaign must be New Funds only. For the avoidance of doubt, “**New Funds**” are defined as:
- 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 Participating Accounts; and
 - Proceeds arising from the redemption of equity, unit trust funds, bonds/sukuk and/or Hong Leong Invest Safe during the Campaign Period that are deposited into the Participating Accounts.

7. The following shall NOT be considered as “**New Funds**”:
 - (a) Maturing Fixed Deposit or Fixed Deposit-I with HLB/HLISB (“**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.

8. Total Reward allocated by the Bank for the Campaign is capped at **Ringgit Malaysia Twenty Five Thousand (RM25,000)** only throughout the Campaign Period, on a first-come, first-served basis. Notwithstanding the T&Cs herein, no further Reward will be rewarded once the capped limit is reached.

9. The Reward is limited to the first **Five Hundred (500)** Eligible Accountholders, limited to one (1) time Reward for each Eligible Accountholder irrespective of the numbers of the Participating Accounts opened throughout the Campaign Period, i.e. the Reward is capped at a maximum of Ringgit Malaysia Fifty (RM50) only for each Eligible Accountholder.

10. For the avoidance of doubt:-
 - (a) No additional entry form or registration of participation is required for this Campaign;
 - (b) Only Participating Accounts successfully activated, posted and reflected in the Bank’s system will be entitled for the Rewards; and
 - (c) The Eligible Accountholder’s Participating Accounts must remain open, active and valid with a Minimum Account Balance of Ringgit Malaysia Five Hundred (RM500) as set out in Table 1 above from the date of account opening and until 31 August 2020 for the purpose of the Reward fulfilment. In the event the Participating Accounts are closed due to any reason whatsoever or the daily end day balance is less than Ringgit Malaysia Five Hundred (RM500) at any time before 31 August 2020, the Eligible Accountholders shall be disqualified from receiving the Reward.

11. The Bank will automatically track the Eligible Accountholders at the end of the Campaign Period.

12. The Bank will notify the Eligible Accountholders who have successfully earned the Rewards (“**Winners**”) by way of Short Message Service (“**SMS**”) or posting of the list of the Winners on the Bank’s Websites and/or in any other methods deemed appropriate by the Bank no later than 30 September 2020.

13. It is the obligation of the Winners to provide their latest and accurate contact information (i.e. mobile and/or telephone number) to the Bank and the Bank shall not be responsible in the event the Winners cannot be contacted for any reason whatsoever.

14. The Reward will be credited into the Winner’s Participating Accounts no later than 30 September 2020 and the transaction will be reflected on the Winner’s Participating Accounts statement.

15. Eligible Accountholders who do not receive any notification from the Bank by 30 September 2020 are deemed **NOT** qualified or entitled for the Reward.
16. The Winners shall notify the Bank in writing not later than thirty (30) days from 30 September 2020 in the event of non-receipt of the Reward, failing which the Winners are deemed to have received the Reward. The Bank shall not entertain any claim of non-receipt of the Reward by the Winners after the expiry of the aforesaid thirty (30) days.
17. The SMS service for this Campaign is provided and supported by Infobip Asia Pacific Sdn. Bhd (898379-U) ("**Infobip**"), an SMS vendor officially appointed by the Bank.

GENERAL

18. 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, Terms and Conditions of Tawarruq CASA-i and Terms & Conditions of the Participating Accounts ("**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 and no further correspondence and/or appeal to dispute the Bank's decision shall be entertained;
 - (c) to consent and authorise the Bank to disclose the Customers' personal data, i.e. contact numbers to Infobip, for the purpose of this Campaign;
 - (d) to access the Bank's Websites 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;
 - (e) that the Reward is non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind; and
 - (f) 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.
19. The Bank 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 Reward with other offer or product of similar value at its absolute discretion, 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 alter, add, cancel or substitute any or all of the Reward with alternative products of similar value at any time with prior notice;
 - (c) To disqualify any Customers for any reason whatsoever as the Bank may in its absolute discretion deem fit to participate in the Campaign and/or be entitled to the Reward; and
 - (d) Forfeit the Reward in the event of non-compliance by the Customers of the T&Cs herein and/or the CASA/CASA-i T&Cs and all other laws/rules applicable.

20. 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.
21. 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.
22. 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.
23. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Hong Leong Pay&Save Account-i is a deposit account based on the Shariah principle of Tawarruq.

Hong Leong Pay & Save Account and Hong Leong Pay & Save Account-i are protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to RM250,000 for each depositor.