

## **HONG LEONG MYPAL PROMO INITIATIVE TERMS AND CONDITIONS**

The Hong Leong Bank Berhad's [193401000023 (97141-X)] ("HLB") "**Hong Leong MyPAL Promo Initiative**" ("**Campaign**") commences on 18 July 2020 and ends on 31 July 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 Selected HLB Customers (as defined below) who are individual Malaysians and the Existing Customers (as defined below) ("**Customers**"). This Campaign is NOT applicable to non-individual customers including sole proprietorships, partnerships, professional practices, companies and corporate bodies.

For the avoidance of doubt:

"**Selected HLB Customers**" refers to individual customers who have the Participating Accounts (as defined under Clause 2 below) with at least a minimum of Ringgit Malaysia Five Hundred (RM500) balance as well as a valid Hong Leong Debit Card with the Bank prior to the Campaign Period and who have received the MyPAL Promo Initiative Electronic Direct Mailer ("**Campaign eDM**") from HLB during the Campaign Period.

"**Existing Customers**" refers to individual customers who have the Participating Accounts (as defined under Clause 2 below) with the existing MyPAL enabled prior to the Campaign Period.

"**MyPAL**" refers to a convenience line of Ringgit Malaysia Two Hundred (RM200) made available to registered Participating Accounts upon successful enablement.

2. "**Participating Accounts**" refer to any of the following accounts of which the Customers are the primary accountholders of the said Participating Accounts:
  - a) Hong Leong Pay&Save Account; and/or
  - b) Hong Leong Payroll Pay&Save Account
3. The following Customers are NOT eligible to participate in the 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 (pursuant to a petition by either HLB or other financial institutions or by any third (3rd) party) or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period;
  - b) Customers who are determined by HLB to be potentially committing any of the wrongful acts stipulated herein.

### **CAMPAIGN MECHANICS**

4. In order to participate in this Campaign, the Selected HLB Customers MUST first register for MyPAL via the link provided in the Campaign eDM within the Campaign Period and upon successful registration, the Selected HLB Customers are entitled to utilize MyPAL on their Participating Accounts at any time.

5. The Existing Customers are automatically eligible to participate in this Campaign and entitled to utilization of MyPAL in their Participating Accounts.

The Selected HLB Customers and the Existing Customers shall be collectively referred to as '**the Eligible Customers**'.

- 5.1 Eligible Customers can access to MyPAL multiple times but up to a maximum cumulative limit of Ringgit Malaysia Two Hundred (RM200) only ("**the Limit**") via the following transactions ("**Debit Transaction**"):
  - ATM cash withdrawal;
  - Debit Card purchases Point-of-sale ("**POS**") and online purchases;
  - Cheque withdrawal/issuance;
  - Direct debit from the Participating Accounts and/or Debit Card;
  - Standing instruction from the Participating Accounts and/or Debit Card; or
  - Any other debit transactions as may be specified by HLB from time to time.
- 5.2 In the event the amount of Debit Transaction performed on the Participating Accounts exceeds the Limit, the Debit Transaction will be rejected.
- 5.3 The Participating Accounts are automatically blocked at the end of the day when MyPAL is utilized up to the Limit and blocked from performing any debit transaction(s) except cheque clearing until full repayment of MyPAL has been made including any applicable fees and charges.
- 5.4 Repayment of the outstanding amount shall be reflected in the Participating Accounts on the same day the repayment is made and the Participating Accounts will be unblocked the following day if full repayment is made including any applicable fees and charges.

For the avoidance of doubt, repayments made on the same day of utilization of MyPAL, the Participating Accounts will NOT be blocked.
- 5.5 Eligible Customers can make payment for the outstanding amount on their Participating Accounts via the following methods:
  - Over-the-counter via branch;
  - Own account transfer via Hong Leong Connect;
  - IBG via Hong Leong Connect;
  - Cheque deposit via cheque deposit machine; or
  - Cash deposit via cash deposit machine.
6. HLB will track the Eligible Customers automatically based on the details provided in the registration link on the Campaign eDM.
7. Eligible Customers who do not have their MyPAL enabled or activated by 15 August 2020 or who have failed to register MyPAL with correct information by the end of the Campaign Period are deemed not qualified for the Campaign and HLB shall not entertain any appeal/request for the registration of MyPAL.

**GENERAL**

8. By participating in the Campaign, the Customers:
  - a) have read, understood and agreed to be bound by the T&Cs of the Campaign;
  - b) agree that the T&Cs herein, Hong Leong General Terms, and Conditions of Accounts in respect of the Participating Accounts or any relevant terms and conditions that HLB may impose from time to time, are read as an entire agreement. In the event of any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy;
  - c) agree that MyPAL is non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind;
  - d) agree that HLB's decision on all matters relating to the Campaign (including but not limited to the determination of MyPAL enablement) shall be final, conclusive and binding on all Customers; and
  - e) agree to access HLB's website at [www.hlb.com.my](http://www.hlb.com.my) ("**HLB's Website**") at regular intervals to view the T&Cs of the Campaign and to ensure to be kept up-to-date on any change or variation to the T&Cs.
  
9. 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 MyPAL enablement with other offer or product of similar value 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 disqualify any Customers as HLB may deem fit to participate in the Campaign and/or be entitled to MyPAL; and
  - c) to terminate MyPAL in the event of non-compliance by the Customers of the T&Cs herein and Hong Leong General Terms and Conditions of Accounts in respect of the Participating Accounts.
  
10. The Customers are 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 participating in the Campaign.
  
11. 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 final terms and conditions on the HLB's Website shall prevail.
  
12. 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 jurisdiction of the Courts of Malaysia.
  
13. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

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