

HONG LEONG E-SIGN UP FOR SHARE TRADING CAMPAIGN

Last update: 13 May 2020

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 E-Sign Up For Share Trading Campaign**" ("**Campaign**") commences on **14 May 2020** and ends on **14 August 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 all customers that fulfil all the following criteria ("**Eligible Customer**"):
 - a) Individual customers who are Malaysian aged 18 years old and above;
 - b) Existing and/or New Individual Pay&Save Account/Pay&Save Account-i Accountholders ("**Accountholders**"); and
 - c) Accountholders who have not sign up for Share Trading Feature with Pay&Save Account/Pay&Save Account-i prior to the Campaign Period.

For the avoidance of doubt:

"**Existing Individual Accountholders**" refers to individual customers who have opened a HLB Pay&Save Account/Pay&Save Account-i prior to the Campaign Period.

"**New Individual Accountholders**" refers to individual that do not have any Pay&Save Account/Pay&Save Account -i with the Bank prior to the Campaign Period and open a Pay&Save Account/Pay&Save Account-i during the Campaign Period.

"**Share Trading Feature**" refers to the share trading account with Hong Leong Investment Bank ("**HLIB Trading Account**") that link to Pay&Save Account/Pay&Save Account-i for online share trading.

2. The following are **NOT** eligible to participate in the Campaign:
 - (i) Customers who are aged below 18 and customers who are non-Malaysian;
 - (ii) Customers who are non-individual customers including sole proprietorships, partnerships, professional practices, companies and corporate bodies;
 - (iii) 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 Promotion Period;
 - (iv) Customers who have committed, or determined by HLB/HLISB to be potentially committing any of the wrongful acts stipulated herein; and
 - (v) Permanent and contract employees of HLB/HLISB.

CAMPAIGN MECHANICS

PROMOTION A – SIGN UP REWARD ("PROMOTION A")

3. The first five hundred (500) Eligible Customers who have Successfully Sign Up the Share Trading Feature via the Bank's internet banking website [<https://s.hongleongconnect.my>] ("**HL Connect**") during the Campaign Period will be entitled for a sign up reward of Ringgit Malaysia Fifty (RM50) ("**Sign Up Reward**").

"**Successfully Sign Up**" refers to the Eligible Customers who have applied for the Share Trading Feature via HL Connect and successfully approved by Hong Leong Investment Bank during the Campaign Period.

4. Each Eligible Customer can only sign up for one (1) Share Trading Feature that will be linked to his/her existing or new Pay&Save Account/Pay&Save Account-i.
5. The Sign Up Reward is only limited to first five hundred (500) Eligible Customers and will be selected based on application submission date on a first-come, first-served basis.
6. The Sign Up Reward will be credited to the Eligible Customer's Pay&Save Account/Pay&Save Account-i with Share Trading Feature and will be notified by the Bank either in writing, by phone, or by Short Messaging Message ("**SMS**") within sixty (60) days after the end of the Campaign Period.
7. Each Eligible Customer is entitled to one (1) Sign Up Reward only throughout the Campaign Period.
8. For the avoidance of doubt, manual application of Share Trading Feature will not be entitled for the Sign Up Reward.

PROMOTION B – TRADE REWARD ("PROMOTION B")

9. The first two thousand five hundred (2,500) Eligible Customers who have successfully performed the Trading Transaction of minimum Ringgit Malaysia One Hundred (RM100) during the Campaign Period will be entitled for cash rebate of Ringgit Malaysia Fifty (RM50) ("**Trade Reward**").

"**Trading Transaction**" refers to purchasing and/or selling of shares by using the Share Trading Feature that link to the Eligible Customer's Pay&Save Account/Pay&Save Account-i.

10. The Trade Reward is only limited to first two thousand five hundred (2,500) Eligible Customers and will be selected based on trade transaction date on a first-come, first-served basis.
11. The Trade Reward will be credited to the Eligible Customer's Pay&Save Account/Pay&Save Account-i with Share Trading Feature and will be notified by the Bank either in writing, by phone, or by Short Messaging Message ("**SMS**") within sixty (60) days after the end of the Campaign Period.
12. Each Eligible Customer is entitled to one (1) Trade Reward only throughout the Campaign Period.
13. For the avoidance of doubt, Eligible Customers who participated in Promotion A are also eligible to participate in Promotion B provided all the requirements are met.

GENERAL

14. No campaign entry form or registration of participation is required to participate in this Campaign. The Bank will automatically track the Eligible Customers at the end of the Campaign Period. However, the Eligible Customers will NOT be notified whether they have successfully qualified for the Reward.
15. Eligible Customers who do not receive the Sign Up Reward and/or the Trade Reward after sixty (60) days from the end of the Campaign Period are deemed not qualified for the Sign Up Reward and/or the Trade Reward.
16. Eligible Customers' Pay&Save Account/Pay&Save Account-i must at all times remain open, active and valid with a minimum account balance of Ringgit Malaysia Two Hundred (RM200), failing which the Sign Up Reward and/or the Trade Reward shall be forfeited at the Bank's absolute discretion.
17. By participating in the Campaign, the Customers:
 - a) agree that they have read, understood and agreed to be bound by the T&Cs of the Campaign;
 - b) agree that the T&Cs herein and Hong Leong General Terms and Conditions of Accounts/Accounts-i in respect of the Pay&Save Account/Pay&Save Account-i, or any relevant terms and conditions that the Bank 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 the Sign Up Reward and/or the Trade Reward are non-transferable to any third (3rd) party and non-exchangeable for upfront credit, cheque or benefit-in-kind;
 - d) agree and authorize the Bank to disclose their mobile phone number to M3 Technologies (Asia) Berhad (482772-D) (“**M3Tech**”) for the purpose of SMS Service for this Campaign;
 - e) agree 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; and
 - f) agree to access HLB’s Website at www.hlb.com.my or HLISB’s Website at www.hlisb.com.my (collectively referred to as “**the Bank’s Websites**”) at regular time 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.
18. The Bank reserves the right:
- (i) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, including but not limited to substituting the Sign Up Reward and/or the Trade 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;
 - (ii) to alter, add, cancel or substitute any or all of the Sign Up Reward and/or the Trade Reward with alternative products of similar value at any time with prior notice;
 - (iii) to disqualify any Customer 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 Sign Up Reward and/or the Trade Reward; and
 - (iv) forfeit the Sign Up Reward and/or the Trade Reward in the event of non-compliance by the Customer of the T&Cs herein and Hong Leong General Terms and Conditions of Accounts/-i in respect of the Pay&Save Account/Pay&Save Account-i.
19. 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.
20. In the event of any discrepancies between the T&Cs herein as compared to the advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final terms and conditions on the Bank’s Websites shall prevail.
21. 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.
22. 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 protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.