

## **DUITSMART WITH HLB POCKET CONNECT APP: COLOURING CONTEST 2022**

Last updated on 15 February 2022

### **CONTEST 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**") "**DuitSmart With HLB Pocket Connect App: Colouring Contest 2022**" ("**Contest**") commenced on **18 January 2022 and is now extended to 30 April 2022**, both dates inclusive ("**Contest Period**"), unless notified otherwise.

### **TERMS & CONDITIONS**

The following sets out the terms and conditions applicable to the Contest ("**T&Cs**"):

### **ELIGIBILITY**

1. This Contest is open to all juniors, between 5 to 12 years old (as at 18 January 2022), who are Existing or New Accountholders of the Participating Accounts as defined in Clause 3 below and who are currently residing in Malaysia during the Contest Period ("**Customers**").
2. For the avoidance of doubt, "**New Accountholders**" refer to individual customers who do not have any of the Participating Accounts with the Bank prior to the Contest Period and open any of the Participating Accounts during the Contest Period.
3. The "**Participating Accounts**" for this Contest are as follows:
  - (i) Hong Leong 3-in-1 Junior Account;
  - (ii) Hong Leong 3-in-1 Junior Account-i;
  - (iii) Hong Leong Junior Saving Account; and
  - (iv) Hong Leong Junior Saving Account-i.

As the Participating Accounts are trust accounts, Primary Accountholders are the parents or legally appointed guardians of the beneficiaries (i.e., the Customers).

4. The following Customers are **NOT** eligible to participate in the Contest:
  - (i) 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 the Bank or other financial institutions or by any third party or are subject to any bankruptcy proceedings at any time prior to or during the Contest Period);
  - (ii) Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Contest; and
  - (iii) Customers who are HLB PFS Deposit's and/or HLISB Deposit-i's employees' immediate family members (i.e. children and/or siblings).

## **CONTEST MECHANICS**

5. The Contest is divided into two (2) categories (“**Category**”) as follows:
  - (i) Category A: Five (5) to eight (8) years old; or
  - (ii) Category B: Nine (9) to twelve (12) years old.
6. In order to participate in this Contest, Customers **MUST** complete the steps listed below (“**Participants**”):
  - (i) Download the colouring sheet at [www.hlb.com.my/colouringsheet](http://www.hlb.com.my/colouringsheet) and complete it by:
    - Printing it on an A4 paper and finish colouring it; or
    - Redraw it by hand on a B4 size drawing block and finish colouring it; or
    - Download it on any device of choice and finish colouring it digitally;
  - (ii) Fill in the online registration form at [www.hlb.com.my/colour2022form](http://www.hlb.com.my/colour2022form) with Participant’s particulars (“**Online Submission**”);
  - (iii) Upload and submit the completed artwork in photo format during the Online Submission.

By completing the Online Submission, Participants are deemed to have acknowledged all information provided is true. The Bank reserves the right to disqualify Participants in the event of the discovery of false information.

7. The Online Submission commenced on **18 January 2022 (12:00 a.m.)** and ends on **31 March 2022 (11:59 p.m.)**. (“**Online Submission Period**”) Submissions received after the Online Submission Period will not be approved, or will be disqualified from the Contest. The Bank reserves the right to upload any approved, and/or shortlisted submissions onto the Bank’s website at [www.hlb.com.my](http://www.hlb.com.my) and/or the Bank’s social media page (e.g.: Facebook Page at [www.facebook.com/HLBMalaysia](https://www.facebook.com/HLBMalaysia), Instagram Page at [www.instagram.com/hongleongbankmy](https://www.instagram.com/hongleongbankmy) etc.).
8. **Contest Prizes** for this Contest are as out in Table 1 below:

**Table 1**

<b>Contest Prizes Category</b>	<b>Contest Prize(s)</b>	<b>No. of Winners</b>
Grand Prize	Scholarship of RM 2,888	<ul style="list-style-type: none"><li>• Category A = 1</li><li>• Category B = 1</li></ul>
Consolation Prizes	Scholarship of RM 588	<ul style="list-style-type: none"><li>• Category A = 5</li><li>• Category B = 5</li></ul>
School Spirit Award	Cash prize of RM 500	<ul style="list-style-type: none"><li>• School with the most Participants = 1</li></ul>

9. Participants are entitled to only one (1) submission for the Contest and can win only one (1) Contest Prize(s) in the Contest. In the event the Participants make more than one (1) submission, only the first submission will be accepted as their entry to the Contest. Any submission(s) subsequent to the first submission will not be accepted by the Bank.

**WINNERS SELECTION**

10. The winners of the Grand Prize and Consolation Prizes under each Category will be selected based on the Selection Criteria set out in Table 2 below:

**Table 2**

<b>Selection Process</b>	<b>Selection Criteria</b>	<b>Timeline</b>
<b>Round 1:</b> Internal Shortlisting	<ul style="list-style-type: none"> <li>All the submissions will be fully evaluated by the Bank and a total of twenty (20) submissions for each Category will be shortlisted ("<b>Shortlisted Submissions</b>").</li> </ul>	01 April 2022 to 14 April 2022
<b>Round 2:</b> Online Voting*	<ul style="list-style-type: none"> <li>The Bank will upload the Shortlisted Submissions on the Bank's Facebook Page on 15 April 2022 at 12:00 p.m.</li> <li>The Shortlisted Submissions will then be evaluated based on the number of "likes" received for the artwork image posted on the Bank's Facebook page.</li> <li>Participants with Shortlisted Submissions will receive an e-notification to their email address provided during the Online Submission, once the Bank has uploaded their artwork the Bank's Facebook page.</li> <li>The Shortlisted Submissions on 29 April 2022 at 12:00 p.m. with the highest "likes" in each Category will be selected as "<b>Grand Prize Winner</b>".</li> <li>The subsequent 5 Shortlisted Submissions with the highest "likes" under each Category will then be selected as "<b>Consolation Prizes Winners</b>".</li> <li>In the event of a tie, i.e., where there are multiple Shortlisted Submissions under same the Category with the same number of "likes", the Bank reserves the right to determine the final Winner.</li> </ul>	15 April 2022 (12:00 p.m.) to 29 April 2022 (12:00 p.m.)

\*The Bank reserves the right to disqualify and/or delete any comments left in the comment box of the Bank's Facebook Page that contain racist sentiments, profanity or any other elements deemed inappropriate by the Bank (including but not limited to infringement of any third-party intellectual property rights). The Bank shall not be responsible for Facebook's "likes" which is unsuccessfully executed due to technical or internet connection issues or for any other reason whatsoever.

11. The winner of School Spirit Award will be selected by the Bank based on the school with the highest number of Participants.
12. The winners of Grand Prize, Consolation Prizes and School Spirit Award (as defined in Clause 10 and 11 above) shall collectively be referred to as the "Winners".

## **WINNER ANNOUNCEMENT & FULFILLMENT**

13. The announcement of Winners will be made on **30 April 2022 (12:00pm)** via livestream on the Bank's Facebook Page ("**Winner Announcement**").
14. For Grand Prize and Consolation Prizes:
- The Winners shall receive an email with the e-notification letter within fourteen (**14**) working days from the date of the Winner Announcement;
  - The Grand Prize and Consolation Prizes will be credited into the Participating Accounts within sixty (**60**) working days from the date of Winner Announcement;
  - The crediting of the Grand Prize and Consolation Prizes will be reflected in the monthly e-statement of the Participating Accounts and the Winners will also be notified by way of Short Message Service ("**SMS**") once the Grand Prize and Consolation Prizes have been credited ("**Cash Prize Notification**");
  - In the event of non-receipt of the Grand Prize and/or Consolation Prizes after the Cash Prize Notification, the Winners shall be responsible to notify the Bank in writing no later than thirty (**30**) calendar days from the date of receiving the Cash Prize Notification, failing which the Grand Prize and/or Consolation Prizes are deemed to have been received by the Winners; and
  - In the event the Participating Accounts are closed due to any reason whatsoever prior the crediting of the Grand Prize and/or Consolation Prizes, the Winners shall be disqualified from receiving the same.
15. For School Spirit Award:
- The winning school shall receive an email with the e-notification letter within fourteen (**14**) working days from the date of the Winner Announcement;
  - The winning school shall revert to the Bank's with the signed e-notification letter with the details of nominated bank account for cash prize crediting within thirty (**30**) working days from the date of receiving the e-notification letter;
  - The cash prize will be credited into the nominated bank account provided by the winning school within sixty (**60**) working days from the date of the Bank's receipt of the signed e-notification letter from the winning school;
  - The winning school will be notified via email once the cash prize has been credited ("**Email Notification**");
  - In the event of non-receipt of the School Spirit Award after the Email Notification, the winning school shall be responsible to notify the Bank in writing no later than thirty (**30**) calendar days from the date of receiving the Email Notification, failing which the School Spirit Award is deemed to have been received by the winning school; and
  - In the event the winning school's nominated bank account is closed due to any reason whatsoever prior the crediting of cash prize, the winning school shall be disqualified from receiving the cash prize.
16. All the Participants of the Contest shall receive an email with the e-Certificate of Participation within thirty (**30**) working days from the date of the Winner Announcement.
17. For the avoidance of doubt, the email and SMS sent to the Winners will be based on the mobile number and email address provided by the Participants during the Online Submission. The SMS service for this Contest is provided by Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)), a SMS vendor officially appointed by the Bank ("**Infobip**").

## **GENERAL**

18. By participating in this Contest, the Customers agree:
- (i) to have read, understood, accept and to be bound by the T&Cs herein, the Bank's General Terms & Conditions of Accounts and the Terms & Conditions applicable to the Participating Accounts;
  - (ii) that the Bank's decision on all matters relating to the Contest shall be final, conclusive and binding on all Customers;
  - (iii) that the Contest Prizes are non-transferable to any third party and non-exchangeable for any up-front credit, cheque or benefit-in-kind;
  - (iv) to access the Bank's website ([www.hlb.com.my](http://www.hlb.com.my)) at regular intervals to view the T&Cs of the Contest and ensure to be kept up-to-date on any changes or variations to the T&Cs;
  - (v) to provide their latest and accurate contact details i.e., mobile number and email address to the Bank during the Online Submission. The Bank shall not be held responsible/liable in the event the Bank is unable to contact the Customers for the purpose of this Contest, due to the inaccurate/invalid mobile numbers and/or correspondence addresses provided by the Customers;
  - (vi) 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 Contest;
  - (vii) to consent and authorise the Bank to disclose their personal data to Infobip for the purpose of this Contest;
  - (viii) to acknowledge that all intellectual property rights thereto shall belong to the Bank. The Bank shall have the exclusive right to use, edit and publish the artworks submitted via Online Submission; and
  - (a) to consent and authorise the Bank to publish their names, in any way it deems fit for any advertising, trade, promotional purpose, without any further notice to the Customers and the Customers shall not claim ownership on the artwork submitted or any payment or compensation for participating in this Contest.
19. The Bank reserves the right:
- (i) to modify, suspend or cancel the Contest in the event that it cannot run as initially planned, technically interfered with or corrupted, including but not limited to, infection by computer viruses, bugs, tampering, unauthorised intervention, fraud, technical failures, or any other causes beyond the control of the Bank, despite the best efforts done by the Bank;
  - (ii) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, by way of posting on the Bank's website with fourteen (**14**) days' prior notice, or in any other manner which the Bank deems practical;
  - (iii) to disqualify any Customers for non-compliance with the T&Cs herein to participate in the Contest and/or be entitled to the Contest Prizes; and
  - (iv) to claw-back the funds in the event there is any detected fraud, breaches against the T&Cs herein or inactive Participating Accounts.
20. The T&Cs herein, the Bank's General Terms & Conditions of Accounts and the Terms & Conditions applicable to the Participating Accounts shall be read as an entire agreement. In the event of any discrepancy between the these T&Cs herein, the Bank's General Terms & Conditions of Accounts and the Terms & Conditions applicable to the Participating Accounts, the 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 Contest, the T&Cs on the Bank's website at [www.hlb.com.my](http://www.hlb.com.my) 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.

**The Hong Leong 3-in-1 Junior Account-i and Hong Leong Junior Saving Account-i are deposit accounts based on the Shariah principle of Tawarruq.**

**Member of PIDM. Protected by PIDM up to RM250,000 for each depositor.**

If you have any enquiries regarding the T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my)