

HONG LEONG BANK CNY 2022: STAND A CHANCE TO WIN UP TO 1KG OF GOLD BAR

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CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("HLISB") (collectively referred to as "the Bank") "**Hong Leong Bank CNY 2022: Stand A Chance to Win Up To 1kg of Gold Bar**" ("**Campaign**") commences on **18 January 2022** and ends on **28 February 2022**, both dates inclusive ("**Campaign Period**"), unless notified otherwise.

TERMS & CONDITIONS

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

CAMPAIGN A: WIN 500GM OF GOLD BAR WITH YOUR CASA**ELIGIBILITY**

1. This Campaign is open to the Bank's Existing or New Accountholders (as defined in Clause 2), both Malaysian and non-Malaysian citizens, including Hong Leong Priority Banking & Private Banking Customers ("**Eligible Customers**").
2. For the avoidance of doubt:
 - (a) "**New Accountholders**" refers to individual primary accountholders who do not have any Participating Accounts(as defined in Clause 3) prior to the Campaign Period and have opened a Participating Account during the Campaign Period.
 - (b) "**Existing Accountholders**" refers to individual primary accountholders who have opened a Participating Account prior to the Campaign Period.
3. The participating accounts/participating accounts-i ("**Participating Account(s)**") for this Campaign are as follows:
 - (a) Hong Leong Basic Current Account/Hong Leong Basic Current Account-i;
 - (b) Hong Leong Current Account/Hong Leong Current Account-i;
 - (c) Hong Leong 3-in-1 Junior Account/ Hong Leong 3-in-1 Junior Account-i;
 - (d) Hong Leong Pay&Save Account/Hong Leong Pay&Save Account-i;
 - (e) Hong Leong Current One Account-i;
 - (f) Hong Leong Basic Savings Account/Hong Leong Basic Savings Account-i;
 - (g) Hong Leong Savings Account/Hong Leong Savings Account-i;
 - (h) Hong Leong Harvest Saving Account;
 - (i) Hong Leong Top Yield Account;
 - (j) Hong Leong Premium Savings Account;
 - (k) Hong Leong Multi-tier Savings Account-i;
 - (l) Hong Leong Smartlink Account;
 - (m) Hong Leong One Account;
 - (n) Hong Leong Senior Savers Saving Account;
 - (o) Hong Leong Senior Prime CA Account;
 - (p) Hong Leong Payroll Basic Saving Account/Hong Leong Payroll Basic Saving Account-i;
 - (q) Hong Leong Payroll Savings Account/Hong Leong Payroll Savings Account-i; and/or
 - (r) Hong Leong Payroll Pay&Save Account/Hong Leong Payroll Pay&Save Account-i.
4. 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 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 Campaign Period);
 - (b) Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein; and
 - (c) Employees of HLB PFS Deposits and HLISB Deposits.

5. 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 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 Account; 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 Participating Accounts/Participating Accounts-i.

6. 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 with the Bank;
 - (b) Intra bank transfer of funds, i.e., transfer of funds from another Participating Accounts/Participating Accounts-i, FD/FD-i, Term Investment Account-i or General Investment Account; and
 - (c) Inter-branch transfer within HLB and HLISB including third party transfer.

CAMPAIGN MECHANICS

7. In order to participate in this Campaign, Customers **MUST** earn entries by fulfilling any or both of the following qualifying criteria set out in Table 1 below (“**Eligible Customers**”):

Table 1

Qualifying Criteria	Entries Earned
<u>Criteria A –Opening a new Participating Account</u> (a) Open a new ^{Note 1} Participating Account within the Campaign Period; (b) Deposit the minimum initial deposit of Ringgit Malaysia Two Hundred (RM200) into the said new Participating Account within the Campaign Period; and (c) Maintain no less than the said minimum initial deposit in the said new Participating Account throughout the Campaign Period.	5 entries
<u>Criteria B –Perform a Locked Deposit</u> (a) Perform a deposit into the Participating Account via online fund transfer; (b) Login to Connect Internet Banking and click on the Campaign banner; (c) Follow the step-by-step instructions and deposit the sum of Ringgit Malaysia One Thousand (RM1,000) (“ Locked Amount ”) under the Campaign into the Participating Account(s) during the Campaign Period. Successful Locked Amount deposit(s) will be displayed as “Eligible Amount” in Connect Internet Banking; and (d) Maintain the Locked Amount(s) in the Participating Accounts for six (6) months starting from the respective date(s) of each Locked Amount deposit (“ Locked Period ”).	10 entries

Note 1

For the avoidance of doubt, new Participating Accounts can be opened through any of the channels below:

- (a) Any HLB/HLISB branch which is the Bank’s official premises for onsite account openings;
 - (b) Deposit Relationship Manager which is the Bank’s official bank officer for offsite account openings;
 - (c) Apply@HLB which is the Bank’s account opening mobile application that is accessible via a mobile device; or
 - (d) Connect Internet Banking which is the Bank’s internet/electronic banking facility and/or service provided via the internet by electronic means via the use of a personal computer or other electronic devices.
8. No entry form or registration of participation is required to participate in the Campaign. The Bank will track Eligible Customers automatically at the end of the Campaign Period.

9. The Bank shall not be liable and responsible for any failure or delay in transmission and/or reflection of such transmission in the Eligible Customers' Participating Account(s) of the relevant deposits which may result in the Eligible Customers being omitted from earning the entry for the Campaign.
10. Eligible Customers who meet the criteria as stated under Clause 7 will stand a chance to win the following Grand Prize ("**Prize**"):

Prize Description	Number of Winner
500gm of Gold Bar	1

11. The Prize is not inclusive of any registration fees, insurance/takaful and related taxes in relation to obtaining the Prize. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Prize or changes to the Prize details or any unforeseen circumstances beyond the reasonable control of the Bank and for any act or default by any vendor or third-party supplier of the Prize.
12. The Prize will be provided on an "As Is Where Is" basis. The final selected winner is required to collect the Prize based on the assigned TOMEI branch.
13. The Prize featured in all printed materials and/or the Bank's Website are for illustration purposes only. Any props, accessories or equipment featured with the Prize in any pictorial materials are for decorative purposes and shall not form part of the Prize.
14. The Bank gives no representation or warranty with respect to the quality or suitability of the Prize and shall not be responsible to replace any lost, stolen or damaged Prize (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). The Eligible Customers shall deal directly with the relevant merchant(s) and/or manufacturer(s) for all warranty information and claims without recourse to the Bank.
15. In the event the minimum initial deposit / Locked Amount is withdrawn (whether in part or in full) during the Campaign Period / Locked Period for any reason whatsoever, the Bank shall absolutely be entitled to eliminate the entry/entries earned from the Participating Accounts on the date of withdrawal by the Customer.

WINNER SELECTION AND PRIZE FULFILLMENT

16. The winners' selection process is as follows:
- A total of five (5) Eligible Customers will be shortlisted randomly on 01 October 2022 by the Bank ("**Shortlisted Eligible Customers**").
 - The Shortlisted Eligible Customers shall be contacted by the Bank via SMS and given a Bank-related question. The Shortlisted Eligible Customers are required to reply the SMS with the correct answer in the fastest time, and the fastest respondent with the correct answer (within the given time frame stated in the SMS) will be entitled to the Prize.
 - Shortlisted Eligible Customers shall bear the standard telecommunications charges imposed for each SMS sent to the Bank.
 - In the event of a tie, i.e., where there are more than one (1) Shortlisted Eligible Customers who have answered correctly at the same time and would have been the winner if not for the tie, the Shortlisted Eligible Customer with the highest account balance in the Participating Account(s) on the winner selection date i.e., 15 October 2022 will be the final Prize winner.
 - The Bank will issue an e-notification letter via email to the winner by 01 November 2022 for collection of the Prize from the Bank's appointed TOMEI branch within Malaysia.
17. The announcement of the winner (i.e., Name and masked MyKad/passport ("**ID**") number) will be made available on the Bank's website www.hlb.com.my/CNY2022 by 01 November 2022 ("**Winner Announcement**").

18. The winner must collect the Prize within ninety (90) days from the date of the Winner Announcement, failing which, the Prize will be forfeited and any request to reimburse the Prize shall not be entertained by the Bank.

CAMPAIGN B: WIN 500GM OF GOLD BAR WITH Connect e- Ang Pow

ELIGIBILITY

1. This Campaign is open to the Bank's customers ("**Customers**") who:
 - (a) are existing HLB Connect App ("**HLB Connect App**") users with a HLB Current or Savings Account/HLISB Current or Savings Account-i ("**CASA/CASA-i**"); and
 - (b) are new and existing CASA/CASA-i customers who have registered for HLB Connect App during the Campaign Period.
2. The Bank reserves the right to disqualify any Customer who:
 - (a) has in the past committed, or is currently suspected of committing fraudulent, unlawful or wrongful acts in relation to any facilities granted by the Bank;
 - (b) is facing bankruptcy proceedings, or has been declared bankrupt either before, during or after the Campaign Period; and
 - (c) has breached any terms and conditions of the CASA/CASA-i at any time before or during the Campaign Period.
3. Customers who meet the eligibility requirements above can participate in this Campaign.

CAMPAIGN MECHANICS

4. To participate in the Campaign, the Customers must:
 - (a) register (if new to HLB Connect App) and/or login to HLB Connect App; and
 - (b) perform a successful fund transfer with a minimum amount of Ringgit Malaysia Ten (RM10) via the e-Ang Pow feature on HLB Connect App during the Campaign Period to earn entries for participation.

(herein after referred to as "**Eligible Customers**").
5. Eligible Customers who fulfilled the requirements set out under Clause 4 above will stand a chance to win a 10gram gold bar ("**Gold**").
6. The total Gold allocation for this Campaign is limited to fifty (50) units. The Gold will be awarded to a total of fifty (50) Eligible Customers who have performed the requirement under Clause 4 above ("**Gold Winner**") according to the winner selection method specified below.
7. Each Gold Winner is eligible to receive only one (1) unit of Gold throughout the Campaign Period. The Gold is non-transferable to any third party and non-exchangeable for cash, up-front credit, cheque or benefit-in-kind.

Winner Selection

8. As part of the winner selection process, the Bank will allocate entries to each Eligible Customer for each successful performance of fund transfer via the e-Ang Pow feature on HLB Connect App throughout the Campaign Period. For the avoidance of doubt, successful performance of fund transfer means that the fund is successfully credited into the recipient's account.

Eligible Customers	Entries to be Earned (per Eligible Customers)	Maximum Entries to be Earned Daily (per Eligible Customers)
Existing HLB Connect App Users	1 entry per successful transaction	20 entries
New HLB Connect App Users (registered between 18 January 2022 – 28 February 2022)	2 entries per successful transaction	40 entries

9. The Eligible Customer who collects the highest entries throughout the Campaign Period will be selected as the Gold Winner for the Campaign at the end of the Campaign Period.
10. The allocation of Gold Winners will be selected from the pool of both existing HLB Connect App Users and new HLB Connect App Users, and twenty-five (25) Gold Winners will be selected from each pool.
11. In the event there are two (2) or more Eligible Customers who have accumulated the same number highest entries, the Eligible Customer who first accumulated the highest amount of entries will be selected as the Gold Winner.

Campaign Gold Fulfilment

12. Gold Winners will be notified via in app push notification or SMS or email if they have been selected as the Winners. The Gold Winners' list will be published at www.hlb.com.my/angpow ("**Campaign Website**") by 31 March 2022.
13. An official letter ("**Notification Letter**") will be mailed to the Gold Winners by 31 May 2022 containing details of the Gold collection. The Gold will be delivered to the merchant's branch (TOMEI) nearest to the Gold Winner's address before 17 June 2022 and to be collected by the Gold Winner at their own cost and expense by presenting the Gold Winner's ID and also the original copy of the Notification Letter issued to them. Gold Winners must collect the Gold between 18 June 2022 and 31 July 2022, failing which the Gold shall be forfeited.
14. The Gold Winner shall not be allowed to nominate another person/entity to collect the Gold on his/her behalf.
15. If the Gold Winner fails to comply strictly with any of the T&Cs stated herein, the Bank's General T&Cs of Accounts and the T&Cs applicable to the Participating Accounts and HLB Connect, the Bank reserves the right to forfeit the Gold and select another Gold Winner. In such event, the Bank will not be liable for any costs, refund or losses incurred by the Gold Winner.
16. The Bank reserves the right to replace the Gold with any other item or Cashback of equal value at its sole and absolute discretion.
17. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Gold (including but not limited to the validity and/or usage of the Gold and shall not be responsible to replace any lost, stolen or damaged Gold), and shall not be responsible to replace any lost or stolen Notification Letter. The Gold Winners shall deal directly with the merchant for any queries, disputes or claims pertaining to the Gold without recourse to the Bank.
18. The Gold featured in all printed materials and/or the Bank's website is for illustration purposes only. Any props, accessories or equipment featured with the Gold in any pictorial materials are for decorative purposes and shall not form part of the Gold.

GENERAL

19. By participating in this Campaign, the Eligible Customers agree:
- (a) to have read, understood, accepted and agree and to be bound by the T&Cs herein, General Terms and Conditions of Accounts, the Terms and Conditions for the use of HLB Connect, terms and conditions applicable to the Participating Accounts/Participating Accounts-i and terms and conditions of Tawarruq CASA-i (“**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 Eligible Customers. No further appeal or correspondence will be entertained;
 - (c) to access HLB’s website at www.hlb.com.my (“**Bank’s Website**”) at regular 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 Prize earned is non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or benefit-in-kind;
 - (e) consent to and authorise the Bank’s usage, disclosure or publication of their personal data (i.e., name and masked ID number) for publicity, advertising or promotion purposes in any media;
 - (f) consent to and authorize the Bank to disclose their personal data (i.e., names, ID Numbers, email address and/or contact details, where applicable) to the Bank’s service providers;
 - (g) to consent to the Bank to disclose their mobile numbers to M3 Technologies (Asia) Berhad (199901007872 (482772-D)) and/or Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or email addresses to DCatalyst Sdn Bhd (200801017996 (819292-U)), the vendor(s) appointed by the Bank to provide SMS and/or email services for this Campaign
 - (h) to provide their latest and accurate contact details i.e., mobile number and addresses to the Bank. The Bank shall not be held responsible/liable in the event the Bank is unable to contact the Shortlisted Winners and/or deliver the Winner Notification, if applicable, due to the inaccurate/invalid mobile number and/or address provided by the Eligible Customers or the SMS is unable to be delivered due to any reason whatsoever; and
 - (i) 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.
20. The Bank reserves the right:
- (a) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, or to terminate the Campaign by way of posting on the Bank’s Website with twenty-one (21) days’ prior notice, or in any other manner which the Bank deems practical; and
 - (b) to disqualify any Customers for non-compliance of the T&Cs herein from participating in this Campaign and/or be entitled for the Prize.
21. The T&Cs herein, General Terms and Conditions of Accounts, the Terms and Conditions for the use of HLB Connect, terms and conditions applicable to the Participating Accounts/Participating Accounts-i and CASA/CASA-i T&Cs shall be read as an entire agreement. In the event of any discrepancy between these T&Cs herein, General Terms and Conditions of Accounts, terms and conditions applicable to the Participating Accounts/Participating Accounts-i and CASA/CASA-i T&Cs, the specific T&Cs herein shall prevail to the extent of such discrepancy.
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 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.

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