

## HONG LEONG BANK BERHAD'S "JUST ASK OUR ARTIFICIAL INTELLIGENCE CHAT ADVISOR" CAMPAIGN

### CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (97141-X) ("the Bank") "Just Ask Our Artificial Intelligence Chat Advisor" Campaign ("Campaign") commences on 25 October 2017 and ends on 31 December 2017, both dates inclusive ("Campaign Period"), unless notified otherwise.

### **TERMS AND CONDITIONS ("T&Cs")**

**The following sets out the terms and conditions applicable to the Campaign:**

#### **ELIGIBILITY**

1. The Campaign is open to all existing and new individual customers of the Bank aged eighteen (18) years and above (including the Bank's permanent and contractual employees) who have :
  - a) registered for Hong Leong Connect Digital Banking Services ("HL Connect") ; and
  - b) posted a legitimate banking-related question to the Artificial Intelligence chat advisor ("A.I. chat advisor") which is available once customers log into their Connect account (hereinafter referred to as "Eligible Individual Participants")
2. For the avoidance of doubt, the following terms shall have the meanings set out below:
  - a) "new individual customers" refer to individuals who register for HL Connect during the Campaign Period; and
  - b) "banking-related question" means an enquiry which is not transactional (e.g. instructions for the transfer of funds) and which relates to the Bank's products such as the Bank's:

No.	Bank products	Link to product information
i.	Current and savings accounts	<a href="https://www.hlb.com.my/en/personal-banking/deposits.html#section-current-account-2">https://www.hlb.com.my/en/personal-banking/deposits.html#section-current-account-2</a>
ii.	Fixed deposits	<a href="https://www.hlb.com.my/en/personal-banking/deposits.html#section-current-account-2">https://www.hlb.com.my/en/personal-banking/deposits.html#section-current-account-2</a>
iii.	Credit cards	<a href="https://www.hlb.com.my/en/personal-banking/credit-cards.html">https://www.hlb.com.my/en/personal-banking/credit-cards.html</a>
iv.	Loans	<a href="https://www.hlb.com.my/en/personal-banking/loans.html">https://www.hlb.com.my/en/personal-banking/loans.html</a>
v.	Branch operating hours and locations	<a href="https://www.hlb.com.my/en/personal-banking/help-support/branch-locator.html/">https://www.hlb.com.my/en/personal-banking/help-support/branch-locator.html/</a>
vi.	ATM locations	<a href="https://www.hlb.com.my/en/personal-banking/help-support/branch-locator.html/">https://www.hlb.com.my/en/personal-banking/help-support/branch-locator.html/</a>
vii.	HL Connect	<a href="https://www.hlb.com.my/en/personal-banking/hong-leong-connect/overview.html">https://www.hlb.com.my/en/personal-banking/hong-leong-connect/overview.html</a>

## CAMPAIGN MECHANICS

3. For each banking-related question posted to the A.I. chat advisor, an Eligible Individual Participant will be entitled to one (1) lucky draw entry ("Entry") during the Campaign Period. Eligible Individual Participants shall only be entitled to one (1) Entry throughout the Campaign Period even if the Eligible Individual Participants have asked more than one (1) banking-related question.
4. A total of **three (3) units of** Samsung Galaxy S8 smartphone (with an internal memory of 64GB) ("**Prizes**") are available to be won throughout the Campaign Period.

## WINNER SELECTION, NOTIFICATION & PRIZE FULFILMENT

5. At the end of the Campaign Period, three (3) Eligible Individual Participants will be shortlisted on a random selection basis ("Shortlisted Customers", each a "Shortlisted Customer") and will be contacted at his/ her latest mobile number(s) furnished by such Shortlisted Customers as shown in, and are duly captured by and reflected in the Bank's records by the Bank's authorised agent, Dynamic Search Sdn. Bhd. (136574-V) ("Dynamic Search") to answer two (2) questions provided by the Bank. Shortlisted Customers' names, contact numbers and addresses will be provided to Dynamic Search to contact the Shortlisted Customers.
6. A maximum of three (3) attempts will be made by Dynamic Search to contact the Shortlisted Customers from Monday to Friday (excluding public holidays) between 10:00 a.m. to 6:00 p.m. Dynamic Search's records of attempted calls to the Shortlisted Customers shall be conclusive on the matter. In the event that Dynamic Search is unable to contact the Shortlisted Customer after three (3) attempts, he/she shall be disqualified from the Campaign and shall not stand a chance to win the Prize.
7. In the event that any of the three (3) Shortlisted Customers fail to answer the questions correctly, additional Eligible Individual Participants shall be randomly selected and shortlisted ("Additional Shortlisted Customers") for the selection of winners.
8. If the Additional Shortlisted Customers also fail to answer the questions correctly, the Bank or Dynamic Search will try to reach other Eligible Individual Participants until the Prizes have been given away.
9. Shortlisted Customers who answer both the questions correctly will win the Prize ("Winners").
10. Each Winner shall only be entitled to win one (1) Prize under this Campaign.

## DELIVERY & NOTIFICATION

11. The Winners shall be notified by Dynamic Search either by phone call, email, or in any other manner which the Bank deems practical on a best effort basis at the latest mobile number(s) and email address furnished by the Winners as shown in, and are duly captured by and reflected in the Bank's records within four (4) weeks after the last day of the Campaign Period.

12. The Prizes will be delivered via courier service to the Winners' latest respective mailing address furnished by the Winners as shown in, and are duly captured by and reflected in the Bank's records within eight (8) weeks after the last day of the Campaign Period.

## **GENERAL**

13. By participating in the Campaign, the Connect users agree:

- a) that they have read, understood and agree to be bound by the T&Cs, the terms and conditions of HL Connect and any other relevant terms and conditions that the Bank may impose from time to time;
- b) that the Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Eligible Individual Participants and HL Connect users. No further appeal or further correspondence will be entertained;
- c) to access [www.hlb.com.my](http://www.hlb.com.my) ("Bank's Website") regularly to view the T&Cs and to ensure that the Eligible Individual Participants and HL Connect users are up-to-date with any changes or variations to the T&Cs;
- d) that the Bank gives no representation or warranty with respect to the quality or suitability of the Prizes and that they shall deal directly with the providers and/or manufacturers for all warranty information pertaining to the Prizes without recourse to the Bank;
- e) that the Bank shall not be liable in any circumstances for any loss, defaced, torn, damaged, expired or stolen Prizes. Any request for replacement of such loss, defaced, torn, damaged, expired or stolen Prizes shall not be entertained by the Bank;
- f) to consent to and authorize the Bank to disclose their personal data (i.e. names, NRIC numbers and contact details) to the Bank's service providers including but not limited to Dynamic Search for the purposes of the Campaign; and
- g) that the prize Winners hereby give their consent to authorize HLB to disclose or publish their names or photos in media, marketing or advertising materials for the purpose of this Campaign (if applicable)
- h) that the Prizes are not transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.

14. The Bank reserves the right to:

- a) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, including but not limited to substituting the Campaign Prizes with other product of similar value at its discretion, by way of posting on HLB's Website, or in any other manner which HLB deems practical, in order to give prior notice to the participants;
- b) forfeit the Prizes in the event that there is non-compliance with the T&Cs;
- c) disqualify any Eligible Individual Participants and HL Connect user at its sole and absolute discretion from participating in the Campaign for any reason whatsoever including but not limited to the following circumstances:

- i. if his/ her current and/or savings account has become dormant, locked, blocked, suspended or inactive during the Campaign Period;
  - ii. if the Eligible Individual Participants and HL Connect users 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 banks or by any third party) or are subject to any bankruptcy proceedings at any time during the Campaign Period.
- 15. The T&Cs are to be read together with the terms and conditions for HL Connect as an entire agreement. In the event of discrepancy, the T&Cs shall prevail to the extent of such discrepancy.
- 16. In the event of any discrepancies between the T&Cs as compared to the terms and conditions found in advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the T&Cs appearing on the Bank's Website as at the current date shall prevail.
- 17. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Individual Participants and HL Connect users agree to submit to the jurisdiction of the Courts of Malaysia.