

## HONG LEONG BANK BERHAD HONG LEONG DEBIT CARD TOP SPENDERS CONTEST

### CONTEST PERIOD

The Hong Leong Bank Berhad's ("HLB") "**Hong Leong Debit Card Top Spenders Contest**" ("Contest") commences on **01 May 2017** and ends on **31 July 2017**, both dates inclusive ("Contest Period"), unless notified otherwise.

### TERMS AND CONDITIONS

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

### ELIGIBILITY

1. The Contest is open to all Hong Leong Debit Cardholders who are Malaysian individual citizens ("Cardholders").
2. The following Cardholders are **NOT** eligible to participate in the Contest:
  - (a) Hong Leong Islamic Debit Card-i;
  - (b) Who possess HLB's Debit Card(s) NOT issued in Malaysia;
  - (c) Whose Debit Card account(s) are NOT in good standing, inactive, tagged to a closed or inactive Current or Savings Account or in breach of any terms and conditions of HLB at any time during the Contest Period and/or before 30 November 2017;
  - (d) Whose Debit Card account(s) are believed to be operated fraudulently, unlawfully and/or that their Debit Card(s) are invalid or cancelled within HLB's definition at any time during the Contest Period and/or before 30 November 2017;
  - (e) 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 banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Contest Period and/or before 30 November 2017; and
  - (f) Who are HLB's Private Banking customers.

### CONTEST MECHANICS

3. The top **twenty (20)** Cardholders who perform the highest number of Local Point-of-Sale ("POS") Retail Transactions (as defined in clause 6 herein) using their Hong Leong Debit Card within the Contest Period ("Eligible Cardholders") will be eligible for the following prizes in the following manner:-
  - (a) **One (1)** unit of Huawei P10 Plus Smartphone for the **first (1<sup>st</sup>)** to the **tenth (10<sup>th</sup>)** top Eligible Cardholders; and
  - (b) **One (1)** unit of Huawei P10 Smartphone for the **eleventh (11<sup>th</sup>)** to the **twentieth (20<sup>th</sup>)** top Eligible Cardholders ("Prize").

Eligible Cardholder	Prize
Top 1 <sup>st</sup> to 10 <sup>th</sup>	Huawei P10 Plus Smartphone
Top 11 <sup>th</sup> to 20 <sup>th</sup>	Huawei P10 Smartphone

4. The Prize is limited to the top **twenty (20)** Eligible Cardholders and each Eligible Cardholders is only entitled to win once under this Contest.
5. Example of Prize entitlement tabulation is illustrated below:

Eligible Cardholder	Number (#) of Retail Transactions via POS	Prize Entitlement	Prize
1	300	Eligible	Huawei P10 Plus Smartphone
2	300	Eligible	
3	280	Eligible	
4	275	Eligible	
5	260	Eligible	
6	250	Eligible	
7	245	Eligible	
8	240	Eligible	
9	238	Eligible	
10	235	Eligible	
11	230	Eligible	Huawei P10 Smartphone
12	228	Eligible	
13	225	Eligible	
14	222	Eligible	
15	220	Eligible	
16	210	Eligible	
17	200	Eligible	
18	199	Eligible	
19	197	Eligible	
20	180	Eligible	
21	178	Not Eligible	
22	145	Not Eligible	

6. For the purpose of this Contest, Local POS Retail Transaction refers to a minimum retail purchase amount of **Ringgit Malaysia Ten (RM10)** transacted via point-of-sale at any retail outlets operating within Malaysia (“Eligible Transactions”) but **EXCLUDE** the following:
  - (a) Online purchases;
  - (b) Auto-billing;
  - (c) Touch ‘n Go reloads;
  - (d) Refunded, disputed, unsuccessful, reserved, unauthorized, fraudulent or unlawful transactions;
  - (e) Payment of Hong Leong Debit Card issuance fee / annual fee / renewal fee; or
  - (f) Any other form of services or miscellaneous fees (including penalty charges) imposed by HLB.
7. Only successful Eligible Transactions as specified in clause 6 above which are successfully recorded and posted to the Eligible Cardholders’ Current or Savings Account (“CASA”) will be eligible for the Prize.
8. In the event there is a tie (example where both Eligible Cardholders ranked 20 and 21 with the same number of Eligible Transactions) the Eligible Cardholders with the HLB’s highest CASA balance aggregated in the account(s) will be declared the winner.
9. Eligible Cardholders’ Hong Leong Debit Cards and their accompanying CASA must remain valid and active throughout the Contest Period until the collection date of the Prize i.e. 30 November 2017, failing which, the Prize shall be forfeited.
10. The Eligible Cardholders will be contacted by HLB branches with which the Eligible Cardholders’ CASA are maintained respectively by way of telephone call or Short Messaging Message (“SMS”) and posting of the list of Eligible Cardholders on the HLB’s Website at [www.hlb.com.my](http://www.hlb.com.my) (“HLB’s Website”), within **eight (8) to twelve (12)** weeks from the end of the Contest Period to collect their Prizes from the respective branches.
11. The Cardholders who do not receive a notification by phone or SMS and whose names are not published as Eligible Cardholders for the Prize on HLB’s Website by **31 October 2017** are deemed **NOT** the Eligible Cardholders for the Contest.
12. The Eligible Cardholders shall be responsible to collect the Prizes no later than **30 November 2017**, failing which such Prizes shall be forfeited accordingly. HLB shall not be responsible for any unclaimed Prizes or for any delay by the Eligible Cardholders in claiming the Prizes.

13. The Eligible Cardholders may be requested to attend a prize giving ceremony, of which the date, time and venue will be notified by HLB. All transportation, accommodation, personal expenses and any other cost incurred in relation to attending the prize giving ceremony shall be borne by the Eligible Cardholders.

## **GENERAL**

14. The SMS service for this Contest is provided and supported by M3 Technologies (Asia) Berhad ("M3Tech"), a SMS vendor officially appointed by HLB.
15. By participating in the Contest, the Cardholders:
  - (a) Have read, understood and agree to be bound by the T&Cs herein , General Terms and Conditions of Accounts for Deposits and Debit Card Terms and Conditions;
  - (b) Agree that any reversal Retail Transactions shall be excluded;
  - (c) Agree to access the HLB's Website at regular time intervals to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs;
  - (d) Agree that HLB gives no representation or warranty with respect to the quality or suitability of the Prize and that they shall deal directly with the providers and/or manufacturers for all warranty information pertaining to the Prize without recourse to HLB;
  - (e) Agree that the Prize featured in all printed materials, HLB Website, HLB Official Facebook Page and/or HLB Official YouTube Channel is 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;
  - (f) Agree that HLB shall not be liable in any circumstances for any loss, defaced, torn, damaged, expired or stolen Prize. Any request for replacement of such loss, defaced, torn, damaged, expired or stolen Prize shall not be entertained by HLB;
  - (g) Agree that HLB shall not be liable and responsible for any failure or delay in transmission and/or reflection in the Eligible Cardholders' CASA on the relevant Local POS Retail Transactions which may result in the Eligible Cardholders being omitted from receiving the Prize during the Contest Period;
  - (h) Agree that the Prize is non-transferable to any **third (3rd)** party and non-exchangeable for up-front cash, credit, cheque or in kind;
  - (i) Agree that HLB's decision on all matters relating to the Contest, the Prize shall be final, conclusive and binding against them and no further correspondence and/or appeal to dispute HLB's decision shall be entertained;
  - (j) Consent to and authorize HLB to disclose their personal data i.e. mobile number to M3Tech for the purpose of this Contest;
  - (k) Agree to the publishing or display of their names, IC numbers (in masked form), Debit Card Number (in masked form) or photos in media, marketing, HLB Website, HLB Official Facebook Page and/or HLB Official YouTube Channel for the purpose of this Contest.
  - (l) Agree to be personally liable for all taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to accepting the Prize.
16. HLB reserves its right to:
  - (a) Add, delete, suspend or vary the T&Cs contained herein, either wholly or in part ("Variation") at its absolute discretion by way of posting on HLB's Website of such Variation, or in any other manner deemed suitable by HLB with **twenty-one (21) calendar days'** prior notice;
  - (b) Substitute the Prize with other colours and/or products of similar value at any time with prior notice;
  - (c) Disqualify any of the Cardholders for any reason whatsoever as HLB may in its absolute discretion deem fit to participate in the Contest and/or be entitled to the Prize.
17. The T&Cs herein, General Terms and Conditions of Accounts for Deposits and Debit Card Terms and Conditions and/or any relevant terms and conditions that HLB may specify from time to time shall be read as an entire agreement and if there is any discrepancy between the T&Cs herein and the General Terms and Conditions of Accounts for Deposits and Debit

Cards Terms and Conditions, the specific T&Cs herein shall prevail to the extent of such discrepancy.

18. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.

**Current and savings accounts tagged to the debit card are eligible for protection by PIDM.**