

HONG LEONG CASA GROW 2 WIN CAMPAIGN 2019
2019豐隆CASA GROW 2 WIN活动

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CAMPAIGN PERIOD 活动期

The Hong Leong Bank Berhad (97141-X) (“HLB”) and Hong Leong Islamic Bank Berhad (686191-W) (“HLISB”) (hereinafter collectively referred to as “the Bank”) “Hong Leong CASA Grow 2 Win Campaign 2019” (“Campaign”) commences on **1 October 2019** and ends on **31 December 2019**, both dates inclusive (“Campaign Period”), unless notified otherwise.

豐隆銀行有限公司(97141-X) (“豐隆銀行”) 与豐隆回教銀行有限公司(686191-W) (“豐隆回教銀行”) (于此统称为“銀行”) “豐隆CASA GROW 2 WIN活动” (“活动”) 从**2019年10月1日**开始并于**2019年12月31日**结束，包括首尾两日 (“活动期”)，除非另有通知。

TERMS & CONDITIONS (“T&Cs”) 活动的条件与规则 (“条件与规则”)

The following sets out the T&Cs applicable to the Campaign:-
 以下规定的条件与规则适用于此活动： -

ELIGIBILITY 参与资格

- The Campaign is open to the Bank’s Existing and/or New Individual Accountholders, both Malaysian and non-Malaysian citizens (“Customers”). This Campaign is **NOT** applicable to the Bank’s Priority Banking and Private Banking Customers and non-individual customers including sole proprietorships, partnerships, professional practices, companies and corporate bodies.
 此活动是公开予銀行的現有及/或新个人户口持有人，马来西亚公民和非马来西亚公民两者 (“客户”)。此活动**不**适用于銀行的优先理财 (Priority Banking) 和私人理财 (Private Banking) 客户，以及非个人客户包括独家企业、合伙企业、专业实习机构，有限公司及上市公司。

For the avoidance of doubt:-

为了避免混淆： -

- “Existing Individual Accountholders” refers to individual customers who are the primary accountholders and have opened a Participating Accounts/Participating Accounts-i (as defined under Clause 2) prior to the Campaign Period.
 “现有个人户口持有人”是指主户口持有人并在活动期前已开设一个参与户口/参与户口-i 的个人客户 (如第 2 条款规定)。
- “New Individual Accountholders” refers to individual customers who are the primary accountholders and do not have any Participating Accounts/Participating Accounts-i with the Bank prior to the Campaign Period and open a Participating Accounts/ Participating Accounts-i during the Campaign Period.
 “新个人户口持有人”是指主户口持有人并在活动期前与銀行无开设任何参与户口/参与户口-i，而在活动期间开设一个参与户口/参与户口-i 的个人客户。
- “Priority Banking Customers” in this context refer to the Bank’s Customers who have fulfilled the qualifying criteria of the Priority Banking Membership (“PB Membership”). PB Membership refers to a total combined AUM and/or Investment of Ringgit Malaysia Three Hundred Thousand (RM300,000) or such other amount as may be stipulated by the Bank from time to time.
 “优先理财客户”是指符合优先理财会员资格条件的銀行客户 (“PB 会员”)。PB 会员资格是指总综合管理资产及/或投资资产总额为马币三百千 (RM300,000) 或随时由銀行规定的其他数额。
- “Private Banking Customers” in this context refer to the Bank’s Customers who have fulfilled the qualifying criteria of the Private Banking Membership (“PV Membership”). PV Membership refers to a total combined AUM and/or Investment of Ringgit Malaysia Three Million (RM3,000,000) or such other amount as may be stipulated by the Bank from time to time.
 “私人理财客户”是指符合私人理财会员资格条件的銀行客户 (“PV 会员”)。PV 会员资格是指总综合管理资产及/或投资资产总额为马币三百万 (RM3,000,000) 或随时由銀行规定的其他数额。

2. Customers with the following accounts (“**Participating Accounts/Participating Accounts-i**”) where the Customer is a primary accountholder, are eligible to participate in the Campaign:
 以下户口 (“**参与户口/参与户口-i**”) 的主户口持有人之客户, 可参与此活动:

(a)	Hong Leong Basic Savings Account / Basic Savings Account-i	豐隆基本储蓄户口/基本储蓄户口-i
(b)	Hong Leong Savings Account / Savings Account-i	豐隆储蓄户口/储蓄户口-i
(c)	Hong Leong Basic Current Account / Basic Current Account-i	豐隆基本来往户口/基本来往户口-i
(d)	Hong Leong Current Account / Current Account-i	豐隆来往户口/来往户口-i
(e)	Hong Leong Senior Savers Savings Account	豐隆乐龄 Savers 储蓄户口
(f)	Hong Leong Harvest Savings Account	豐隆 Harvest 储蓄户口
(g)	Hong Leong Pay&Save Account / Pay&Save Account-i	豐隆 Pay&Save 户口/Pay&Save 户口-i
(h)	Hong Leong SmartLink Account	豐隆 SmartLink 户口
(i)	Hong Leong Top Yield Account	豐隆 Top Yield 户口
(j)	Hong Leong One Account	豐隆 One 户口
(k)	Hong Leong Current One Account / Hong Leong Current One Account-i	豐隆来往 One 户口/豐隆来往 One 户口-i
(l)	Hong Leong Senior Prime CA Account	豐隆乐龄 Prime CA 户口
(m)	Hong Leong Money Box Account	豐隆 Money Box 户口
(n)	Hong Leong Multi-tier Savings Account-i	豐隆 Multi-tier 储蓄户口-i
(o)	Hong Leong Premium Savings Account	豐隆 Premium 储蓄户口
(p)	Hong Leong Payroll Basic Savings Account / Payroll Basic Savings Account-i	豐隆 Payroll 基本储蓄户口/Payroll 基本储蓄户口-i
(q)	Hong Leong Payroll Savings Account / Payroll Savings Account-i	豐隆 Payroll 储蓄户口/Payroll 储蓄户口-i
(r)	Hong Leong Payroll Pay & Save / Payroll Pay & Save-i	豐隆 Payroll Pay&Save/Payroll Pay&Save-i

3. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB and/or HLISB or have been declared bankrupt (pursuant to a petition by either HLB or HLISB or other financial institutions or by any third (3rd party) or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall **NOT** be eligible to participate in the Campaign.

客户在有关由豐隆银行及/或豐隆回教银行授权的任何设施做出了或涉嫌做出任何欺诈或违法行为, 或已被宣告破产 (根据豐隆银行或豐隆回教银行或其他金融机构或任何第三方的上诉), 或在此活动之前或期间随时取决于任何破产程序将不得参与此活动。

4. HLB PFS Deposit staffs and HLISB Deposit-i staffs are not eligible to participate in this Campaign.
 豐隆银行 PFS Deposit 员工与豐隆回教银行 Deposit-i 员工不得参与此活动。

CAMPAIGN MECHANICS 活动指南

5. Campaign Month for the Campaign is as below:
此活动的活动月份如下:

Campaign Month 活动月份	Dates 日期
Campaign Month 1 第 1 月份活动	1 October 2019 – 31 October 2019 2019 年 10 月 1 日至 31 日
Campaign Month 2 第 2 月份活动	1 November 2019 – 30 November 2019 2019 年 11 月 1 日至 30 日
Campaign Month 3 第 3 月份活动	1 December 2019 – 31 December 2019 2019 年 12 月 1 日至 31 日

6. In order to earn entry for this Campaign, Customers MUST meet the Campaign Criteria as appended in the tables below (“Eligible Customers”):

为了获得此活动的参与资格，客户必须符合如附于以下图表的活动条件 (“合格客户”) :

Campaign Criteria 1 - for Existing & New Accountholders 活动条件 1 – 对于现有和新的户口持有人	Entries earned 获得参与资格
Every incremental Monthly Average Balance (“Incremental MAB”) of Ringgit Malaysia Five Hundred (RM500) New Funds deposited into the Participating Accounts/ Participating Accounts-i during each Campaign Month 在每个活动月份期间，存入参与户口/参与户口-i 的新基金，每马币五百(RM500)的新增每月平均余额 (“新增 MAB”)	5

Campaign Criteria 2 - for New Accountholders only 活动条件 2 – 仅对于新的户口持有人	Entries earned 获得参与资格
Opening of a new Participating Accounts/ Participating Accounts-i during the Campaign Period 在活动期间开设一个新的参与户口/参与户口-i	
○ Hong Leong Pay&Save Account / Pay&Save Account-i 豐隆 Pay&Save 户口/Pay&Save 户口-i	5
○ Hong Leong Payroll Pay & Save / Payroll Pay & Save-i 豐隆 Payroll Pay&Save 户口/Payroll Pay&Save 户口-i	5
○ Other Participating Accounts/ Participating Accounts-i 其他参与户口/参与户口-i	1

7. Eligible Customers that wish to earn entries as provided in Campaign Criteria 1 and 2 stated under Clause 6 are required to perform one-time registration via the self-registration online form at <http://www.hlb.com.my/100kr>, failing which the Eligible Customers will not be entitled for the entry. During the aforesaid registration, Eligible Customers are required to provide the following details and answer one (1) question correctly during the time of self-registration:

合格客户要获取第 6 条款规定活动条件 1 与 2 所提供的参与资格，就必须通过 <http://www.hlb.com.my/100kr> 的网上自行注册表格进行一次性的注册，否则合格客户将不获参与资格。在上述注册时，合格客户必须提供以下资料并在自行注册时正确回答一(1)道问题:

- full name 姓名
- Participating Accounts/Participating Accounts-i number 参与户口/参与户口-i 号码
- mobile number 手机号码
- email address 电邮地址

For the avoidance of doubt, each Participating Accounts/ Participating Accounts-i is considered as an independent entry. For Eligible Customers with multiple Participating Account/ Participating Accounts-i, Eligible Customers are required to perform the one-time registration for each Participating Account/ Participating Accounts-i in order to earn additional entry for each Participating Account/Participating Account-i.

为了避免混淆，每个参与户口/参与户口-i 被视为一个独立的参与资格。对于持有多个参与户口/参与户口-i 的合格客户，必须对每个参与户口/参与户口-i 进行一次性的注册，以获取每个参与户口/参与户口-i 的额外参与资格。

8. Eligible Customers will receive periodic notification updates on the number of entries earned to the mobile number or email address provided in the self-registration online form under Clause 7.
合格客户在第 7 条款的自行注册网上表格所提供的手机号码或电邮地址，将收到所获得参与资格次数的定期更新通知。

9. Eligible Customers who meet the Criteria 1 and 2 as stated under Clause 6 will be eligible to win the following prizes (“Reward”):

符合第 6 条款规定的条件 1 与 2 的合格客户，将可赢得以下奖品（“奖励”）：

Prizes 奖品	Reward 奖励 (RM)	No. of Monthly Winners 每月优胜者名额	Total Winners for the Campaign 活动优胜者总名额	Total Rewards Value 总奖励价值 (RM)
Campaign Grand Prize* 活动大奖*	100,000		1	100,000
Monthly Grand Prize 每月首奖	10,000	1	3	30,000
Monthly Prizes 每月次奖	100	150	450	45,000

*Campaign Grand Prize of RM100,000 is subject to 4 months earmark in Participating Accounts/Participating Accounts- of the Campaign Grand Prize Winner.

*RM100,000 的活动大奖需储蓄于优胜者参与户口/参与户口-i 内(连续维持 4 个月)。

10. Each Eligible Customer is allowed to win more than one (1) Monthly Grand Prize and more than one (1) Monthly Prize throughout the Campaign Period (“**Monthly Reward Winners**”). Monthly Grand Prize and Monthly Prize are collectively known as “**Monthly Reward**”. However, each Eligible Customer can only entitled to win one (1) Monthly Reward (either a Monthly Grand Prize or a Monthly Prize) per Campaign Month. Nevertheless, Monthly Reward Winners still stand the chance to win Campaign Grand Prize (“**Campaign Grand Prize Winner**”). Monthly Reward Winners and Campaign Grand Prize Winner are collectively defined as “**Winners**”. Rewards are **NOT** transferable to any third party nor exchangeable and will only be credited to Winners’ Participating Accounts/Participating Accounts-i.

每合格客户可赢取多过一(1)份每月首奖，以及在整个活动期多过一(1)份每月次奖（“**每月次奖优胜者**”）。每月首奖和每月奖励统称为“**每月奖励**”。但是，每合格客户仅可赢取每活动月份的一(1)份每月奖励（一份每月首奖或一份每月奖励）。然而，每月奖励优胜者仍有机会赢取活动大奖（“**活动大奖优胜者**”）。每月奖励优胜者和活动大奖优胜者统称为“**优胜者**”。奖励不可转让至任何第三方或交换，只可记入优胜者的参与户口/参与户口-i。

11. Entries earned monthly shall not be carried forward to the following month’s monthly prize draw (e.g. the entry earned in Campaign Month 1 shall not be used in Campaign Month 2).

每月赢得的参与资格不得结转入下一个月领取的每月奖励（如在第 1 月份活动赢得的参与资格不得用于第 2 月份活动）。

12. Entries earned monthly will be accumulated for the Campaign Grand Prize draw.

每月赢得的参与资格将累积使用于领取活动大奖。

13. All deposit must be “**New Funds**” only. For the avoidance of doubt, “**New Funds**” are defined as:

所有存款必须是“**新基金**”。为了避免混淆，“**新基金**”的定义是：

(a) Cash, interbank GIRO, Instant Transfers, 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 Accounts/-i; and

现金、GIRO 转账、即时转账、通过其他银行电汇取得 DuitNow 新基金、本地支票或其他银行发出的银行支票并存入参与户口/-i；及

(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/-i.

从赎回的股票，单位信托基金，债券/回教债券及/或豐隆 Invest Safe，在活动期间转存入参与户口/-i 所获得的收入。

14. The following shall NOT be considered as “New Funds”:

以下不可被视为“新基金”:

- (a) Maturing Fixed Deposit or Fixed Deposit-i (“FD/FD-i”) or premature withdrawal of any existing FD/i account;
届满时的定期存款或定期存款-i (“FD/FD-i”) 或任何现有 FD/i 户口的提前支取;
- (b) Intra-bank transfer of funds, i.e. transfer of funds from another Participating Accounts/ Participating Accounts-i, FD/FD-i or General Investment Account (“GIA”); and
银行内部的基金转账, 例如从其他参与户口/参与户口-i, FD/FD-i 或一般投资户口 (“GIA”) 的基金转账; 及
- (c) Inter-branch transfer within HLB and HLISB including third party transfer.
豐隆银行与豐隆回教银行之间的往来转账, 包括第三方的转账。

15. MAB stands for Monthly Average Balance and is defined as the sum of end day balances for the month divided by the total number of days within the month.

MAB 代表每月平均余额, 并定义为该月份每日余额总数除以该月份内的总天数。

16. The Baseline is the MAB for the month prior to the respective Campaign Month.

基准额是各个活动月份前的该月份之 MAB。

Campaign Month 活动月份	Baseline 基准额	Baseline Calculations 基准额之计算方式
Campaign Month1 第 1 月份活动	MAB for September 2019 2019 年 9 月的 MAB	$\frac{\text{Sum of end day balances for 1 – 30 September 2019}}{30 \text{ days}}$ 2019 年 9 月 1 日至 30 日的每日余额总数 30 天
Campaign Month2 第 2 月份活动	MAB for October 2019 2019 年 10 月的 MAB	$\frac{\text{Sum of end day balances for 1 – 31 October 2019}}{31 \text{ days}}$ 2019 年 10 月 1 日至 31 日的每日余额总数 31 天
Campaign Month3 第 3 月份活动	MAB for November 2019 2019 年 11 月的 MAB	$\frac{\text{Sum of end day balances for 1 - 30 November 2019}}{30 \text{ Days}}$ 2019 年 11 月 1 日至 30 日的每日余额总数 30 天

17. The Incremental MAB is defined as MAB of the Participating Accounts/ Participating Accounts-i for the Campaign Month minus the Baseline.

新增 MAB 定义为该活动月份的参与户口/参与户口-i 之 MAB 减去基准额。

18. Examples on computation of Baseline, MAB, Incremental MAB and entries earned are as per below:

基准额、MAB, 新增 MAB 与赢取参与资格的计算例子如下:

Scenario 1: Existing Customer with the following balance:

案例 1: 拥有以下余额的现有客户:

Description 说明	Calculations 计算方式
<p>Baseline 基准额</p>	<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> $\frac{\text{Sum of daily end day balances from 1 September 2019 – 30 September 2019}}{\text{Total number of days in September 2019}}$ </div> <p>e.g. = $\frac{(1 \text{ Sept}) \quad (2 \text{ Sept}) \quad (3 \text{ Sept}) \quad (30 \text{ Sept})}{30 \text{ days}}$ $= \frac{\text{RM2,000} + \text{RM2,000} + \text{RM2,000} + \dots + \text{RM2,000}}{30 \text{ days}}$ $= \frac{\text{RM60,000}}{30 \text{ days}} = \text{RM2,000 Baseline}$</p> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> $\frac{\text{从 2019 年 9 月 1 日至 30 日的每日余额总数}}{\text{2019 年 9 月的总天数}}$ </div> <p>例子 = $\frac{(9 \text{ 月 1 日}) \quad (9 \text{ 月 2 日}) \quad (9 \text{ 月 3 日}) \quad (9 \text{ 月 30 日})}{30 \text{ 天}}$ $= \frac{\text{RM2,000} + \text{RM2,000} + \text{RM2,000} + \dots + \text{RM2,000}}{30 \text{ 天}}$ $= \frac{\text{RM60,000}}{30 \text{ 天}} = \text{RM2,000 基准额}$</p>
<p>MAB 每月平均余额</p>	<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> $\frac{\text{Sum of daily end day balances from 1 October 2019 – 31 October 2019}}{\text{Total number of days during Campaign Month 1}}$ </div> <p>e.g. = $\frac{(1 \text{ Oct}) \quad (2 \text{ Oct}) \quad (3 \text{ Oct}) \quad (31 \text{ Oct})}{31 \text{ days}}$ $= \frac{\text{RM2,500} + \text{RM2,500} + \text{RM2,500} + \dots + \text{RM2,500}}{31 \text{ days}}$ $= \frac{\text{RM77,500}}{31 \text{ days}} = \text{RM2,500 MAB}$</p> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> $\frac{\text{从 2019 年 10 月 1 日至 31 日的每日余额总数}}{\text{第 1 月份活动期间的总天数}}$ </div> <p>e.g. = $\frac{(10 \text{ 月 1 日}) \quad (10 \text{ 月 2 日}) \quad (10 \text{ 月 3 日}) \quad (10 \text{ 月 31 日})}{31 \text{ 天}}$ $= \frac{\text{RM2,500} + \text{RM2,500} + \text{RM2,500} + \dots + \text{RM2,500}}{31 \text{ 天}}$ $= \frac{\text{RM77,500}}{31 \text{ 天}} = \text{RM2,500 MAB}$</p>
<p>Incremental MAB 新增 每月平均余额</p>	<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> $\text{MAB} - \text{Baseline} = \text{Incremental MAB}$ </div> <p>= $\text{RM2,500} - \text{RM2,000} = \text{RM500 Incremental MAB}$</p> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> $\text{MAB} - \text{基准额} = \text{新增 MAB}$ </div> <p>= $\text{RM2,500} - \text{RM2,000} = \text{RM500 新增 MAB}$</p>
<p>Total Entries earned 赢得的总参与资格</p>	<p>Customers as per the scenario above will be entitled for five (5) entries with an increment of RM500 since the Incremental MAB is RM500.</p> <p>Total Entries = 1 x 5 entries = 5 entries</p> <p>如 RM500 新增 MAB 可获得五(5)份参与资格，上述案例描述的客户将以 RM500 的新增数额而赢得五(5)份参与资格。 总参与资格= 1 x 5 份参与资格 = 5 份参与资格</p>

Scenario 2: New Customer opens Hong Leong Pay&Save Account on 15 Oct 2019 (i.e within Campaign Month 1):
案例 2: 于 2019 年 10 月 15 日开设豐隆 Pay&Save 户口的新客户 (在第 1 个活动月内)

Description 说明	Calculations for Eligible Customers 对于合格客户的计算方式
Baseline 基准额	New Customers will have a Baseline of RM0.00 for the account opening month 在该活动月开设户口的新客户基准额为 RM0.00
Campaign MAB 活动 每月平均余额	<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> $\frac{\text{Sum of daily end day balances from 15 October 2019 to 31 October 2019}}{\text{Total number of days between account opening date and 31 October 2019}}$ </div> <p>e.g. = $\frac{(15 \text{ Oct}) \quad (16 \text{ Oct}) \quad (17 \text{ Oct}) \quad \dots \quad (30 \text{ Oct})}{15 \text{ days}}$</p> <p style="margin-left: 40px;">= $\frac{\text{RM2,500} + \text{RM2,500} + \text{RM2,500} + \dots + \text{RM2,500}}{15 \text{ days}}$</p> <p style="margin-left: 40px;">= RM2,500 MAB</p> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> $\frac{\text{从 2019 年 10 月 15 日至 31 日的每日余额总数}}{\text{户口开设日与 2019 年 10 月 31 日之间的总天数}}$ </div> <p>例子 = $\frac{(10 \text{ 月 15 日}) \quad (10 \text{ 月 16 日}) \quad (10 \text{ 月 17 日}) \quad \dots \quad (10 \text{ 月 30 日})}{15 \text{ 天}}$</p> <p style="margin-left: 40px;">= $\frac{\text{RM2,500} + \text{RM2,500} + \text{RM2,500} + \dots + \text{RM2,500}}{15 \text{ 天}}$</p> <p style="margin-left: 40px;">= RM2,500 MAB</p>
Incremental MAB 新增每月平均 余额	<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> $\text{MAB} - \text{Baseline} = \text{Incremental MAB}$ </div> <p>= RM2,500.00 – RM0.00</p> <p>= RM2,500 Incremental MAB</p> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> $\text{MAB} - \text{基准额} = \text{新增 MAB}$ </div> <p>= RM2,500.00 – RM0.00</p> <p>= RM2,500 新增 MAB</p>
Total Entries earned 赢得的总参与 资格	<p>Opening of a new Pay&Save Account = 5 additional entries 开设一个新的 Pay&Save 户口=5 份额外参与资格</p> <p>New Customers as per the scenario above will also be entitled for additional twenty-five (25) entries with five (5) increments of RM500 as the Incremental MAB is RM2,500.00. 如 RM500 新增 MAB 可获得五(5)份参与资格，上述案例描述客户将以 RM2,500.00 的新增 MAB 获得额外的二十五(25)份参与资格。</p> <p>Total Entries earned = 5 + (5x5) = 5 + 25 = 30 Entries 赢得的总参与资格= 5 + (5x5) = 5 + 25 = 30 份参与资格</p>

WINNERS SELECTION AND REWARDS FULFILLMENT 优胜者筛选与奖励履行

19. The Winners selection process is as follows:

优胜者筛选过程如下:

(a) Eligible Customers who have answered the question correctly during self-registration (under Clause 7) and earned entries in accordance with Clause 6 shall be shortlisted for the Rewards (“**Shortlisted Customers**”).

在自行注册时正确回答问题（第 7 条款）及根据第 6 条款赢得参与资格的合格客户以将被作为奖励候选人（“**候选客户**”）。

(b) Winners shall be selected from the Shortlisted Customers via the Bank’s ‘Random Selection’ process.

优胜者将通过‘随机筛选’从候选客户中选出。

(c) Further, it is the Bank’s sole discretion to determine if the Shortlisted Customers will be entitled for the Campaign Grand Prize, Monthly Grand Prize or the Monthly Consolation Prize.

此外，银行拥有绝对的酌情权决定候选客户是否可获得活动大奖，每月首奖或每月安慰奖。

20. Monthly Reward Winners are selected based on the total entries earned throughout the respective Campaign Month.

每月奖励优胜者是从各别活动月份所获得的总参与资格进行筛选而定。

21. Campaign Grand Prize Winner is selected based on the total entries earned throughout the Campaign Period.

活动大奖优胜者是从整个活动期所获得的总参与资格进行筛选而定。

22. Announcement of Winners and delivery of the Prizes are as follows (“**Winners Announcement**”):

优胜者名单的公布与奖品发送如下（“**优胜者名单公布**”）:

Winners 优胜者	Announcement of Winners 优胜者名单的公布	Fulfilment 奖励履行
Monthly Grand Prize for Campaign Month 1 第 1 月份活动的每月首奖	By 30 November 2019 于 2019 年 11 月 30 日	The Rewards will be credited into the Winners’ Participating Account/ Participating Account-i-l within ninety (90) days from the end of the Campaign Period. 从活动期结束日算起九十(90)天内此奖励将被记入优胜者的参与户口/参与户口-i
Monthly Prize for Campaign Month 1 第 1 月份活动的每月次励		
Monthly Grand Prize for Campaign Month 2 第 2 月份活动的每月首奖	By 31 December 2019 于 2019 年 12 月 31 日	
Monthly Prize for Campaign Month 2 第 2 月份活动的每月次励		
Monthly Grand Prize for Campaign Month 3 第 3 月份活动的每月首奖	February 2020 onwards 2020 年 2 月起	
Monthly Prize for Campaign Month 3 第 3 月份活动的每月次励		
Grand Prize 大奖	By February 2020 于 2020 年 2 月	

23. The Winners shall be notified by the Bank either in writing, by phone, by Short Message Service (“**SMS**”) or in any other manner which the Bank deems practical (“**Winners Notification**”) on a best effort basis at their latest telephone numbers or addresses duly captured by and reflected in the Bank’s system and/or records.
银行将以书函，电话，短讯服务(“**SMS**”)或银行认为合适的其他方式(“**优胜者通知**”)，尽所能根据银行系统及/或记录所搜获与显示出他们的最新电话号码或地址通知优胜者。

For the avoidance of doubt, it is essentially the obligation of Customers to provide their latest and accurate telephone numbers and addresses to the Bank. The Bank shall not be held responsible / liable in the event that the Bank is unable to send / deliver the Winners Notification due to the inaccurate / invalid telephone number and / or address provided by the Customer, or the SMS is unable to be sent / delivered due to any reason whatsoever. The SMS service for this Campaign is provided and supported by M3 Technologies (Asia) Berhad (**482772-D**), a SMS vendor officially appointed by the Bank (“**M3 Tech**”).

为了避免混淆，基本上客户有义务向银行提供他们最新与准确的电话号码和地址。由于客户提供不准确/无效的电话号码及/或地址，或基于任何原因，该 **SMS** 无法发送/传递，若银行无法发送/传递该优胜者通知，银行一概不负责。此活动的 **SMS** 服务是由银行正式委任的 **SMS** 供应商 **M3 Technologies (Asia) Berhad(482772-D)** (“**M3Tech**”) 所提供与支持。

24. In addition, Winners Announcement (e.g. Name and masked MyKad/passport (“**ID**”) number) will be made available on the Bank’s website at www.hlb.com.my/100k and www.hlisb.com.my/100k-i within the timeframe determined under Clause 22.

此外，按照第 22 条款规定的期限内，将于银行的网站 www.hlb.com.my/100k 与 www.hlisb.com.my/100k-i 进行优胜者名单的公布（例如姓名与遮盖式 MyKad/护照(“**ID**”)身份证号码）。

25. The Rewards will be credited to the Winners’ Participating Account / Participating Account-i within ninety (**90**) days from the end of the Campaign Period. Nevertheless, the Bank will not be responsible for any delay in crediting the Rewards. In the event that Winners do not receive the Rewards within the period as provided under Clause 22, it is essentially the obligation of the Winners to contact the Bank regarding the non-receipt of the Rewards within 30 days from the last date of pre-determined period, failing which the Winners are deemed to have received the Rewards and any claim for the reimbursement of the Rewards will not be entertained by the Bank.

从活动期结束日算起九十(**90**)天内，奖励将被记入优胜者的参与户口/参与户口-i。不过对于奖励的任何延迟记入，银行一概不负责。按照第 22 条款提供的期限内，若优胜者没收到该奖励，从预定期限的最后日期算起的 30 天内，优胜者有义务联络银行有关没收到该奖励的事项，否则优胜者将被视为已收到奖励，奖励的补偿之任何索赔，银行均不予受理。

26. The Participating Accounts/ Participating Accounts-i must be at all time remains open, active and valid with a minimum account balance of Ringgit Malaysia Two-Hundred (**RM200**) , failing which the Rewards shall be forfeited at the Bank’s absolute discretion..

参与户口/参与户口-i 必须在任何时候都保留开设，活跃及至少户口结余为马币两百(**RM200**)才有效，否则银行拥有绝对的酌情权决定该奖励将被作废。

27. The Bank shall not be liable and responsible for any failure or delay in transmission and/or reflection in the Eligible Customer’s Participating Accounts/ Participating Accounts -i on the relevant deposits which may result in the Eligible Customers being omitted from earning the entry for the Campaign.

对于相关存款在合格客户的参与户口/参与户口-i之传输及/或显示的任何故障或延迟，导致合格客户被除去获取此活动的参与资格，银行一概不负责。

28. To the fullest extent permitted by law, the Bank is excluded of any responsibilities and all liabilities arising from any postponement, cancellation, delay or changes to the Rewards details or any other unforeseen circumstances beyond the Bank’s reasonable control and for any act or default of any third party suppliers or vendors (if any).

在法律允许的最大范围内，银行无需承担因任何推迟、取消，延后或奖励细节的更改或超出银行合理控制范围以外的任何其他无法预测的情况，以及任何第三方供应商或销售商（若有）的任何作为或错失而造成的责任与所有债务。

GENERAL 一般条件与规则**29. By participating in the Campaign, the Customers:**

参与此活动，客户：

- (i) Agree that they have read, understood and agreed to be bound by the T&Cs of the Campaign;
同意他们已阅读，了解及同意接受于此活动的条件与规则之约束；
- (ii) Agree that the T&Cs herein and Hong Leong General Terms and Conditions of Accounts/Accounts-i in respect of the Participating Accounts/ Participating Accounts-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;
同意于此条件与规则，有关参与户口/参与户口-i 的户口/户口-i 之豐隆一般条件与规则，以及银行随时规定的任何有关条件与规则须被视为一项完整协议。若出现任何差异，一概以此规定的条件与规则为准；
- (iii) Agree that the Rewards are non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind;
同意此奖励不可转让至任何第三(3rd)方，不可兑换成信用额，支票或任何其他形式；
- (iv) Authorise the Bank to disclose their personal data i.e. contact numbers to M3 Tech and/or relevant service providers the Bank deems fit for the purpose of this;
授权银行向 M3 Tech 及/或银行认为合适的相关服务提供商透露他们的个人资料即联络号码以供此活动专用；
- (v) Agree that the Bank's decision on all matters relating to the Campaign (including but not limited to the determination of Campaign Grand Prize, Monthly Grand Prize and Monthly Consolation Prize winners) 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
同意银行对此活动的所有相关事项拥有最终的决定权，并对所有客户具有约束力（包括但不限于活动大奖，每月首奖与每月安慰奖优胜者的决定）此后的一切书函及/或上诉将不予受理；及
- (vi) Agree to access HLB's Website at www.hlb.com.my or HLIB'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.
同意定期查阅豐隆银行的网站 www.hlb.com.my 或豐隆回教银行的网站 www.hlisb.com.my（统称为“**银行的网站**”），以确保随时获悉活动的条件与规则之任何更改或变换。

30. The Bank reserves the right:

银行保有权利：

- (i) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, including but not limited to substituting the Rewards 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;
增加、删除、搁置或变更于此的条件与规则的全部或部分內容，包括但不限于以其拥有绝对的酌情权，使用其他优惠或价值相等的产品取代奖励；并以银行的网站或银行认为其他适当的方式进行发布其修改內容，而事先给予日历廿一 (21) 天的通知；
- (ii) To alter, add, cancel or substitute any or all of the Rewards with alternative products of similar value at any time with prior notice;
更改，增加，取消或以其他价值相等的产品来取代奖励，并事先于任何时候给予通知；
- (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 Rewards; and
基于任何理由，银行拥有绝对的酌情权取消任何客户的资格，或认为客户适合参与此活动及/或获享奖励；及
- (iv) Forfeit the Rewards 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 Participating Accounts/-i.
若客户不遵守此条件与规则，有关参与户口/- i 的户口/- i 之豐隆一般条件与规则，此奖励将被作废。

31. 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.

按照有关参与此活动之适用法律规定（若有），客户应自行承担可能实施于他们的所有税务，政府收费或任何其他收费。

32. 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.
此条件与规则依据及受马来西亚法律所约束，客户同意服从马来西亚法院的管辖权。
33. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*.
意指一个性别的词语亦包括另一性别，意指单数的词语亦包括复数涵义，反之亦然。

The Participating Accounts-i are deposit accounts based on the Shariah principle of Tawarruq.
参与户口-i 是根据 Tawarruq 的伊斯兰教原则之存款户口。

Deposit/Deposit-i Products are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.
存款/存款-i 产品受马来西亚存款保险机构的保障，而每存款者可获高达 RM250,000 的保障。