

CAMPAIGN PERIOD

The Hong Leong Bank Berhad (97141-X) (“**HLB**”) and Hong Leong Islamic Bank Berhad (686191-W) (“**HLISB**”) (hereinafter collectively referred to as “**the Bank**”) “**HLB/HLISB CASA/-i 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.

TERMS & CONDITIONS (“T&Cs”)

The following sets out the T&Cs applicable to the Campaign:-

ELIGIBILITY

1. 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.

For the avoidance of doubt:-

- i. “**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.
 - ii. “**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.
 - iii. “**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.
 - iv. “**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.
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:
 - (a) Hong Leong Basic Savings Account / Basic Savings Account-i
 - (b) Hong Leong Savings Account / Savings Account-i
 - (c) Hong Leong Basic Current Account / Basic Current Account-i
 - (d) Hong Leong Current Account / Current Account-i
 - (e) Hong Leong Senior Savers Savings Account
 - (f) Hong Leong Harvest Savings Account
 - (g) Hong Leong Pay&Save Account / Pay&Save Account-i
 - (h) Hong Leong SmartLink Account
 - (i) Hong Leong Top Yield Account
 - (j) Hong Leong One Account
 - (k) Hong Leong Current One Account / Hong Leong Current One Account-i
 - (l) Hong Leong Senior Prime CA Account
 - (m) Hong Leong Money Box Account
 - (n) Hong Leong Multi-tier Savings Account-i
 - (o) Hong Leong Premium Savings Account
 - (p) Hong Leong Payroll Basic Savings Account / Payroll Basic Savings Account-i
 - (q) Hong Leong Payroll Savings Account / Payroll Savings Account-i
 - (r) Hong Leong 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.
4. HLB PFS Deposit staffs and HLISB Deposit-i staffs are not eligible to participate in this Campaign.

CAMPAIGN MECHANICS

5. Campaign Month for the Campaign is as below:

Campaign Month	Dates
Campaign Month 1	1 October 2019 – 31 October 2019
Campaign Month 2	1 November 2019 – 30 November 2019
Campaign Month 3	1 December 2019 – 31 December 2019

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

Campaign Criteria 1 - for Existing & New Accountholders	Entries earned
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	5

Campaign Criteria 2 - for New Accountholders only	Entries earned
Opening of a new Participating Accounts/ Participating Accounts-i during the Campaign Period	
o Hong Leong Pay&Save Account / Pay&Save Account-i	5
o Hong Leong Payroll Pay & Save / Payroll Pay & Save-i	5
o Other Participating Accounts/ Participating Accounts-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:

- (a) full name
- (b) Participating Accounts/Participating Accounts-i number
- (c) mobile number
- (d) email address

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.

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.

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

Prizes	Reward (RM)	No. of Monthly Winners	Total Winners for the Campaign	Total Rewards Value (RM)
Campaign Grand Prize*	100,000		1	100,000
Monthly Grand Prize	10,000	1	3	30,000
Monthly Prizes	100	150	450	45,000

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

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.
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).
12. Entries earned monthly will be accumulated for the Campaign Grand Prize draw.
13. All deposit must be “**New Funds**” only. For the avoidance of doubt, “**New Funds**” are defined as:
- 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
 - 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.
14. The following shall NOT be considered as “**New Funds**”:
- Maturing Fixed Deposit or Fixed Deposit-i (“**FD/FD-i**”) or premature withdrawal of any existing FD/-i account;
 - 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
 - Inter-branch transfer within HLB and HLISB including third party transfer.
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.
16. The Baseline is the MAB for the month prior to the respective Campaign Month.

Campaign Month	Baseline	Baseline Calculations
Campaign Month1	MAB for September 2019	<u>Sum of end day balances for 1 – 30 September 2019</u> 30 days
Campaign Month2	MAB for October 2019	<u>Sum of end day balances for 1 – 31 October 2019</u> 31 days
Campaign Month3	MAB for November 2019	<u>Sum of end day balances for 1 - 30 November 2019</u> 30 days

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

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

Scenario 1: Existing Customer with the following balance:

Description	Calculations for Eligible Customers
Baseline	<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. = $\frac{(1 \text{ Sept}) \quad (2 \text{ Sept}) \quad (3 \text{ Sept}) \quad (30 \text{ Sept})}{\text{RM2,000} + \text{RM2,000} + \text{RM2,000} + \dots + \text{RM2,000}}$</p> <p style="text-align: center;">30 days</p> <p>= $\frac{\text{RM60,000}}{30 \text{ days}}$</p> <p>= RM2,000 Baseline</p>
MAB	<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. = $\frac{(1 \text{ Oct}) \quad (2 \text{ Oct}) \quad (3 \text{ Oct}) \quad (31 \text{ Oct})}{\text{RM2,500} + \text{RM2,500} + \text{RM2,500} + \dots + \text{RM2,500}}$</p> <p style="text-align: center;">31days</p> <p>= $\frac{\text{RM77,500}}{31 \text{ days}}$</p> <p>= RM2,500 MAB</p>
Incremental MAB	<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px; width: fit-content; margin: 0 auto;"> $\text{MAB} - \text{Baseline} = \text{Incremental MAB}$ </div> <p>= $\text{RM2,500} - \text{RM2,000}$</p> <p>= RM500 Incremental MAB</p>
Total Entries earned	<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 = <u>5 entries</u></p>

Scenario 2: New Customer opens Hong Leong Pay&Save Account on 15 October 2019 (i.e within Campaign Month 1):

Description	Calculations for Eligible Customers
Baseline	New Customers will have a Baseline of RM0.00 for the account opening month
Campaign MAB	<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p style="text-align: center;"><u>Sum of daily end day balances from 15 October 2019 to 31 October 2019</u> Total number of days between account opening date and 31 October 2019</p> </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>
Incremental MAB	<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px; text-align: center;"> <p>MAB – Baseline = Incremental MAB</p> </div> <p>= RM2,500.00 – RM0.00</p> <p>= RM2,500 Incremental MAB</p>
Total Entries earned	<p>Opening of a new Pay&Save Account = 5 additional entries</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.</p> <p>Total Entries earned = 5 + (5x5) = 5 + 25 = <u>30 Entries</u></p>

WINNERS SELECTION AND REWARDS FULFILLMENT

19. The Winners selection process is as follows:

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

20. Monthly Reward Winners are selected based on the total entries earned throughout the respective Campaign Month.
21. Campaign Grand Prize Winner is selected based on the total entries earned throughout the Campaign Period.
22. Announcement of Winners and delivery of the Prizes are as follows (“**Winners Announcement**”):

Winners	Announcement of Winners	Fulfilment
Monthly Grand Prize for Campaign Month 1	By 30 November 2019	The Rewards will be credited into the Winners’ Participating Account/ Participating Account-i within ninety (90) days from the end of the Campaign Period.
Monthly Prize for Campaign Month 1		
Monthly Grand Prize for Campaign Month 2	By 31 December 2019	
Monthly Prize for Campaign Month 2		
Monthly Grand Prize for Campaign Month 3	February 2020 onwards	
Monthly Prize for Campaign Month 3		
Grand Prize	By February 2020	

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.

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”).

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.
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.
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..
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.

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).

GENERAL

29. By participating in the Campaign, the Customers:
- (i) Agree that they have read, understood and agreed to be bound by the T&Cs of the Campaign;
 - (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;
 - (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;
 - (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;
 - (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
 - (vi) Agree to access HLB's Website at www.hlb.com.my or HLISB'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.
30. The Bank reserves the right:
- (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;
 - (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;
 - (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
 - (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.
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.
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.
33. 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.