

SALARY ACCOUNT ACQUISITION: RM50 START-UP DEPOSIT FOR ONLINE PAY&SAVE ACCOUNT/-I OPENING PROMOTION

PROMOTION PERIOD

The Hong Leong Bank Berhad's (97141-X) ("**HLB**")/Hong Leong Islamic Bank Berhad's (686191-W) ("**HLISB**") "**Salary Account Acquisition: RM50 Start-up Deposit for Online Pay&Save Account/-i Opening Promotion**" ("**Promotion**") commences on 16 August 2019 and ends on 30 September 2019, both dates inclusive ("**Promotion Period**"), unless notified otherwise.

HLB and HLISB are collectively known as the "**Bank**".

TERMS & CONDITIONS

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

ELIGIBILITY

1. The Promotion is open to Malaysian individuals who are either existing accountholders or new accountholders and who have applied for the Hong Leong Pay&Save Account and/or Hong Leong Pay&Save Account-i ("**Participating Accounts**") online at www.hlb.com.my or www.hlisb.com.my ("**Bank's Websites**") during the Promotion Period ("**Customers**").
2. For the avoidance of doubt, existing accountholders refer to customers who have existing HLB Current or Savings Account/HLISB Current or Savings Account ("**CASA/CASA-i**") but not the Participating Accounts prior to the Promotion Period whereas, new accountholders refer to customers who neither have any CASA/CASA-i nor any of the Participating Accounts prior to the Promotion Period.
3. The following Customers are **NOT** eligible to participate in this Promotion:
 - 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 or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period;
 - b. Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein;
 - c. Non-individual customers including companies, corporate bodies, sole proprietors, partnership and professional practices;
 - d. Individuals below the age of 18 years; and/or
 - e. Hong Leong Priority Banking, Private Banking and the Bank's permanent and contractual employees.

PROMOTION MECHANICS

4. Customers are required to perform **ALL** of the following in order to be entitled for the **Sign Up Reward** set out in Table 1 below:
- Apply and complete any of the Participating Accounts online application via the Bank's Websites during the Promotion Period;
 - Open and activate the Participating Accounts at any of the Bank's branches in Malaysia by depositing the prescribed **Minimum Initial Deposit** (as stated in Table 1 below) within fourteen (14) days from the date of notification of successful online application for the Participating Accounts; and
 - Inform the Bank this account is for salary account purpose and submit a clear copy of his/her income document to proof his/her status as a salaried earner during account opening at the Bank's branches. The following are the acceptable income documents:
 - Latest 1-month Salary Slip; or
 - Latest Commission Statements; or
 - Letter of Employment; or
 - Latest EA form; or
 - Latest Income Tax Assessment (Borang B); or
 - Latest EPF Annual Statement/EPF interim statement.

Table 1:

Participating Accounts	Minimum Initial Deposit (RM)	Sign Up Reward (RM)	Connect Reward (RM)
Hong Leong Pay&Save Account	200	30	20
Hong Leong Pay&Save Account –i	200		

5. Furthermore, Customers are also eligible for an additional Connect Reward as set out on in Table 1 above if they have successfully registered and logged-in to Hong Leong Connect Mobile Application ("**Connect App**") within thirty (30) calendar days commencing from the date of the opening of the Participating Accounts ("**New Connect App Registration**"). Customers who have registered for the Connect App prior to the Promotion Period will automatically qualify for the Connect Reward.
6. Customers who have fulfilled the criteria as set out in Clauses 4 and 5 above shall be referred to as "Eligible Accountholders".
7. All Minimum Initial Deposit for the purpose of this Promotion must be New Funds only. For the avoidance of doubt, "New Funds" are defined as:
- Cash, interbank GIRO, 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; and
 - Proceeds arising from the redemption of equity, unit trust funds, bonds/sukuk and/or Hong Leong Invest Safe during the Promotion Period that are re-deposited into the Participating Accounts.

8. 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; and
 - b. Intra bank transfer of funds, i.e. transfer of funds from another HLB/HLISB’s -Participating Accounts, FD/FD-i or General Investment Account (“**GIA**”).
9. The Sign Up Reward and Connect Reward (collectively referred to herein as “**Rewards**”) allocated by the Bank for the Promotion is capped at Ringgit Malaysia Ten Thousand (RM10,000) only throughout the Promotion Period, on a first-come, first-served basis. Notwithstanding T&Cs herein, no further Rewards will be rewarded once the capped limit is reached.
10. The Rewards are limited to the first two hundred (200) Eligible Accountholders, limited to one (1) time Rewards for each Eligible Accountholder irrespective of the numbers of the Participating Accounts opened throughout the Promotion Period (i.e. the Rewards are capped at a maximum of Ringgit Malaysia Fifty (RM50) only for each Eligible Accountholder).
11. For the avoidance of doubt, only Participating Accounts successfully activated, posted and reflected in the Bank’s system will be entitled for the Rewards.
12. The Bank will automatically track the Eligible Accountholders at the end of the Promotion Period. No additional entry form or registration of participation is required.
13. The Eligible Accountholder’s Participating Account must remain open, active and valid with a minimum account balance of Ringgit Malaysia Five Hundred (RM500) from the Promotion Period and until 31 December 2019 for the purpose of the Rewards fulfilment. In the event the Participating Accounts are closed due to any reason whatsoever at any time before 31 December 2019, the Eligible Accountholders shall be disqualified from receiving the Rewards.
14. The Bank will notify the Eligible Accountholders who successfully earned the Rewards (“**Winners**”) by way of Short Message Service (“**SMS**”), or posting of the list of the Winners on the Bank’s Websites, and/or in any other methods deemed appropriate by the Bank no later than 15 January 2020.
15. For the avoidance of doubt, it is the obligation of the Winners to provide their latest and accurate contact information (i.e. mobile and/or telephone number) to the Bank and the Bank shall not be responsible in the event the Winners cannot be contacted for any reason whatsoever.
16. The Rewards will be credited into Winner’s Participating Accounts no later than 15 January 2020 and the transaction will be reflected on the Winner’s Participating Accounts statement.
17. Winners who do not receive any notification from the Bank by 15 January 2020 are deemed **NOT** qualified or entitled for the Rewards.

18. In the event of non-receipt of the Rewards, the Winners shall be responsible to notify the Bank in writing not later than thirty (30) days from 15 January 2020, failing which the Rewards are deemed received by the Winners and the Bank shall not entertain any claim of non-receipt of the Rewards by the Winners after the expiry of the aforesaid thirty (30) days.
19. The SMS service for this Promotion is provided and supported by M3 Technologies (Asia) Berhad (482772-D) (“M3Tech”), an SMS vendor officially appointed by the Bank.

GENERAL

20. By participating in this Promotion, the Customers agree:
- (i) to have read, understood and to be bound by the T&Cs herein, the Bank’s General Terms and Conditions of Accounts and Terms & Conditions of the Participating Accounts;
 - (ii) that the Bank’s decision on all matters relating to the Promotion 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;
 - (iii) to consent and authorise the Bank to disclose the Customers’ personal data, i.e. contact numbers to M3Tech, for the purpose of this Promotion;
 - (iv) to access the Bank’s Websites at regular time intervals to view the T&Cs of the Promotion and ensure to be kept up-to-date on any changes or variations to the T&Cs;
 - (v) that the Rewards are non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind; and
 - (vi) 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 Promotion.
21. The Bank reserves the right:
- (i) To add, delete, suspend or vary the T&Cs contained herein, either wholly or part 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 Customers for any reason whatsoever as the Bank may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Rewards; and
 - (iv) Forfeit the Rewards in the event of non-compliance by the Customers of the T&Cs herein and/or Hong Leong General Terms and Conditions of Accounts in respect of CASA/CASA-i and all other laws/rules applicable.
22. The T&Cs herein and the General Terms and Conditions of Accounts shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein and the General Terms and Conditions of Accounts, the specific T&Cs herein shall prevail to the extent of such discrepancy.

23. 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 either the Bank, any other banks or by any third party) or are subject to any bankruptcy proceedings at any time during the Promotion Period shall be disqualified and NOT be entitled to the Rewards.
24. In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the T&Cs on the Bank's Websites shall prevail.
25. 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.
26. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Hong Leong Pay&Save Account-i is a deposit account based on the Shariah principle of Tawarruq.

Hong Leong Pay & Save Account and Hong Leong Pay & Save Account-i are eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM") up to RM250,000 for each depositor.