

RAYA 2019 e-Duit Raya Campaign

Promotion Period

The Hong Leong Bank Berhad (97141-X) (“HLB”) and/or Hong Leong Islamic Bank Berhad’s (686191-W) (“HLISB”) “Raya 2019 e-Duit Raya Campaign” (“Promotion”) commences on 28 May 2019 and ends on 23 June 2019 (“Promotion Period”), both dates inclusive unless notified otherwise.

HLB and HLISB shall be collectively known as “the Bank”.

Terms and Conditions

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

Eligibility

1. This Promotion is open to all existing and new individual customers who are accountholders of a HLB Current or Savings account/HLISB Current or Savings account-i (“CASA /CASA-i”) and who have registered for Hong Leong Connect prior to or during the Promotion Period (“Customers”).
2. 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 shall not be eligible to participate or shall be immediately disqualified from participating in the Promotion.
3. Customers who have committed, or are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Promotion.

Promotion Mechanics and Winners Selection

4. Each e-Duit Raya or DuitNow Transaction performed to a unique DuitNow ID with a minimum amount of RM1.00 each day during the Promotion Period will be considered as one Eligible Transaction.
5. For the avoidance of doubt:
 - a. DuitNow Transaction means a fund transfer to a recipient’s registered DuitNow ID, including mobile phone, MyKad, passport, Army/Police or business registration numbers; and
 - b. e-Duit Raya Transaction means a fund transfer to a recipient’s mobile phone number that has been registered to participate in DuitNow.
6. Customers who have:
 - (i) registered their mobile phone number as DuitNow ID with the Bank; and
 - (ii) performed at least one (1) successful e-Duit Raya or DuitNow transaction through Hong Leong Connect during the Promotion Period (“Eligible Customers”) shall stand a chance to win the Cash Prizes as set out below.

Cash Prize	Number of Winners
RM1,000	8 winners
RM500	27 winners, 1 per day
RM10	1,350 winners, 50 per day

7. The RM1,000 Cash Prize
 - a) A total of eight (8) Eligible Customers will be shortlisted randomly (“Shortlisted Customers”) and contacted on a best effort basis at the latest mobile number captured and reflected in the Bank’s records by the Bank’s authorised agent, Dynamic Search Sdn. Bhd. (136574-V) (“Dynamic Search”) for a question and answer session. It is essentially the obligation of Customers to provide their latest, valid and accurate mobile phone numbers to the Bank.
 - b) A maximum of three (3) attempts will be made by Dynamic Search to contact the Shortlisted Customers beginning 24 June 2019, from Mondays to Fridays (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 Dynamic Search is unable to contact the Shortlisted Customer after three (3) attempts for any reason whatsoever, he/she shall be disqualified and shall not stand a chance to win the RM1,000 Cash Prize.

- c) The Shortlisted Customers who correctly answer one (1) pre-determined question shall be declared Winners of the RM1,000 Cash Prize.
8. The RM500 Cash Prize and the RM10 Cash Prize
- a) The Winners for the RM500 and RM10 Cash Prizes will be selected on a first-come first-serve basis based on the highest number of Eligible Transactions performed each day, whereby in the event of a tie breaker, it will be decided on the highest daily amount of the total Eligible Transactions.
9. For the avoidance of doubt, each Eligible Customer is only entitled to win any of the RM1,000 Cash Prize, RM500 Daily Cash Prize and RM10 Daily Cash Prize up to a maximum of three (3) times only throughout the Promotion Period.

Winner Announcement and Cash Prize Fulfilment

10. There will be a total of 1,385 winners throughout the Promotion Period (collectively known as “Winners”) for all categories of Cash Prizes.
11. Selection of Winners will be at the Bank’s sole discretion based on criteria set above and determined based on the data captured by the Bank.
12. Announcement of the Winners will be made within sixty (60) working days from the end of the Promotion Period (“Winners Announcement Date”) via the Bank’s social media platform and Promotion webpage.
13. All Cash Prizes will be credited into the CASA/CASA-i maintained by the Winners as determined by the Bank before 23 September 2019.
14. In the event the Winners do not receive the Cash Prize within sixty (60) days from the Date of Winner Announcement, they shall inform the Bank of the non-receipt of the Cash Prize, failing which they will be deemed to have received the Cash Prize and any request for the reimbursement of the Cash Prize shall not be entertained by the Bank.
15. For the avoidance of doubt, it is the Bank’s sole discretion to determine if Winners shall be entitled to any Cash Prize and any dispute(s) pertaining to the Bank’s decision shall not be entertained.
16. Winners must maintain their mobile phone number as DuitNow ID registered with the Bank, and winners’ CASA/CASA-i must be active and valid as at 23 September 2019, failing which the Cash Prize(s) shall be forfeited at the Bank’s absolute discretion.

General

17. By participating in the Promotion, the Customers agree:
 - (a) To have read, understood and to be bound by the T&Cs herein;
 - (b) 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;
 - (c) to access HLB’s website at www.hlb.com.my (“HLB’s Website”) 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; and
 - (d) 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.
18. The Bank reserves the right:
 - (a) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, at the Bank’s discretion by way of posting on HLB’s Website or in any manner deemed suitable by the Bank, at any time with prior notice;
 - (b) to disqualify any Customers for any reason whatsoever as the Bank may in its absolute discretion deem fit to participate in the Promotion without assigning any reason thereof.

19. The T&Cs herein, General Terms and Conditions of Accounts, and Terms and Conditions for Hong Leong Connect shall be read as an entire agreement. In the event of any discrepancies, the specific T&Cs herein shall prevail to the extent of such discrepancy.
20. In the event of any discrepancies between the T&Cs herein and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on HLB's Website shall prevail.
21. The T&Cs 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.

Deposit/Deposit-i Products is protected by PIDM up to RM250,000 for each depositor.