# "Save 50%" eWill / eWasiat Campaign 2017

## **Campaign Period**

The Hong Leong Connect "Save 50%" eWill / eWasiat campaign ("Campaign") commences on 3 November 2017 and ends on 31 December 2017 ("Campaign Period"), both dates inclusive.

## Terms and Conditions ("T&Cs")

## Definitions

For the purpose of the T&Cs, the following terms shall be used. Where no definition has been provided, the said terms shall have the meaning as may generally be accepted within the industry based on the context herein.

- "Customers" means the Bank's customers who have registered as users of Hong Leong Connect Internet Banking ("Connect Users") with an active Hong Leong Current or Savings account / Current or Savings account-i ("CASA / CASA-i").
- "eWill" means the online will writing for a Non-Muslim person following subscription to the Online Will / Wasiat Writing (as defined below).
- "eWasiat" means the online wasiat writing for a Muslim person following subscription to the Online Will / Wasiat Writing (as defined below).
- "Online Will / Wasiat Writing" means the online submission of application form for preparation / custody of will services ("Application Form") provided by Amanah Raya Berhad ("ARB") via Hong Leong Connect Internet Banking.
- "Supporting documents" means among others instruction to complete the eWill or eWasiat, i.e. a copy of
  customer's Identification Card (NRIC) and the witnesses' Identification Card(s), and all other relevant documents
  that are required for registration of eWill or eWasiat by ARB.
- "The Bank" means Hong Leong Bank Berhad (97141-X) and Hong Leong Islamic Bank Berhad (686191-W).

#### Eligibility

- 1. For eWill application, Customer must be:
  - a. A Non-Muslim;
  - b. A person who has attained the age of 18 (Peninsular Malaysia & Sarawak) or 21 years old in Sabah;
  - c. A person who is of sound mind;
  - d. A person who is acting on his own free will and without coercion; and
  - e. A person who is not prohibited to administer his property.
- 2. For eWasiat application, Customer must be
  - a. A Muslim;
  - b. A person who has attained the age of 18 (Peninsular Malaysia & Sarawak) or 21 years old in Sabah;
  - c. A person who is of sound mind;
  - d. A person who is acting on his own free will and without coercion; and
  - e. A person who is not prohibited to administer his property.



## Fees

- During the Campaign Period, Customers will be entitled to enjoy eWill / eWasiat services at the price of RM238.50 (RM225 + 6% GST) ("Fees"). In the event that there are any additional charges incurred for the eWill / eWasiat, it is essentially the obligation of the Customers to pay for these additional charges without further recourse to the Bank.
- 4. Upon application of the eWill / eWasiat, the Fees will be debited from Customer's CASA / CASA-i with the Bank via Hong Leong Connect Internet Banking.

## Submission of eWill / eWasiat

- 5. The Bank will send the following documents to Customer within three (3) working days after Customer has completed the online application ("Documents"):
  - a. Application Form for Customer's signature;
  - Two (2) copies (consist of an original copy and a duplicate copy) of ARB's Last Will and Testament (for Non-Muslims) or Wasiat Terakhir (for Muslims); and
  - c. A checklist to be completed by Customer.
- 6. Upon receipt of the Documents stated in Clause 5, Customer shall
  - a. Confirm that all information in the Application Form is correct;
  - b. Notify the Bank of any errors within three (3) working days to enable the Bank to provide a new Last Will and Testament or Wasiat Terakhir;
  - c. Complete details required as below with black ink fountain pen:
    - i. Customer to sign on the Application Form;
    - ii. Customer and two (2) witnesses (both witnesses must be of sound mind) who are 18 years old and above to sign on the 2 copies of Last Will and Testament form, where they (the 2 witnesses) are required to be present together with the Customer upon the execution / signing of the Last Will and Testament by the Customer (for Non-Muslims); or
    - iii. Customer and two (2) male or four (4) female Muslim witnesses (all witnesses must be of sound mind) who are 18 years old and above to sign on the 2 copies of Wasiat Terakhir form, where they (all witnesses) are required to be present together with the Customer upon the execution / signing of the Wasiat Terakhir by the Customer (for Muslims); and
    - iv. Ensure that the witnesses are **not named as beneficiaries** under the Last Will and Testament or Wasiat Terakhir form.
  - d. Attach a copy of Customer's Identity Card (NRIC);
  - e. Attach a copy each of NRICs of all the witnesses;
  - f. Place the duly executed Application Form, the duly signed and witnessed original copy of the Last Will and Testament or Wasiat Terakhir and Supporting Documents into the reply envelope with paid stamp provided by the Bank and send to:

Amanah Raya Berhad Will Administration Department Level 10 Wisma AmanahRaya No. 2 Jalan Ampang 50508 Kuala Lumpur

within fourteen (14) working days upon receiving the Documents from the Bank; and

g. Keep the duplicate copy of the duly signed and witnessed Last Will and Testament or Wasiat Terakhir form in a safe and secure place.

- 7. Upon submission to ARB, ARB will process the application and deliver the following items to Customer according to the address provided ("Items"):
  - a. Will / Wasiat Card;
  - b. Letter of Registration Confirmation; and
  - c. ARB Will Amendments Form / Borang Pindaan Wasiat (for any amendments or upgrades).

In the event that the Customers do not receive the Items within 40 working days, the Customers shall liaise directly with ARB for the aforesaid Items without recourse to the Bank and the Bank shall not be responsible for non receipt of the Items by the Customers and the Bank shall not refund the Fees to the Customers.

## Limitation of eWill / eWasiat

- 8. The Bank shall not be appointed as executor of the eWill or eWasiat.
- 9. The Bank does not provide advice in connection with the details of eWill / eWasiat.
- 10. The Bank shall not be responsible for:
  - a. Administration of Customer's estate;
  - b. Verification of Customer's identity, age or testamentary capacity;
  - c. Verification of any information that has been provided by Customer;
  - d. Verification of the suitability of the witnesses to be the witness for the eWill / eWasiat, or the suitability of the Customers to attest the eWill / eWasiat;
  - e. Delays or failure in registration process with ARB;
  - f. Non receipt of the Documents by ARB for any reason whatsoever.
- 11. The Bank does not provide any service for eWill / eWasiat upgrade. Should any amendment or upgrade be required to Customer's existing eWill / eWasiat, Customer may request directly from ARB without recourse to the Bank. Additional payment may be imposed to the Customer by ARB for any amendments or upgrades and Customers shall be responsible for this additional payment.

## General

- 12. eWill / eWasiat are for Customers' exclusive use only. Customers are prohibited from using eWill / eWasiat on behalf of another person.
- 13. Customer may cancel the eWill / eWasiat at any time provided the cancellation is done prior to Fees payment.
- 14. It is essentially the obligations of the Customers to provide the latest and accurate information in the Documents and forward the Documents to ARB within the time frame as stipulated in Clause 6 hereinabove, failing which the Bank shall not be responsible in the event that the Customers are unable to participate in this Campaign, or any additional cost that is incurred by the Customers for correction of the Documents.
- 15. These are the T&Cs governing the access, provision and use of the eWill / eWasiat. eWill / eWasiat is subject to all applicable laws and regulations stipulated in the terms and conditions for Hong Leong Connect.
- 16. By participating in this Campaign, Customers agree that they have read and understood the T&Cs herein and agree to be bound by this Campaign's T&Cs, the terms and conditions of Connect and any other relevant terms and conditions that the Bank and ARB may impose from time to time.
- 17. The Bank reserves the right to add, delete or amend the T&Cs herein, wholly or in part, or to suspend or terminate this Campaign or disqualify any Customers from participating in this Campaign at its absolute discretion, by way of posting on the HLB Website (www.hlb.com.my) and HLISB Website (www.hlisb.com.my) or in any other manner which the Bank deems practical.

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- 18. In the event of any discrepancies between these T&Cs as compared to advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final T&Cs on the HLB Website and HLISB Website shall prevail.
- 19. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
- 20. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.