

LAUNCH OF THE NEW VISA PIN & PAYWAVE HELLO KITTY JOLLY RED DEBIT CARD

Last updated on 30 March 2017

PROMOTION PERIOD

The Hong Leong Bank Berhad's (97141-X) ("HLB") "Launch of the Visa PIN & payWave Hello Kitty Jolly Red Debit Card" commences on **13 January 2017** and ends on **12 May 2017**, both dates inclusive ("Promotion Period"), unless notified otherwise and consists of the following:

- (i) Contest ; and
- (ii) Deposit Placement [collectively and hereinafter referred to as the "Promotion"].

TERMS & CONDITIONS ("T&Cs")

ELIGIBILITY

1. The Promotion applies to the HLB's Conventional Current and Savings Accounts ("CASA") as well as Debit Card and the eligibility criteria to participate are as follows:

CASA

- (i) The Promotion is open to all HLB's individual Malaysian customers only who are the Primary Accountholders of a CASA, excluding Private Banking customers ("Accountholders").
- (ii) The Promotion is **NOT** applicable to non-individual customers including sole proprietors, partnerships, professional practices, companies and corporate bodies.
- (iii) The Promotion is open to all new and existing Accountholders of the following accounts ("Participating Accounts"):
 - (a) Hong Leong Basic Savings Account
 - (b) Hong Leong Savings Account
 - (c) Hong Leong Basic Current Account
 - (d) Hong Leong Current Account
 - (e) Hong Leong Senior Savers Savings Account
 - (f) Hong Leong Harvest Savings Account
 - (g) Hong Leong Pay&Save Account
 - (h) Hong Leong SmartLink Account
 - (i) Hong Leong Top Yield Account
 - (j) Hong Leong One Account

For the avoidance of doubt, all Participating Accounts stated in Clause 1 CASA (iii) above are eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM").

Debit Card

- (i) The Promotion is open to HLB's Debit Cardholders who are Malaysians ("Cardholders").
- (ii) The following Cardholders are **NOT** eligible to participate in the Promotion:
 - (a) Mach Debit Card and Hong Leong Islamic Debit Card-i;
 - (b) who possess HLB's Debit Card(s) NOT issued in Malaysia;
 - (c) whose Debit Card account(s) are NOT in good standing, inactive, tagged to a closed or inactive CASA or in breach of any terms and conditions of HLB at any time during the Promotion Period and/or before 11 August 2017;
 - (d) whose Debit Card account(s) are believed to be operated fraudulently, unlawfully and/or that their Debit Card(s) are invalid or cancelled within HLB's definition at any time during the Promotion Period and/or before 11 August 2017; and

- (e) who are HLB's Private Banking customers.
2. Accountholders and/or Cardholders who are employees of HLB whether on permanent or on contractual basis, employees of any of HLB's representatives or agents (including external auditors, vendors, suppliers, advertising and contest agents) and their respective immediate family members (e.g. spouse, children, parent, brother or sister) shall **NOT** be eligible to participate in the Contest.

PROMOTION MECHANICS

(i) Contest

3. There is only **one (1) Grand Prize** to be won throughout the Promotion Period – a Limited Edition Hello Kitty 999.9 Gold Bar 100g worth **Ringgit Malaysia Thirty Thousand (RM30,000)** (“Grand Prize”).
4. There are **ten (10) Special Prizes** to be won throughout the Promotion Period – Limited Edition Hello Kitty 999.9 Gold Coin 10g worth **Ringgit Malaysia Three Thousand (RM3,000)** each (“Special Prizes”).
[Grand Prize and Special Prizes are collectively known as “the Prizes”]
5. The Accountholders and/or Cardholders are entitled to the number of Contest Entries based on the following Contest Criteria performed during the Promotion Period (“Eligible Participants”).

Contest Criteria	Contest Entries
Open a new Participating Account* with a minimum deposit of Ringgit Malaysia One Thousand (RM1,000) and apply for a Hello Kitty Debit Card	5
Every Hong Leong Debit Card transaction (minimum RM50 in a single receipt) - 5 Extra Entries for PIN or Visa payWave transaction	5
Every Incremental Deposit of RM500 into a new and/or existing Participating Accounts	1
Successful Registration & Login of - Hong Leong Connect Online Banking or E-statement (by account)	1
New Pay&Save Accountholder / Credit Card / Personal Loan / Mortgage / Auto Loan Customer**	1 extra Bonus Entries (in addition to the existing Contest Entries available for each of the Contest Criteria)

* For the avoidance of doubt, individual customers with a new and/or existing, single Hong Leong Basic Savings Account and/or single Hong Leong Basic Current Account maintained with HLB (“Excluded Participating Accounts”) are required to open any new Participating Account other than the Excluded Participating Accounts herein and apply for new Hong Leong Visa PIN & payWave Hello Kitty Jolly Red Debit Card to be eligible for the relevant Contest Entries.

** Applicable only for newly enrolled customer and approved application customer during the Promotion Period.

6. For the purpose of this Promotion, all deposits must be New Funds. For the avoidance of doubt, New Funds are:
- (a) Cash, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker's cheque issued by other banks; and/or
- (b) Proceeds arising from the redemption of equity, unit trust funds, bonds and/or Hong Leong Invest Safe that are re-deposited into any of the HLB's CASA.

7. "New Funds" are **NOT**:
- Maturing Fixed Deposit ("FD"), General Investment Account ("GIA") or premature withdrawal of FD, or GIA; and/or
 - Inter-branch transfer within HLB including third (3rd) party transfer.
8. Incremental Deposit is defined as the Daily Average Balance ("DAB") of the Participating Accounts throughout the Promotion Period, minus the closing balance on 12 January 2017. For new Participating Accounts opened during the Promotion Period, the baseline to calculate the Incremental Deposit is **Ringgit Malaysia zero (RM0)**.
- Existing Participating Accounts opened before 12 January 2017

$$DAB = \frac{\text{Sum of daily end day balances throughout the Promotion Period}}{120 \text{ days}}$$

$$\text{Incremental Deposit} = DAB - \text{Closing balance on 12 January 2017.}$$
 - New Participating Accounts opened during the Promotion Period

$$DAB = \frac{\text{Sum of daily end day balances throughout the Promotion Period since opened}}{\text{Number of days of the Promotion Period since opened}}$$

$$\text{Incremental Deposit} = DAB$$
9. The Debit Card transaction for the Promotion shall include point-of-sale purchases, online purchases, auto-billing and overseas point-of-sale purchases but shall **exclude** the following transactions:
- Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;
 - Payment of Debit Card Issuance Fee/ Annual Fee/ Renewal Fee; and
 - Any other form of services or miscellaneous fees (including Penalty Charges) imposed by HLB.
10. Online purchases refer to any online retail transactions made in Ringgit Malaysia ("RM") or foreign currencies. Online retail transactions made in currencies other than RM will be converted to and computed in RM based on the conversion rate determined by HLB at the time of transactions.
11. HLB will track the Eligible Participants' Contest Entries automatically at the end of the Promotion Period based on the total transactions via fulfilment of the Contest Criteria during the Promotion Period, which are posted and reflected in HLB's system. No contest entry form or registration of participation is required.
12. For Eligible Participants with multiple Participating Accounts, the Contest Entries earned on each Participating Account is considered as independent and shall not be aggregated to calculate the total Contest Entries earned during the Promotion Period.
13. For Eligible Participants with more than one (1) Debit Card, the Debit Card transactions on each Debit Card is considered as independent and shall not be accumulated to make up the total Debit Card transactions of the Eligible Participants.
14. The Eligible Participant's Participating Accounts and/or Debit Cards must remain open, active and valid with a minimum account balance of **Ringgit Malaysia Five Hundred (RM500)** from the Promotion Period and until **11 August 2017** for the purpose of the Prizes fulfilment. In the event the Participating Accounts are closed due to any reason whatsoever at any time during the Promotion Period and/or before **11 August 2017**, the Eligible Participants shall be disqualified from receiving the Prizes.

CONTEST WINNER SELECTION AND FULFILMENT

15. **One Hundred and Twenty (120)** Eligible Participants shall be randomly selected and shortlisted after the conclusion of the Promotion Period for the Grand & Special Prizes winners selection (“Shortlisted Eligible Participants”) as shown below;

Prizes	Number of Shortlisted Participants
Grand Prize	20
Special Prizes	100
Total	120

16. The Shortlisted Eligible Participants shall be contacted by HLB or its appointed Promotion Manager, Dynamic Search Sdn. Bhd. (136574V) (“Dynamic Search”) on a best effort basis at the latest telephone number(s) furnished by the Shortlisted Eligible Participants as shown in HLB’s system **ONCE** at any time during office hours (9:00 a.m. to 5:00 p.m.) for a Question and Answer session (“Q&A”) to answer at least **two (2)** questions correctly within the fastest time frame.
17. If the Shortlisted Eligible Participants fail to answer the telephone after **five (5)** rings for any reason whatsoever, or in the event that the telephone number(s) furnished by the Shortlisted Eligible Participants are inaccurate whether such inaccuracy is attributable to the fault of HLB or the Shortlisted Eligible Participants, the Shortlisted Eligible Participants are deemed to have missed the winning chance and HLB or Dynamic Search shall have the absolute right to select another Shortlisted Eligible Participants whenever necessary.
18. Shortlisted Eligible Participants will not be notified on-the-spot whether they are the Winners of the Grand Prize and/or Special Prizes upon completion of the Q&A session.
19. Only **eleven (11) [Grand Prize x 1 and Special Prizes x 10]** of the Shortlisted Eligible Participants who answered the most questions correctly in the fastest time will be announced as winners of the Grand Prize & Special Prizes (“Winners”). In the event of a tie i.e. more than one (1) Shortlisted Eligible Participants who successfully answer the most questions correctly in the same fastest time frame, the Shortlisted Eligible Participant with the highest Incremental Deposit throughout the Promotion Period will be declared as the winner for the Grand Prize and/or Special Prize (“Prize Winner”).
20. Each Winner is only entitled to win **one (1) Prize** throughout Promotion Period.
21. In the event the Participating Accounts are closed due to any reasons whatsoever on or before 11 August 2017(which includes at any time during the Promotion Period), the Winners shall be disqualified from receiving the Grand Prize or Special Prizes.
22. The Winners shall be notified by HLB either in writing, by phone, by Short Messaging Message (“SMS”), by posting the Winners’ names at HLB’s website at www.hlb.com.my (“HLB’s Website”) or any other methods deemed fit by HLB no later than **11 August 2017**.
23. The Shortlisted Eligible Participants who do not receive such notification from HLB by **11 August 2017** are deemed **NOT** the Winners.
24. The Winners shall be responsible to notify HLB in writing no later than **11 August 2017** for non-receipt of the Prize, failing which, the Winners shall be deemed to have received and accepted the Prize from HLB.
25. HLB will not be responsible for any delay, lost, damage or stolen Prizes and the unclaimed Prizes will be forfeited after **11 August 2017**.
26. The Winners may be requested to attend a prize giving ceremony, of which the date, time and venue will be notified by HLB. All transportation, accommodation, personal expenses and any other costs incurred in relation to attending the prize giving ceremony shall be borne by the Winners.

27. The Shortlisted Eligible Participants hereby give his/her/their consent to and authorize HLB to disclose his/her/their name, contact number and address to Dynamic Search for the purposes of Winners selection for the Contest.
28. The Winners also hereby give his/her/their consent to and authorize HLB to disclose or publish his/her/their name, NRIC number (in masked form) or photos in media, marketing or advertising materials for the purposes of the Contest.
29. The SMS service for this Contest is provided and supported by M3 Technologies (Asia) Berhad (482772-D) (“M3Tech”), a SMS vendor officially appointed by HLB.

Conditions Attached to the Grand Prize & Special Prizes

- (a) HLB makes no representation and or warranty with respect to quality of the Prizes and shall not be responsible to replace any lost, stolen or defective Prizes due to defects in materials or workmanship by manufacturer under warranty or otherwise.
- (b) The Winners are to deal directly with the Merchant and/or manufacturer for such warranty information or claim without recourse to HLB
- (c) Visuals featured in all printed materials and website is for illustration purposes only. Any props, accessories or equipment featured with the visuals in any pictorial materials are for decorative purposes and shall not form part of the Prizes.

(iii) Deposit Placement

30. In addition to the above, the Accountholders and/or Cardholders who have complied with the fulfillment of the Deposit Amount as set out below for **four (4)** consecutive months from the Available Dates (“Earmark Period”) in any of the Participating Accounts during the Promotion Period (“Eligible Customers”) are entitled for the following Gifts:

Gifts	Quantity of Gifts (Unit)	Available Dates	Option 1 : Deposit & Redeem		Option 2 : Swipe & Go	
			Minimum Deposit Amount	Special Promotion for New-to-CASA Customers *	Minimum Deposit Amount	Payment amount with HLB Debit Card at any HLB branch
Water Bottle	4800	13 January 2017 onwards	RM2,000	RM500	RM1,000	RM5
Towel	3500	6 February 2017 onwards	RM6,000	N/A	RM3,000	RM10
Long Umbrella	3000	13 January 2017 onwards	RM10,000		RM5,000	RM15

* New- to- CASA customers refers to the individuals who do not have any Current and/or Savings Accounts (“CASA”) with HLB prior to the Promotion Period.

31. All deposits must be New Funds as defined in Clauses 7 and 8 hereinabove.
32. The Eligible Customers may choose Option 1 or Option 2 to make a deposit placement into any of the Participating Accounts during the Promotion Period. For the avoidance of doubt:
- (a) Eligible Customers who make placement of the specified Deposit Amount under Option 1 into any of the Participating Accounts during the Promotion Period shall be entitled for the relevant Gifts without any Payment Amount required; and

- (b) Eligible Customers who make placement of the specified Deposit Amount under Option 2 into any of the Participating Accounts during the Promotion Period, will have to make a further prescribed Payment Amount by way of payment via the Bank's Debit Card at any HLB's branches only in order to be entitled for the relevant Gift.
33. The Gifts are valid on a first-come,first-served basis, limited to **one (1)** Gift for each Gift category for each Eligible Customer throughout the Promotion Period. The Gifts will be given to the Eligible Customers upon the deposit placement at HLB's branches. Notification will be given in the event any or all of the Gifts run out of stock by way of posting at HLB's Website.
34. HLB shall not be liable in any circumstances for any loss, torn, damaged or stolen Gifts and any request for replacement Gifts shall not be entertained by HLB.
35. In the event the earmarked Deposit Amount is withdrawn (in part or in full) during the Earmark Period for any reason whatsoever, HLB shall absolutely be entitled to deduct the following Penalty Fee from the Participating Accounts on the date of withdrawal by the Accountholder as payment for the Gifts and any claim / demand from the Eligible Customers for the refund of such Penalty Fee shall not be entertained by HLB:

Hello Kitty Gifts	Penalty Fee*
Water Bottle	RM30
Towel	RM60
Long Umbrella	RM80

GENERAL

36. By participating in the Promotion , the Accountholders and/or Cardholders:
- (i) Agree that HLB gives no representation or warranty with respect to the quality or suitability of the Prizes and/or Gifts. The Accountholders and/or Cardholders shall at their own cost and expense deal directly with the provider and/or manufacturer for all warranty information pertaining to the Prizes and/or Gifts;
 - (ii) Agree that the Prizes and/or Gifts will be provided on an "As Is Where Is" basis. The Prizes and/or Gifts featured in all printed materials and/or HLB's Website are for illustration purposes only. Any props, accessories or equipment featured with the Prizes and/or Gifts in any pictorial materials are for decorative purposes and shall not form part of the Prizes and/or Gifts;
 - (iii) Agree that the Prizes and/or Gifts are non-transferable to any third (3rd) party and non-exchangeable for up-front cash, credit, cheque or in kind;
 - (iv) Agree that HLB's decision on all matters relating to the Promotion and Prizes and/or Gifts shall be final, conclusive and binding on all Accountholders and/or Cardholders and no further correspondence and/or appeal to dispute the HLB's decision shall be entertained;
 - (v) Agree to be bound by the T&Cs of the Promotion;
 - (vi) Agree that the T&Cs herein, HLB's General Terms and Conditions of Accounts and Debit Card Terms and Conditions are read as an entire agreement and the specific T&Cs herein shall prevail if there is any discrepancy; and
 - (vii) Agree to access to HLB's Website at regular time intervals to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs.
37. HLB 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 Prizes and/or Gifts with other product of similar value at its absolute

- discretion (“Variation”), by way of posting on HLB’s Website on such Variation, or in any other manner which HLB deems practical, in order to give **twenty-one (21)** calendar days’ prior notice to the Accountholders and/or Cardholders;
- (ii) To disqualify any Accountholders and/or Cardholders for any reason whatsoever as HLB may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Prizes and/or Gifts; and
 - (iii) Forfeit the Prizes and/or Gifts in the event of non-compliance to the T&Cs herein.
38. The Accountholders and/or Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB or have been declared bankrupt (pursuant to a petition by either HLB, any other banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period and shall **NOT** be eligible to participate in the Promotion and **NOT** entitled for the Prizes and/or Gifts.
39. The Accountholders and/or Cardholders 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 Promotion and/or collection of the Prizes and/or Gifts.
40. In the event of any discrepancy between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on HLB’s Website shall prevail.
41. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Accountholders and/or Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.
42. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*