

“DIGITAL DAY” PROMOTION

Latest updated on 4 July 2017

PROMOTION PERIOD

The Hong Leong Bank Berhad (97141-X) (“HLB”)’s and/ or Hong Leong Islamic Bank Berhad (HLISB)’s “Digital Day” (“Promotion”) is applicable for Hong Leong Connect, HLB/HLISB branches, HLB Mortgage Center, HLB Telemarketing, HLB Credit Card and Personal Loan Direct Sales Team (“Participating Channel”). The Promotion consists of online fixed deposits/-i, IBG & instant transfer, current & saving account (“CASA/-i”), debit card/-i, fixed deposits/-i, bancaassurance, credit cards, online personal loan/financing, auto loan/financing, mortgage/-i, telegraphic transfer (TT), personal loan/financing and share margin financing promotion. The Promotion commences on 07 July 2017 to 13 July 2017 (both dates inclusive) (“Promotion Period”) unless notified otherwise.

HLB and HLISB are collectively known as “the Bank”.

TERMS & CONDITIONS (“T&Cs”)

ONLINE OFFER: HONG LEONG FACEBOOK CONTEST (“HLB FB CONTEST”)

ELIGIBILITY

1. The HLB “**FB Contest**” (“Contest”) is open to all individual customers who are 18 years old and above and have liked Hong Leong Bank Facebook Page on or before the Promotion Period (“**Participants**”). For the avoidance of doubt, individuals customers refer to individuals who are with or without any product holdings with HLB/HLISB prior to the Promotion Period.
2. The employees of HLB/HLISB whether on permanent or on contractual basis, employees of any of HLB/HLISB’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.

PRIZE

3. There are (7) seven units cash prizes that worth Ringgit Malaysia Seven Thousand Seven Hundred (RM7,700) in the form of 7 months Conventional Fixed Deposit at the prevailing board rate to be won on the Contest Date which is on 7th July 2017 (“FD Prize”).
4. The Winners (as defined in Clause 12 below) are required to nominate a CASA Account maintained with HLB under the name of the Winners (“Nominated CASA”) for the purpose of crediting the FD Prize. The interest earned will be credited into the Winners’ Nominated CASA on a monthly basis. Winners that do not have CASA Accounts are required to open a CASA Account for the purposes of the FD Prize before 30 August 2017, failing which the FD Prize shall be forfeited and any appeal for the reimbursement of the FD Prize shall not be entertained by HLB.
5. In the event the FD Prize is uplifted prior to maturity of the FD Tenure (i.e 7 months), as per rule of Association of Banks in Malaysia (“ABM”), Section E (v) of the ABM rule shall apply:
 - a. No interest is to be paid on any FD Prize uplifted before the completion of three (3) months.
 - b. In the event the FD Prize is uplifted in the fourth (4th) month onwards, the Winner will receive 50% of the contracted FD Prize interest earned for the completed months on the principal FD Prize only.

HLB reserves the right to claw back and deduct an amount equivalent to the interest paid to the Winners in respect of the FD Prize which is prematurely withdrawn from the principal FD Prize upon withdrawal.

6. Partial withdrawal of FD Prize is not allowed.
7. FD Prize shall NOT be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Winners.

CONTEST MECHANICS

8. There is no registration required to participate in this Contest. To participate in the Contest, the Participants are required to send/reply their answers on the partial picture/posting shared on Hong Leong Bank's Facebook account latest by 11:59p.m. on 7 July 2017. For the avoidance of doubt, the answers submitted which are not accessible by HLB would not be considered as valid or successful Contest entries.
9. HLB accepts no responsibility for any unsuccessful Contest entries caused by submission uploaded which contains any racist sentiments, profanities or any other elements deemed inappropriate by HLB or due to technical or internet connectivity issues faced by the Participants using their own Facebook accounts.

Participants who have successfully submitted their answers will stand a chance to win the FD Prize ("Eligible Participants"). A total of twenty one (21) Eligible Participants will be randomly selected at HLB's discretion at the end of the Promotion Period ("Selected Eligible Participants"). The Selected Eligible Participants will be contacted by HLB via Hong Leong Bank Facebook Account in order to obtain Selected Eligible Participants' mobile numbers and NRIC. Selected Eligible Participants are required to revert to HLB within 12 hours upon receipt of such notification on 10 July 2017 (not 13 July 2017? The promo is ending 13 July. Please check), failing which the Selected Eligible Participants will be deemed disqualified for this Contest and HLB has the right to select the next Eligible Participants.

10. The Selected Eligible Participants will then be contacted by HLB or its appointed Contest management, Dynamic Search Sdn. Bhd. (136574-V) ("Dynamic Search") on a best effort basis at the latest telephone number(s) furnished by the Selected Eligible Participants as shown in and are duly captured by and reflected in HLB's system and records, at any time during office hours (9:00am to 5:00pm from Mondays to Fridays) to answer two (2) questions. It is essentially the obligations of the Selected Eligible Participants to provide their latest, valid and accurate mobile numbers and neither HLB nor Dynamic Search shall be responsible in the event that Dynamic Search cannot reach the Selected Eligible Participants for any reasons whatsoever.
11. If the Selected Eligible Participant fails to answer the telephone after seven (7) rings for any reason whatsoever, the Selected Eligible Participant is deemed to have missed the winning chance and HLB or its appointed representative shall have the absolute right to select another Eligible Participant whenever necessary.
12. Only seven (7) out of all the Selected Eligible Participants who answer the most questions correctly in the fastest time will be declared the winners for the FD Prize ("Winners").
13. In the event of a tie, the Selected Eligible Participants who submitted their answers earliest throughout the Promotion Period will be declared as the winners ("Winners").
14. The Winners will not be notified on-the-spot whether they are the winners of the Contest upon completion of the question and answer session.

15. The Winners shall be notified by HLB either in writing, or by posting the Winners' names and IC numbers (in masked form) at Hong Leong Bank's Facebook account or any other methods deemed fit by HLB no later than 14 July 2017.
16. The Winners are required to go any HLB Branch of their preference for biometric and identification card verification purposes on or before 30 August 2017, in order for HLB to credit the FD Prize to the Winners' Nominated CASA, failing which HLB is entitled to forfeit the FD Prize.. All transportation, accommodation, personal expenses and any other costs incurred in relation to the collection of the FD Prize shall be borne by the Winners without recourse to HLB.
17. Winner that does not have FD account with the Bank is required to open an FD account at their preferred HLB's Branch by 30 August 2017, failing which, the FD Prize will be forfeited.
18. In the event that the Winners fail to perform their obligations as provided under Clause 16 and Clause 17 (if applicable) above latest by 30 August 2017, HLB will not be responsible for any unclaimed FD Prize and any appeal for the reimbursement of the FD Prize shall not be entertained by HLB.
19. 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.
20. 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.

GENERAL

21. Eligible Online FD/-i Customers, Eligible IBG/Instant Transfer Customers, Eligible Personal Loan/Financing Customers (including Shortlisted Online Customers), Eligible Bonus Interest/Profit Accountholders, Debit Cardholders, HLB Cardholders, Eligible Credit Cardholders, Eligible FD/-i Customers, Eligible PowerLink Customers, Eligible Banca Customers, Eligible Credit Card Applicants, Eligible Mortgage/-i Customers, Qualified Auto Loan/Financing Customers, Eligible Personal Loan/Financing Customers, Eligible SMF Customers, Eligible Participants and Eligible TT Customers are collectively known as "the Customers".

Promotional eFD / eFD-i Rates, Fee Waiver, Personal Loan / Financing Online Cash Back, Bonus Interest/Profit, Cash Back, Grab Redemption, Credit Card Gifts, Online Cash Back, UT Promotional FD Rate, Banca Promotional FD Interest, Mortgage/-i Cash Back, Personal Loan/Financing Cash Back, Auto Loan/Financing Rebate, SMF Rebate, Promotional FD/-i Rate and Remittance Offer are collectively known as "the Gifts".

The iPhone 7 and FD Prize are collectively known as "the Prize".

Online FD/-i Promotion, Zero Cost IBG & Instant Transfer Promotion, Personal Loan / Financing Online Promotion (including the iPhone Giveaway Contest), Bonus Interest/Profit Promotion, Cash Back Promotion, Grab Promotion, FD/-i Promotion, Online Shopping Cash Back Promotion, Unit Trust Promotion, Banca Promotion, Credit Card Promotion, Personal Loan/Financing Promotion, Auto Loan/Financing Promotion, Mortgage/-i Promotion, SMF Promotion, Contest and TT Promotion are collectively known as "the Promotion" and each as "each Promotion".

22. By participating in the Promotion, the Customers:
 - (i) agree to have read, understood and to be bound by the T&Cs of the Promotion;

- (ii) agree that HLB's/HLISB'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 HLB/HLISB's decision shall be entertained;
 - (iii) agree that the T&Cs herein, HLB's/HLISB's General Terms and Conditions of Accounts, HLB's Remittance Application Form where applicable, and other applicable Terms & Conditions are read as an entire agreement and if there is any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy; and
 - (iv) agree to access HLB's website at www.hlb.com.my ("HLB's Website"), HLISB's website at www.hlisb.com.my ("HLISB's Website") and Hong Leong Facebook page 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.
 - (v) authorizes HLB/HLISB to disclose their personal data (i.e. names, NRIC Numbers and contact details) to the Bank's service providers including but not limited to Dynamic Search and M3Tech for the purpose of running and fulfilling this Promotion;
 - (vi) consent to HLB/HLISB disclosing or publishing their names and IC numbers (in masked form) or photos in media, marketing or advertising materials
 - (vii) agree that any reversal of Eligible Online Spend shall be excluded; and
23. HLB/HLISB reserves the right:
- (i) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part at its absolute discretion, by way of posting on HLB's/HLISB's Website or in any other manner which HLB/HLISB's deems practical;
 - (ii) to substitute any or all of the Gifts/Prize with alternative products of similar value at any time with prior notice;
 - (iii) to disqualify any of the Customers for any reason whatsoever as HLB/HLISB may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Gift/Prize; and
 - (iv) to forfeit the Gifts/Prize in the event of non-compliance to the T&Cs herein.
 - (v) to forfeit the Gifts/Prize in the circumstance where there is reversal of Eligible Online Spend, termination of HLB Credit Card for any reason whatsoever during the Promotion Period or non-compliance to the terms and conditions herein
24. The Credit Card Gifts are limited to one (1) each per new applicant on a first-come, first-served basis and subject to stock availability during the Promotion Period and subject to the terms and conditions of each Promotion.
25. 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/HLISB 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 in any of the Promotion and/or shall NOT be entitled for the Gift and/or the Prize.
26. The respective Customers are liable and shall personally bear all applicable taxes, government fees, all the cost related to delivery or installation 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 Gifts/Prize.
27. HLB/HLISB shall not be liable and responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated/MasterCard Worldwide, merchant establishments, postal or any party in which may result in the Customers being omitted from the Promotion herein;
28. HLB/HLISB shall not be responsible for nor does HLB/HLISB have any control whatsoever on the network or internet connection failure and/or interruptions and/or network traffic congestion on the part of the respective telecommunications service provider ("Telco") or for any other reason whatsoever during the process of performing transactions pertaining to the Promotion herein

(including but not limited to TT Transaction), which may result in the delay of the relevant transactions (including but not limited to TT Transaction) being performed during the Promotion Period.

29. The Customers' account(s) must be valid/ active, in good standing and must not be in breach of any of the terms and conditions of this Promotion and/or Cardholder Agreement at all times.
30. The Gifts and/or the Prize will be provided on an "As Is" basis. The Gifts/Prize featured in all printed materials and/or website are for illustration purposes only. Any props, accessories or equipment featured with the Gifts and/or the Prize in any pictorial materials are for decorative purposes and shall not form part of the Gifts and/or the Prize.
31. HLB/HLISB gives no representation or warranty with respect to the quality or suitability of the Gifts and/or the Prize and shall not be responsible to replace any lost, stolen or damaged Gifts and/or the Prize (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). The Customers shall deal directly with the relevant merchant(s) and/or manufacturer(s) for all warranty information and claims without recourse to HLB/HLISB.
32. The Gifts/Prize are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.
33. In the event of any discrepancy between these T&Cs as compared to any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on HLB's/HLISB's Website shall prevail.
34. In addition to the terms stipulated above, the Customers agree that the general terms and conditions in the Cardholder Agreement, Share Financing Agreement, Insurance Contract, General Terms and Conditions of Accounts/Debit Card/Connect/Mortgage/Mortgage-i/Personal Loan/Financing, Terms and Conditions stated in HLB's Remittance Application Form/Hong Leong Fixed Deposit-i/Hong Leong Current and Savings Account-I (Tawarruq CASA-i) or relevant terms and conditions that the Bank may specify from time to time are read as an entire agreement. . Any discrepancies between these terms and conditions as compared to the general terms and conditions contained in the Cardholder Agreement, Share Financing Agreement, General Terms and Conditions of Accounts/Debit Card/Connect Mortgage/Mortgage-i/Personal Loan/Financing and Terms and Conditions stated in HLB's Remittance Application Form/Hong Leong Fixed Deposit-i/Hong Leong Current and Savings Account-I (Tawarruq CASA-i), the specific terms above shall prevail to the extent of such discrepancy.
35. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Accountholders agree to submit to the jurisdiction of the Courts of Malaysia.
36. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*

Deposit/Deposit-i and Insurance Products are eligible for protection by PIDM.