

## Hong Leong Connect – Enjoy Zero Cost Instant Transfer for Credit Card/-i and Loan/Financing Payment

### PROMOTION PERIOD

“Hong Leong Connect Digital Banking Services (“HL Connect”) – Enjoy Zero Cost Instant Transfer for Credit Card/-i and Loan/Financing Payment with HL Connect (“Promotion”) by Hong Leong Bank Berhad (97141-X) (“HLB”) and Hong Leong Islamic Bank Berhad’s (686191-W) (“HLISB”) [collectively and hereinafter referred to as “the Bank”], commences from 1 October 2017 to 31 December 2017, both dates are inclusive unless otherwise notified (“Promotion Period”).

### 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 new and existing Hong Leong Connect Users (“**HL Connect Users**”) during the Promotion Period.

#### Promotion Mechanics

2. There is no contest entry form or registration to participate in this Promotion.
3. HL Connect Users will be entitled to enjoy fee waiver for any Instant Bank Transfer Fund (“**Instant Transfer**”) transactions for Credit Card/-i and Loan/Financing Payment for any fund transfer amount subject to the HL Connect Users’ total Instant Transfer fund daily limit (“collectively referred herein as **Fee Waiver**”) for three (3) months effective 1 October 2017 to 31 December 2017 (“**Fee Waiver Period**”). HL Connect User who satisfy the criteria as stated in Clause 3 herein will be referred to as the “**Eligible Instant Transfer Customers**”.

No	Description / Services	Charges / Fees	GST (6%)	Charges/Fees during Promotion Period
1	Instant Transfer transactions for Credit Card/-i and Loan/Financing Payment	RM 0.50 per transfer	RM 0.03	Waived

4. For the purpose of this Zero Cost Instant Transfer Promotion for Credit Card/-i and Loan/Financing Payment, there is no maximum Fee Waiver capping for payment transactions throughout the Promotion Period.
5. Eligible Instant Transfer Customers can perform multiple fund transfers via Instant Transfer subject to the respective Eligible Instant Transfer Customer’s total interbank fund transfer daily limit via Instant Transfer throughout the Promotion Period via HL Connect (Internet Banking & App) and be rewarded with the Fee Waiver.
6. The Bank shall not be responsible for and does not have any control or whatsoever on the traffic congestion, network or internet connection failure and/or interruptions that may be experienced, caused by the respective telecommunications service provider (“**Telco**”) resulting in the delay of fund transfer via Instant Transfer during the Promotion Period.

#### **General T&C**

7. By participating in this Promotion, the HL Connect Users agree:

- (a) That they have read, understood and agreed to be bound by this T&Cs, the Terms and Conditions of HL Connect (Internet Banking & App) and any other relevant terms and conditions that the Bank may impose from time to time;
  - (b) That the decisions of the Bank on all matters relating to this Promotion including but not limited to the Fee Waiver shall be final and binding on all HL Connect Users and no further correspondence and/or appeal to dispute such decisions will be entertained; and
  - (c) To access the HLB's website at [www.hlb.com.my](http://www.hlb.com.my) ("**HLB's Website**") and HLISB's website at [www.hlisb.com.my](http://www.hlisb.com.my) ("**HLISB's Website**") at regular time intervals to view the T&Cs of this Promotion and to ensure that it is up-to-date with any changes or variations made to the said T&Cs.
8. The Bank reserves the right to:
  - (a) Add, delete or amend the T&Cs herein, wholly or in part, or to suspend or terminate this Promotion at its absolute discretion, by way of posting on the HLB's Website, HLISB's Website or in any other manner which the Bank deems practical, in order to give a prior notice to the Connect Users on such addition, deletion or amendment of the said T&Cs or suspension or termination of this Promotion;
  - (b) Forfeit the Fee Waiver in the event that there is non-compliance with the T&Cs herein; and
  - (c) Disqualify any HL Connect Users at its sole and absolute discretion from participating in this Promotion for any reason whatsoever.
9. The T&Cs herein are to be read together with the Terms and Conditions of HL Connect as an entire agreement. In the event of discrepancy between the T&Cs herein and the Terms and Conditions of HL Connect, the T&Cs herein shall prevail to the extent of such discrepancy.
10. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the HL Connect Users agree to submit to the jurisdiction of the Courts of Malaysia.
11. 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 final T&Cs on the HLB's Website and/or HLISB's Website shall prevail.