

Hong Leong Connect – Enjoy year long Zero Cost IBG & Instant Transfer on Connect App

PROMOTION PERIOD

“Hong Leong Connect Digital Banking Services (“Connect”) – Enjoy Zero Cost IBG & Instant Transfer on HL Connect App” (“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 17 July 2017 to 30 June 2018, both dates are inclusive unless otherwise notified (“PromotionPeriod”).

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’ customers (“HL Connect Users”) during the PromotionPeriod.

Promotion Mechanics

2. There is no contest entry form or registration to participate in this Promotion.
3. Eligible IBG/Instant Transfer Customers will be entitled to enjoy fee waiver for any Interbank GIRO (“IBG”) and/or Instant Bank Transfer Fund (“Instant Transfer”) transactions for any fund transfer amount subject to the total interbank fund transfer daily limit (“collectively referred herein as Fee Waiver”) for twelve (12) months effective 17 July 2017 to 30 June 2018 (“Fee Waiver Period”).

| No | Description / Services | Charges / Fees | GST (6%) | Charges/Fees during Promotion Period |
|----|-------------------------------|----------------------|----------|--------------------------------------|
| 1 | IBG transactions | RM 0.10 per transfer | RM 0.01 | Waived |
| 2 | Instant Transfer transactions | RM 0.50 per transfer | RM 0.03 | Waived |

4. For the purpose of this Zero Cost IBG & Instant Transfer Promotion, the maximum Fee Waiver for payment transactions shall be capped at a maximum of RM2.845million (“Fee Waiver Cap”) throughout the Promotion Period on a first-come, first-served basis. Notwithstanding anything stated herein, no further Fee Waiver will be rewarded to the Eligible IBG & Instant Transfer Customers once the Fee Waiver Cap is reached.
5. Eligible IBG/Instant Transfer Customers can perform multiple fund transfers subject to the total interbank fund transfer daily limit via IBG and/or Instant Transfer throughout the Promotion Period via Connect App and be rewarded with the Fee Waiver, subject to the availability of Fee Waiver Cap on a first-come, first-served basis.
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 IBG and/or 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 agree to be bound by this T&Cs, the Terms and Conditions of Connect 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 Connect App 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 ("HLB's Website") and HLISB's website at 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 Hong Leong Connect as an entire agreement. In the event of discrepancy between the T&Cs herein and the Terms and Conditions of Hong Leong 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.