

**HONG LEONG BANK BERHAD
PAY&SAVE ACCOUNT TOP UP PROMOTION**
PROMOTION PERIOD

The Hong Leong Bank Berhad's ("HLB") "Pay&Save Account Top Up Promotion" ("Promotion") commences on **2 October 2017** and ends on **31 January 2018** both dates inclusive ("Promotion Period"), unless notified otherwise.

TERMS & CONDITIONS

The following sets out the terms and conditions applicable to the Promotion ("T&Cs")

ELIGIBILITY
1. Pay&Save Account

- (i) The Promotion is open to HLB's individual Malaysian customers who are new and existing Primary Accountholders of Pay&Save Account ("P&S Account"), including Hong Leong Priority Banking customers ("Accountholders").
- (ii) for the avoidance of doubt:-
 - (a) "New Accountholders" refer to Accountholders who open a P&S Account during the Promotion Period;
 - (b) "Existing Accountholders" refer to Accountholders who opened a P&S Account before 2nd October 2017.
- (iii) The Promotion is **NOT** applicable to non-individual customers including associations, clubs, schools, societies, non-profitable organizations, sole proprietors, partnership and professional practices duly registered or incorporated in Malaysia, including Sendirian Berhad, listed companies and MNCs.

PROMOTION MECHANICS

2. To Participate in this Promotion, the Accountholders shall:-
 - (a) Deposit the prescribed Minimum Deposit Amount (as stated in the table below) into their P&S Account for **two (2) months** or **four (4) months** consecutively ("Deposit Period"); and
 - (b) Maintain the Minimum Incremental Balance required during the Promotion Period, in order to stand a chance to win the cash back ("Cash Back") as set out in the table below:

Deposit Period	Category	Cash Back (RM)	Minimum Deposit Amount per month (RM)	Minimum Incremental Balance at the end of the Promotion Period (RM)	Number of Eligible Accountholders (Capping)
Deposit for 2 consecutive months	A	50	2,500	5,000	1,000
	B	100	5,000	10,000	1,000
Deposit for 4 consecutive months	C	100	2,500	10,000	1000
	D	200	5,000	20,000	1000

3. The first **one thousand (1,000)** Accountholders with the highest Incremental Balance (as stated in clause 6 below) from each category will be entitled to the Cash Back ("Eligible Accountholders"). A total of **four thousand (4,000)** Eligible Accountholders are allocated for this Promotion.

4. If there is a tie for the highest Incremental Balance, the Accountholder who first deposited the Minimum Deposit Amount in the P&S Account will win the Cash Back.
5. For the Eligible Accountholders with more than one (1) Current and Savings Account (“CASA”) as below, the Incremental Balance in each of the CASA shall be aggregated to calculate the total Incremental Balance.
 - (a) Hong Leong Pay&Save Account;
 - (b) Hong Leong Basic Savings Account;
 - (c) Hong Leong Savings Account;
 - (d) Hong Leong Harvest Savings Account;
 - (e) Hong Leong 3-in-1 Junior Account;
 - (f) Hong Leong Junior Savings Account;
 - (g) Hong Leong Senior Savers Savings Account;
 - (h) Hong Leong Top Yield Account;
 - (i) Hong Leong One Account;
 - (j) Hong Leong Current Account;
 - (k) Hong Leong Basic Current Account
6. Incremental Balance is defined as the Daily Average Balance (“DAB”) of the P&S Account and other CASA (if applicable) during the Promotion Period, minus the Baseline. The Baseline is the closing balance of the P&S Account and other CASA (if applicable) on 1st October 2017. For New Accountholders, the Baseline to calculate the Incremental Balance is **Ringgit Malaysia zero (RM0)**.

(a) Incremental Balance for Existing Accountholders

$$DAB = \frac{\text{Sum of daily end day balances throughout the Promotion Period}}{\text{Number of days of the Promotion Period i.e. 122 days}}$$

$$\text{Incremental Balance} = DAB - \text{Closing balance on 1 October 2017}$$

(b) Incremental Balance for New Accountholders

$$DAB = \frac{\text{Sum of daily end day balances throughout the Promotion Period from the date of the opening of the P\&S Account}}{\text{Number of days from the date of the opening of the P\&S Account up to the last day of the Promotion Period}}$$

$$\text{Incremental Balance} = DAB - \text{Zero (RM0)}$$

7. All deposits must be New Funds only. “New Funds” are defined as:
 - (a) Cash, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker’s cheque issued by other banks and deposited into the P&S Account of the Accountholders;
 - (b) Redeemed equity unit trust funds, bonds and Hong Leong Invest Safe that are re-deposited into any HLB CASA
8. “New Funds” are **NOT**:
 - (a) Maturing Fixed Deposit (“FD”), General Investment Account (“GIA”) or Term Deposit-i (“TD-i”) or premature withdrawal of FD, GIA or TD-i;
 - (b) Inter-branch transfer within HLB and Hong Leong Islamic Bank (“HLISB”) including **third (3rd)** party transfer.
9. The Eligible Accountholders who are successful (“Successful Accountholders”) will be notified by the HLB by way of Short Message Service (“SMS”), or posting of the list of the Successful Accountholders on HLB’s website at www.hlb.com.my (“HLB’s Website”), and/ or in any other

methods deemed appropriate by the HLB within twelve (12) weeks after the end of the Promotion Period ("Notification").

10. The Cash Back will be credited into the Successful Accountholder's P&S Account within twelve (12) weeks ("Crediting Date") after the end of the Promotion Period.
11. The Eligible Accountholder's P&S Account must remain open, active and valid from the Promotion Period and until the Cash Back Crediting Date for the purpose of the Cash Back crediting. In the event the P&S Account is closed due to any reason whatsoever at any time during the Promotion Period and/or before the Cash Back's Crediting Date, the Eligible Accountholders shall be disqualified from winning the Cash Back.
12. Eligible Accountholders who do not receive the Notification from the Bank within twelve (12) weeks after the end of the Promotion Period are deemed **NOT** qualified or entitled for the Cash Back.
13. In the event of non-receipt of the Cash Back, the Successful Accountholders shall be responsible to notify the HLB in writing not later than one (1) calendar month from the date of Notification from the HLB, failing which the Cash Back is deemed received by the Successful Accountholders and the HLB shall not entertain any claim of non-receipt of Cash Back by the Successful Accountholders after the expiry of the aforesaid one (1) calendar month.
14. The SMS service for the Promotion is provided and supported by M3 Technologies (Asia) Berhad (482772-D) ("M3Tech"), an SMS vendor officially appointed by the HLB.
15. Visuals featured in all printed materials and website are 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 Cash Back.
16. Cash back is non-transferable to any **third (3rd)** party and non-exchangeable for up-front cash, credit, cheque or in kind.

GENERAL

17. By participating in the Promotion, the Accountholders:
 - (a) Agree that they have read, understood and agreed to be bound by the T&Cs of the Promotion, General Terms & Conditions of Accounts for Deposits and Terms & Conditions of P&S Account;
 - (b) Agree to access HLB's Website at regular time intervals to view the T&Cs and ensure to keep-up-to-date on any changes or variations to the T&Cs;
 - (c) Consent to and authorize HLB to disclose their personal data i.e. mobile number to M3Tech for the purpose of this Promotion;
 - (d) Agree to the publishing or display of their names, MyKad/IC numbers (in masked form) or photos in media, marketing or HLB Website for the purpose of this Promotion (where applicable); and
 - (e) Agree that the HLB's decision on all matters relating to the Promotion and Cash Back shall be final, conclusive and binding on all Accountholders and no further correspondence and/or appeal to dispute HLB's decision shall be entertained.
18. HLB reserves its right to:
 - (a) Add, delete, suspend or vary the T&Cs contained herein, either wholly or in part or to suspend or terminate this Promotion at HLB's sole discretion within **twenty-one (21)** calendar day's prior notice by way of posting on HLB's Website, or in any other manner deemed suitable by the HLB;
 - (b) Disqualify any of the Accountholders for any reason whatsoever as HLB may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Cash Back;
 - (c) Forfeit the Cash Back in the event that there is non-compliance with the T&Cs herein; and
 - (d) Substitute the Cash Back with alternative products of similar value at any time with prior notice.

19. The T&Cs herein, General Terms & Conditions of Accounts for Deposits and Terms & Conditions of P&S Account shall be read as an entire agreement. In the event of any discrepancies between the T&Cs herein and the General Terms & Conditions of Accounts for Deposits and Terms & Conditions of P&S Account, the specific T&Cs herein shall prevail to the extent of such discrepancies.
20. 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 the Promotion, the final T&Cs on the HLB's Website shall prevail.
21. The Accountholders 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 or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period shall **NOT** be eligible to participate in the Promotion and/or **NOT** entitled for the Cash Back.
22. The Accountholders agreed that they shall be 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 participation in the Promotion.
23. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and Accountholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

Hong Leong Current and Savings Account are eligible for protection by PIDM