

PowerSME Amazing Deals 2 Campaign

1. Campaign Period

The Hong Leong Bank Berhad (97141-X) (“HLB”) **“PowerSME Amazing Deals 2 Campaign”** (“Campaign”) commences on **1 April 2017** and ends on **31 July 2017**, both dates inclusive, unless notified otherwise (“Campaign Period”). This Campaign consists of two (2) offers namely, New PowerSME Current Account Opening (“Offer 1”) and Minimum Incremental Average Balance in the PowerSME Current Account (“Offer 2”).

Terms and Conditions

The following sets out the terms and conditions applicable to the Campaign (**“T&Cs”**):-

2. Eligibility

This Campaign is open to new and existing non-individual customers of HLB PowerSME Current Account (“Customers”).

For the avoidance of doubt, non-individual customers refer to Private Limited companies (Sdn Bhd) registered in Malaysia.

3. Campaign Mechanics

Offer 1: New PowerSME Current Account Opening [i.e. applicable to new customers only]

3.1 The new customers who fulfil **ALL** the prescribed criteria set-out below (“Eligible Customers-1”) shall be eligible to receive the following Gift:

Criteria	Gift Type
<ul style="list-style-type: none"> • Open a new PowerSME Current Account with a minimum initial deposit** of Ringgit Malaysia Twenty Thousand (RM20,000) and above during the Campaign Period; and • Sign up for Hong Leong Connect BiZ Digital Banking Services (“HL Connect BIZ”) e-Payment module; and perform a minimum of twenty (20) successful e-payment transactions via HL Connect BIZ by <u>31 October 2017</u>. 	Toshiba External Hard Disk Drive* (Capacity 1TB) x 1 unit (“Gift A”)

* An external hard disk drive is a data storage device used for storing and retrieving digital information.

** The initial deposit refers to deposits bank-in on the same days as the day on which the PowerSME Current Account is opened.

3.2 Each Eligible Customer-1 is entitled to receive only one (1) Gift A under the Campaign regardless of the number of new PowerSME Current Accounts that the Eligible Customer-1 may open during the Campaign Period

Offer 2: Minimum incremental average balance in the PowerSME Current Account

3.3 The Customers who fulfil **ALL** the prescribed criteria set-out below (“Eligible Customers-2”) shall be eligible to receive the following Gift:

Criteria	Gift Type
<p><u>New customers</u></p> <ul style="list-style-type: none"> • Deposit and maintain a minimum incremental average balance of Ringgit Malaysia One Hundred Thousand (RM100,000) in new PowerSME Current Account for 122 consecutive days from the date the account is opened at any time during the Campaign Period; • Sign up for HL Connect BIZ e-Payment module and perform a minimum of twenty (20) successful e-payment transactions via HL Connect BIZ by 31 October 2017. <p><u>Existing customers</u></p> <ul style="list-style-type: none"> • Maintain a minimum incremental average balance of Ringgit Malaysia One Hundred Thousand (RM100,000) in existing PowerSME Current Account during the Campaign Period; • Incremental amount is computed based on 1 Apr – 31 Jul 2017 (122 days) minus 31 Mar 2017 closing balance; • Sign up for HL Connect BIZ with e-Payment module; and perform a minimum of twenty (20) successful e-payment transactions via HL Connect BIZ by 31 October 2017. 	<p>Condotti 24” Luggage Trolley Bag x 1 unit (“Gift B”)</p>

3.4 Each Eligible Customer-2 is entitled to receive only one (1) Gift B under the Campaign regardless of the Eligible Customer-2 may have performed/fulfilled more than one (1) minimum incremental average balance in the new or existing PowerSME Current Account in accordance with the above criteria for Offer 2.

3.5 For Existing Customers, the incremental average balance is calculated based on the difference between the **Daily Average Balance (“DAB”)** as defined in Clause 3.6 below from 1 April 2017 until 31 July 2017 minus the closing balance on 31 March 2017 as the base for the computation of incremental balances of the PowerSME Current Account during the Campaign Period.

3.6 For New Customers, the DAB is defined as the aggregate daily end day balances of the PowerSME Current Account for One Hundred and Twenty Two (122) consecutive days from the date the account is opened during the Campaign Period divided by One Hundred and Twenty Two (122), which is the total number of days of the Campaign Period.

(a) New Customers

(PowerSME Current Account opened during Campaign Period)

DAB

=
$$\frac{\text{Sum of daily end day balances for 122 days from date of account opening}}{122 \text{ days}}$$

(b) Existing Customers

(PowerSME Current Account opened before 1 April 2017)

Sum of daily end day balances from

$$\frac{\text{1 April 2017 - 31 July 2017 - Closing balance as at 31 March 2017}}{122 \text{ days}}$$

- 3.7 For the avoidance of doubt, for a PowerSME Current Account with a negative balance on any day due to utilization of overdraft facilities, the daily end day balance will be deemed to have a zero balance for that day.
- 3.8 The Eligible Customer-1 and Eligible Customers-2 (hereinafter referred to collectively as "Eligible Customers") who performs a minimum of twenty (20) e-payment transactions via HL Connect BIZ during the Campaign Period and up to 31 October 2017 ("Qualifying Period") will also be eligible for the following in addition to Gift A and or Gift B:-
- (a) Waiver of monthly HL Connect BIZ subscription fee ("Subscription Fee Waiver") from the month that the Eligible Customers successfully registered for the HL Connect BIZ e-Payment module during the Campaign Period up to 31 December 2017
 - (b) Waiver of charges ("Charges Waiver") for one (1) security token worth RM50.
- 3.9 For the avoidance of doubt:
- (a) The Eligible Customers must submit the duly completed HL Connect BIZ application form and all the supporting documents as required by HLB (collectively referred to as "Required Documents") at any of the HLB branches during the Campaign Period.
 - (b) The Eligible Customers who submits an incomplete HL Connect BIZ application form and/or fail to submit all the Required Documents during the Campaign Period but subsequently furnish the completed HL Connect BIZ application form and/or Required Documents after the Campaign Period are not eligible to participate in the Campaign.
- 3.10 HLB shall not be responsible for any loss, delay or damage to the HL Connect BIZ application form and/or the Required Documents in the course of delivery/submission to HLB. For avoidance of doubt, any submission of the HL Connect BIZ application and/or the Required Documents via mail or courier service to HLB shall not be deemed as proof of delivery and/or receipt by HLB of the same.
- 3.11 HLB shall not be responsible for and does not have any control whatsoever on network traffic congestion, network failure and/or interruptions that may be experienced by the respective telecommunication service provider ("Telco") in the delay of any e-payment transactions of IBG and/or RENTAS via HL Connect BIZ being transmitted during the Qualifying Period resulting in Eligible Customers not being eligible for Gift A or Gift B, the Subscription Fee Waiver and/or Charges Waiver.

3.12 For the purpose of this Campaign, all deposits (including the ‘initial deposit’ for Offer 1 above) must be “New Funds”. For the avoidance of doubt, “New Funds” are funds from other banks in the form of cash, interbank GIRO, instant transfer, PFX, telegraphic transfer, local cheque and/or banker’s cheque deposited into the Eligible Customer’s PowerSME Current Account.

3.13 The following shall not be considered as “New Funds”:

- (a) Intra-bank transfer of funds, i.e. transfer of funds from another HLB/ Hong Leong Islamic Bank Berhad (“HLISB”) account; and/or
- (b) Inter-branch transfer within HLB/HLISB including third party account transfer.

3.14 Illustration of the eligibility for Gift A and Gift B under the Campaign are as follows:

Customer Category		Minimum incremental average balance of RM100,000	Sign up HL Connect BIZ (e-Payment module) & perform a minimum of 20 e- payments transactions	Gift Type
New customers opened with minimum initial amount				
1.	Between RM500 – RM19,900	No	No	NIL
		Yes	Yes	Gift B
2.	RM20,000 & above	Yes	Yes	Gift A and Gift B
		No	Yes	Gift A
Existing customers				
1.	With minimum incremental average balance of RM100,000 during the campaign period	Yes	No	NIL
		Yes	Yes	Gift B

3.15 The Eligible Customers will be notified by HLB either in writing, by telephone or any other manner deemed fit by HLB no later than 31 December 2017 (“Notification Date”).

3.16 The Eligible Customers shall be responsible to collect their respective Gift A and/or Gift B within forty-five (45) days from the Notification Date directly from their respective HLB home branches where they opened and maintain their PowerSME Current Accounts failing which, Gift A and/or Gift B shall be forfeited accordingly. HLB shall not be responsible for any unclaimed Gift A and/or Gift B or for any delay by the Eligible Customers in claiming Gift A and/or Gift B.

4. General

4.1 By participating in this Campaign, the Customers:

- (a) agree that they have read, understood and agree to be bound by the T&Cs herein or any other relevant terms and conditions that HLB may impose from time to time;
 - (b) agree that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Customers, and no further correspondence and/or appeal to dispute such decisions will be entertained. If any matters arise which are not covered within the T&Cs herein, such matters will be determined solely by HLB;
 - (c) agree to access the HLB website at www.hlb.com.my ("HLB's Website") at regular time intervals to view the T&Cs and ensure to be kept up-to-date on any changes or variations to the T&Cs;
 - (d) agree to be liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to their participation in the Campaign and/or collection of the Gift A and/or Gift B;
 - (e) agree that all records of transactions captured by the HLB system for the Campaign are accurate and final;
 - (f) agree that the Gifts are not exchangeable for any cash, credit or benefit-in-kind; and
 - (g) agree to the T&Cs of HL Connect BIZ upon login or application and acceptance of its T&Cs.
- 4.2 HLB reserves the rights to:
- (a) add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, or to suspend or terminate the Campaign, at any time at its absolute discretion, by way of posting on the HLB's Website, or in any other manner which HLB deems practical, in order to give prior notice to the Customers;
 - (b) disqualify any Customer from participating in the Campaign for any reason whatsoever as HLB may in its sole and absolute discretion deem fit;
 - (c) substitute any or all of the Gift A and/or Gift B with alternative gifts of similar value at its absolute discretion, by way of posting on the HLB's Website or in any other manner which HLB deems practical, in order to give prior notice to the Customers; and
 - (d) forfeit any or all of the Gift A and/or Gift B, Subscription Fee Waiver and/or Charges Waiver in the event of non-compliance with the T&Cs herein.
- 4.3 The T&Cs herein are to be read together as a whole with the Terms and Conditions governing the PowerSME Current Account and any other relevant terms and conditions as HLB may impose from time to time with prior notice. In the event that there is any discrepancy, the T&Cs herein shall prevail to the extent of such discrepancy.
- 4.4 In the event of any discrepancies between the T&Cs herein as compared to the advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the final terms and conditions on HLB's Website shall prevail.
- 4.5 The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Customers and/or Eligible Customers agree to submit to the jurisdiction of the Courts of Malaysia.

Eligible for protection by PIDM.