

TT: Preferential Rates for Any Amount

Last updated on 19 April 2017

PROMOTION PERIOD

The Hong Leong Bank (“HLB”) “**TT: Preferential Rates for Any Amount**” (“Promotion”) commences on 25 April 2017 and ends on 30 June 2017, both dates inclusive (“Promotion Period”), unless notified otherwise by HLB.

TERMS AND CONDITIONS (“T&Cs”)

The following sets out the terms and conditions applicable to the Promotion:-

1. Definitions

- 1.1 “Promotion” means TT: Preferential Rates for Any Amount;
- 1.2 “HLB” means Hong Leong Bank Berhad;
- 1.3 “TT” means telegraphic transfer of funds denominated in foreign currencies to correspondent banks/agents outside Malaysia;
- 1.4 “eDMs” means e-Direct Mailers; and
- 1.5 “SMS” means Short Message Service.

2. Eligibility and Participation

- 2.1 The Promotion is open to all HLB individual and non-individual customers (“HLB Customers”), unless notified otherwise.
- 2.2 For the avoidance of doubt:
 - i. non-individual HLB Customers refer to associations, sole proprietors, partnerships, limited liability partnerships and private limited companies which are non-manufacturing micro SMEs where annual sales turnover is Ringgit Malaysia Five Million (RM5 million) and below;
 - ii. HLB may decide to exclude any other parties to participate in this Promotion at its sole and absolute discretion without providing any reason thereto; and
 - iii. HLB and Hong Leong Islamic Bank (“HLISB”)’s staff are excluded from this Promotion.
- 2.3 All remittance transactions must be made in Ringgit Malaysia (RM) and converted at HLB’s prevailing exchange rate.
- 2.4 Participation in this Promotion is subject to the T&Cs stated herein and the Terms and Conditions stated in HLB’s Remittance Application Form.

3. The Promotion Entitlement

- 3.1 HLB Customers are entitled to an exclusive offer of preferential rates as determined by HLB when they perform TT transactions (“Offer”). For the avoidance of doubt, the Offer is unlimited throughout the Promotion Period.
- 3.2 Awareness of this Offer will be created through:

- i. sending eDM and SMS to HLB Customers' email address and mobile number(s) which have been registered with HLB;
- ii. social media (Facebook) posts; and
- iii. digital advertising.

For the avoidance of doubt, it is essentially the obligation of HLB Customers to ensure that they have registered their latest, valid and accurate e-mail address and/or mobile numbers with HLB and HLB shall not be held responsible / liable for non-receipt of the eDM and/or SMS by HLB Customers for any reasons whatsoever.

3.3 This Offer is only applicable during the Promotion Period.

3.4 In order to be entitled to the Offer:-

- i. HLB Customers shall be present at any HLB branches to perform the TT transactions;
- ii. HLB Customers are required to flash/show the eDM, SMS, Facebook post or digital advertisement seen or received to the attending HLB staff for each TT transaction; and
- iii. the funds transferred by TT transactions must be debited from any of the HLB Customers' HLB account.

3.4 HLB Customers who perform cash TT transactions over the counter and whose HLB account is not debited for the TT transactions are NOT entitled to the Offer.

4. General Terms and Conditions of the Promotion

4.1 By participating in this Promotion, HLB Customers:

- (i) have read, understood and agree to be bound by the T&Cs stated herein and the Terms and Conditions stated in HLB's Remittance Application Form;
- (ii) agree that HLB's decisions on all matters relating to this Promotion shall be final and binding on all HLB Customers and no further correspondence and/or appeal to dispute such decisions will be entertained; and
- (iii) agree to be personally liable for all taxes, rates, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to the Promotion and/or the Offer.

4.2 The Offer mentioned in the eDM, SMS, Facebook posts and digital advertisements are not transferable to any third (3rd) party and not exchangeable for up-front cash, credit, cheque and/or in kind.

4.3 HLB reserves the right:

- (i) at any time with twenty-one (21) calendar days' prior notice to add, delete, suspend or vary the T&Cs contained herein, wholly or in part at its absolute discretion by way of sending an email or SMS, or in any manner deemed suitable by HLB;
- (ii) to replace the Offer with alternative prizes of similar value at its absolute discretion, by way of sending an email, SMS or in any other manner which HLB deems practical, in order to give prior notice to HLB Customers;
- (iii) to disqualify any HLB Customers from participating in this Promotion for any reason whatsoever as HLB may in its absolute discretion deem fit; and
- (iv) to forfeit the Offer's entitlement in the event that there is non-compliance with the T&Cs stated herein and the Terms and Conditions stated in HLB's Remittance Application Form and any appeal to HLB's such decision shall not be entertained.

4.4 In the event of any discrepancy between the T&Cs stated herein and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs attached on HLB's website at www.hlb.com.my (HLB's Website) shall prevail.

- 4.5 The T&Cs stated herein and the Terms and Conditions stated in the HLB's Remittance Application Form shall be read together as an entire agreement and if there is any discrepancy, between the T&Cs stated herein and the Terms and Conditions stated in the HLB's Remittance Application Form, the specific T&Cs stated herein shall prevail to the extent of such discrepancy.
- 4.6 The T&Cs stated herein shall be governed by and construed in accordance with the laws of Malaysia and the HLB Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.