

2021 DIGITAL DAY CONTEST: TAP.TAP.WIN. GAME TERMS AND CONDITIONS

The HLB 2021 Digital Day Contest: Tap.Tap.Win. Game (“**Contest**”) is a contest organized by Hong Leong Bank Berhad (193401000023 (97141-X)) (“**HLB**”) which commences on 07 July 2021 at 00:00 hours (12:00 a.m.) and ends on 31 July 2021 at 23:59 hours (11:59 p.m.) (“**Contest Period**”).

The HLB 2021 Digital Day Contest: Tap.Tap.Win. Game consists of Daily, Weekly and Month-long Game with Game Period as per Table 1 below:

Table 1

Game Category		Game Period (for Game Play & Game Scores)
Daily		07 July 2021 and ends on 31 July 2021 (“ Daily Game Date ”) Daily from 00:00 hours (12:00 a.m.) and ends at 23:59 hours (11:59 p.m.) (“ Daily Game Time ”)
Weekly	Week 1	From 07 July 2021 at 00:00 hours (12:00 a.m.) and ends on 11 July 2021 at 23:59 hours (11:59 p.m.) (“ Week 1 Game Period ”)
	Week 2	From 12 July 2021 at 00:00 hours (12:00 a.m.) and ends on 18 July 2021 at 23:59 hours (11:59 p.m.) (“ Week 2 Game Period ”)
	Week 3	From 19 July 2021 at 00:00 hours (12:00 a.m.) and ends on 25 July 2021 at 23:59 hours (11:59 p.m.) (“ Week 3 Game Period ”)
	Week 4	From 26 July 2021 at 00:00 hours (12:00 a.m.) and ends on 31 July 2021 at 23:59 hours (11:59 p.m.) (“ Week 4 Game Period ”)
Month-long		From 07 July 2021 at 00:00 hours (12:00 a.m.) and ends on 31 July 2021 at 23:59 hours (11:59 p.m.) (“ Month-long Game Period ”)

Terms and Conditions

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

1. In order to be eligible for the Contest, all requirements must be fulfilled in accordance with the Contests’ Mechanics below.

Eligibility

2. The Contest is open to all Malaysian individuals only, residing in Malaysia and with a valid mobile number registered in Malaysia, irrespective of whether they are customers of HLB or otherwise (“**Customers**”).

3. Permanent and contract employees of Hong Leong Bank & Hong Leong Islamic Bank and their respective immediate family members (namely spouse, children, parent, brother or sister) are eligible to participate but are NOT eligible to win the Weekly Prizes and Grand Prize.

4. The employees of the vendors and agencies involved in the organization of the Contest and their respective immediate family members (e.g. spouse or children) are eligible to participate but are NOT eligible to win the Weekly Prizes and Grand Prize.

5. Customers are entitled to participate in this Contest upon the fulfilment of the following:

Step1: Customers must register for HLB Connect Online Banking at <https://s.hongleongconnect.my/rib/app/fo/login> or download and register for HLB Connect Mobile Banking;

Step2: Customers must perform at least one (1) successful Eligible Transaction set out under Clause 6 below to generate the Game Token for Contest participation;

Step3: Customer will receive a one-time SMS from HLB via SMS short code 66600 and given one (1) unique Access Code with the Game URL link to login to the Game. Please note that this SMS will only be sent out between 09:00 hours (9:00 a.m.) to 21:00 hours (9:00 p.m.) daily. The customer will receive the SMS within 24 hours following the customer’s first Eligible Transaction(s);

Step4: Customers will then be eligible to play the Game by utilizing the Game Token(s) earned, i.e. 1 Game Token = 1 Play;

Step5: Customers who play the Game during the Contest Period, stands to win the Contest Prize(s) based on criteria set out in Table 3 below.

Eligible Transactions:

6. Customers must perform one (1) or more of the Eligible Transactions (“**Eligible Transactions**”) via HLB Connect Online Banking and/or Mobile Banking (“**HLB Connect**”) during the Contest Period, in order to earn Game Tokens to participate in the Contest:

Table 2: Eligible Transactions

	Eligible Transactions	Requirements	Game Token(s) Earned (#)
1	Login to HLB Connect Online Banking or Mobile Banking	First login to HLB Connect Online Banking or Mobile Banking on 07 July 2021 between 00:00 hours (12:00 a.m.) and ends at 23:59 hours (11:59	10

		p.m.); valid for one time only per Customer.	
2	eFD/eFD-i	Each successful placement with funds from other banks and transferred via Financial Process Exchange (“FPX”). Limited to maximum fifty (50) new & completed transactions**.	10
3	Credit Card	Each successful application for a credit card on HLB Connect. Limited to maximum five (5) new & completed Credit Card applications. Applicable for new principal card applications and/or Existing-To-Card add new card applications.	10
4	Personal Loan/Personal Financing-i Application	Submit a successful application on HLB Connect. Limited to only one (1) successful Personal Loan/Personal Financing-i application of any amount and applicable for all types of Personal Loans/Personal Financing-i.	10
5	Balance Transfer Application	Submit a successful application on HLB Connect. Limited to maximum five (5) new & completed applications*.	10
6	Quick Cash Application	Submit a successful application on HLB Connect. Limited to maximum five (5) new & completed applications*.	10
7	Foreign Currency Deposit (Pay&Save Account/ Pay&Save Account-i only)	Each successful foreign currency deposit done via the Pay&Save/Pay&Save-i Multi-Currency Feature. Limited to maximum fifty (50) new & completed transactions*.	10
8	ASNB Online	<p>Each successful ASNB Online placement. Transaction period for ASNB funds are as follows:</p> <ul style="list-style-type: none"> • Fixed Price Funds are available from 7:00 a.m. to 7:00 p.m. (Sunday – Friday) • Variable Price Funds are available from 7:00 a.m. to 4:00 p.m. (Sunday – Friday) • No transaction allowed on Saturday, Public Holiday and Federal Holiday. <p>Limited to maximum fifty (50) new & completed transactions**.</p>	10

9	Term Investment Account-i	Each successful new placement on HLB Connect. Limited to maximum fifty (50) new & completed transactions**.	10
10	Bill Payment (incl. JomPAY)	Each successful bill payment transaction with a minimum of RM10. Limited to maximum one hundred (100) new & completed transactions*.	1
11	Prepaid Reload	Each successful Prepaid Reload of a minimum RM10 of to any telco listed in HLB Connect. Limited to maximum one hundred (100) new & completed transactions**.	1
12	Pay via Scan QR	Each successful Pay via Scan QR transaction of a minimum of RM10. Limited to maximum one hundred (100) new & completed transactions*.	1

*The changes will take effect from 14 July 2021 to 31 July 2021 and game tokens earned before 14 July 2021 will not be affected.

**The changes will take effect from 17 July 2021 to 31 July 2021 and game tokens earned before 17 July 2021 will not be affected.

Example:

*Customer A received 100 tokens via performing Bill Payments as at 13 July 2021. Customer A performs 5 new Bill Payments on 14 July 2021. Customer A will not receive any new tokens for the 5 new transactions performed, as the maximum tokens that can be earned via Bill Payments throughout the contest period is 100.

**Customer B received 490 tokens via e-FD placements as at 16 July 2021. Customer B performs 2 new e-FD placements on 17 July 2021. He/she will receive 10 tokens only, as the maximum tokens that can be earned via e-FD placements throughout the contest period is 500.

7. Game Tokens earned will be credited to the Customers' user profile in the Game within twenty four (24) hours after performing the Eligible Transaction. The tracking of the Eligible Transaction is based on Malaysian Date & Time according to HLB's internal tracking schedule.

Example:

Customer A successfully submitted a complete application for 1x HLB Essential Card and performed one Bill Payment of RM30. Customer A earns a total of 11 Game Tokens.

8. Excluded Transactions:-

Eligible Transactions shall exclude the following:

- a) Transactions which are NOT performed via HLB Connect; and/or
- b) Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions

9. Both primary and secondary account holders, and/or primary and supplementary credit card holders are eligible to participate and receive Game Tokens. Game Tokens will be credited to the Customer based on the registered Malaysian mobile number of the HLB Connect account that performed the Eligible Transactions, and cannot be transferred to any other mobile number.

CONTEST REWARDS & PRIZES

10. In order to win the Contest Prize(s), Customer must meet the Eligible Criteria specified under Clauses 5 & 6 during the Contest Period to earn the Game Token(s) and play the Game during the Contest Period.

11. Customers who play the Game will stand to win the rewards and prizes set out in Table 3:

Table 3: Contest Prizes & Capping

Contest Category	Contest Prizes		Total Unit (#)
Daily Rewards	RM7 Shopee e-Voucher*	500 winners x 25 days	12,500
	RM7 Touch 'n Go eWallet Credit	500 winners x 25 days	12,500
Weekly Prize: Week 1	Apple AirPods Max	7 winners	7
Weekly Prize: Week 2	Apple 10.9" iPad Air Wi-Fi 64GB	7 winners	7
Weekly Prize: Week 3	Vivo X60 12GB+256GB	7 winners	7
Weekly Prize: Week 4	Surface Go 2 10.5" 8GB, 128GB	7 winners	7
Grand Prize: Month-long	Samsung Galaxy Z-Fold2, (12+256GB)	3 winners	3
Total			25,031

*Shopee e-Vouchers are applicable to Shopee Mall and Preferred Sellers only.

CONTEST MECHANICS

The Daily Mechanics work as follows:-

(I) DAILY CONTEST

12. Customers who play the Game and successfully taps on the Gift Box icon during the Game will win one (1) unit of the Daily Rewards, Ringgit Malaysia Seven (RM7) e-Voucher (“**e-Voucher**”) (“**Daily Reward**”).

13. Up to one thousand (1,000) units of the Daily Rewards are available on each Contest Day.

14. In the event the total units of Daily Rewards allocated for a Contest Day has not been fully given out, the unutilized units of the Daily Reward will be brought forward to the next Contest Day. Any unutilized units of Daily Rewards as of 23:59 hours (11:59 p.m.) on 31 July 2021 will be forfeited.

15. All e-Vouchers shall be subject to:

- a) the terms and conditions of the respective participating merchants and the validity period as stated in the e-Vouchers. Any unused or unredeemed e-Vouchers after the end of the validity period will lapse and be invalid.
- b) For the avoidance of doubt, if the purchase at the participating merchants is for a value less than the amount of the e-Vouchers, the difference between the e-Vouchers and the purchase will be forfeited and no refund will be given to the e-Vouchers Winners. If the value of the e-Vouchers is less than the value of the item(s) purchased, the difference shall be borne by the Daily Prize Winners.
- c) Any query and/or dispute on the redemption of the e-Vouchers shall be directed to, and resolved directly with the participating merchants.

16. The Daily Rewards won by Daily Prize Winners will be displayed in the game dashboard at MY REWARDS>>DAILY REWARD(S); and the game site will be available until 30 September 2021 for the Winners to refer e-Voucher codes won. Daily Rewards Winners are advised to screenshot and safe keeping the unutilized winning e-Voucher code(s) before 30 September 2021. Any requests or enquiries for unutilized Daily Reward(s) after 30 September 2021 will not be entertained.

(II) WEEKLY CONTEST

The Weekly Contest mechanics is as follows:

Weekly Contest Mechanics

17. Customers will accumulate Game Score(s) by playing the Game. The top seven (7) Customers with the highest Game Score(s) during each weekly Game Period as set out in Table 1 will win one (1) unit of the Weekly Prize.

18. Each Customer is eligible to win a maximum of one (1) Weekly Prize throughout the Contest Period.

19. The Weekly Prize fulfilment is as follows:

- a) The Weekly Prize Winner will receive an SMS within seven (7) days after the respective

Weekly Contest Period, notifying that he/she has won the Weekly Prize and is required to provide his/her personal information for prize fulfilment purposes (“**Notification**”);

- b) The Weekly Prize Winner has to log into the game site>>MY REWARDS>>WEEKLY PRIZE(S) and provide his/her name, mobile telephone number and delivery address for prize fulfilment within seven (7) days from the date of Notification.
- c) If the Weekly Contest Winner fails to respond within the timeframe as specified under Clause 19(b), the Winner’s entitlement to the Weekly Prize will be forfeited. The Bank will award the Weekly Prize(s) to the next eligible Weekly Prize Winner(s).
- d) It is the obligation of the Weekly Prize Winner to inform the Bank in writing within thirty (30) days from the date of Notification in the event of non-receipt of the Weekly Prize, failing which the Weekly Prize Winner is deemed to have received the Weekly Prize. Any claims of non-delivery due to technical or for any other reason whatsoever or request for the reimbursement of the Weekly Prize shall not be entertained after the said 30-day period.
- e) In the event there is a tie in the respective Weekly Game Score, the eligible Weekly Prize Winner shall be the one with the higher number of Game Tokens played by him/her throughout the Weekly Contest Period; and
- f) In the event the number of Game Tokens played are the same, the winner will be the eligible Weekly Prize Winner who first logged into the game earliest in point of date and time

(III) MONTH-LONG CONTEST

20. The top three (3) Customers with the highest total Game Scores accumulated throughout the Contest Period win one (1) Grand Prize.

21. Each Customer is eligible to win a maximum of one (1) Grand Prize.

22. The Grand Prize fulfilment is as follows:

- a) The Grand Prize Winner will receive an SMS within seven (7) days from end of the Contest Period or 7 August 2021, notifying that he/she has won the Grand Prize and is required to provide his/her personal information for prize fulfilment purposes (“**Notification**”);
- b) The Grand Prize Winner has to log into the game site>>MY REWARDS>>WEEKLY PRIZE(S) and provide his/her name, mobile telephone number and delivery address for prize fulfilment within seven (7) days from the date of the Notification.
- c) If the Contest Winner fails to respond within the timeframe as specified under Clause 22(b) above, the Contest Winner shall be disqualified from the Month-Long Contest and shall no longer be entitled to the Grand Prize. The Bank will award the Grand Prize(s) to the next eligible Grand Prize Winner(s).
- d) It is the obligation of the Grand Prize Winner to inform the Bank in writing by 31 August 2021 in the event of non-receipt of the Grand Prize, failing which the Grand Prize Winner is deemed to have received the Grand Prize. No claim of non-delivery, whether due to technical or for any other reason whatsoever and/or request for the reimbursement of the Grand Prize shall be entertained after 31 August 2021.

- e) In the event there is a tie in the total game score, the eligible Grand Prize Winner with the higher number of Game Tokens played by him/her throughout the Contest Period win; and
- f) In the event the number of Game Tokens played are the same, the winner shall be the eligible Grand Prize Winner who logged into the Game earliest in point of date and time.

General

23. By participating in the Contest, the Contest Winners agree to have read, understood and be bound by the T&Cs herein;

- a) that HLB's decision on all matters relating to the Contest shall be final, conclusive and binding on all Contests' Participants and no further correspondence and/or appeal to dispute HLB's decision shall be processed;
- b) authorizes HLB to collect and disclose their personal data i.e. name, mobile number and delivery address to the Bank's service providers including but not limited to the Bank's appointed contest management company, Shopperplus Sdn Bhd (1099242-W) ("Shopperplus"); and the SMS service provider, M3Technologies (ASIA) Berhad (199901007872 (482772-D)) ("M3Tech"), for the purpose of running and fulfilling this Contest;
- c) authorize and consent to HLB's usage, disclosure or publication of their name and/or National Registration Identity Card Number (NRIC) and/or photo (in mask form) in HLB's Website and/or HLB's Facebook Page for publicity, advertising, trade or promotion purposes in any media;
- d) to access HLB's Website, Facebook page or Digital Day Contest Page at regular intervals to view the T&Cs of the Contest and ensure to be kept up-to-date on any changes or variations to the T&Cs (if any) following notices provided pursuant to Clause 24(a) herein below;
- e) to 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 their participation in the Contest;
- f) To assume full liability and responsibility in case of any liability, mishap, injury, damage, claim or accident(s) (including death) resulting from their participation in the Contest and/or utilization of the Prizes and shall release and hold the Bank harmless of any liability; and
- g) The Bank shall not be responsible for any game score which is unsuccessfully recorded in the game site due to technical or internet connection issues or for any other reason whatsoever.

24. HLB reserves the right:

- a) To add, delete, suspend or vary, at any time with prior reasonable notice, the T&Cs contained herein, either wholly or in part, at HLB's discretion by way of posting on HLB's Facebook Page or in any manner deemed suitable by HLB;
- b) To disqualify any Contest Participants whom HLB may in its absolute discretion decide or reasonably suspects as to have behaved in an unlawful, unfair, fraudulent and/or unethical manner in the course of the Contest duration. Any dispute(s) pertaining to HLB's decision shall not be entertained; and

c) to determine if the Winners shall be entitled to any of the Daily Reward(s), Weekly and/or Grand Prize(s) and any dispute(s) pertaining to HLB's decision shall not be processed.

25. In the event of any discrepancy between the T&Cs herein as compared to the advertising, promotional, publicity and other materials relating to or in connection with the Contest, the final T&Cs on HLB's Digital Day Game Page shall prevail.

26. The Weekly Prizes and Grand Prize will be provided on an "As Is" basis. The Prizes featured in all marketing materials and/or HLB's website are for illustration purposes only. Any props, accessories or equipment featured with the Prizes in any pictorial materials are for decorative purposes and shall not form part of the Prizes.

27. The Contest Prizes are non-transferable to any third party and non-exchangeable for cash, up-front credit, cheque or benefit-in-kind.

28. The Bank reserves the rights to replace the Contest Prizes with any other item of equal value at its sole and absolute discretion.

29. For avoidance of doubt, the Contest Prizes are subject to terms and conditions imposed by respective merchant: The Bank gives no representation or warranty with respect to the quality or suitability of the Prizes (including but not limited to the validity and/ or usage of the Prize and shall not be responsible to replace any lost, stolen or damaged Prize notified after the specific date(s) for such claims). The winner shall deal directly with the merchant for any queries, disputes or claims pertaining to the Prize without recourse to the Bank.

30. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Contest Participants agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

31. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Term Investment Account-i is not protected by PIDM.

Unit trust scheme is not protected by PIDM and any money withdrawn from an insured deposit for the purposes of investment in unit trust scheme is no longer protected by PIDM.

Deposit Account/Deposit Account-i Deposit Account-I are protected by PIDM up to RM250,000 for each depositor.