

# CAMPAIGN A

## HLB RAYA 2022: 3-IN-1 JUNIOR ACCOUNT/3-IN-1 JUNIOR ACCOUNT-i CAMPAIGN

Last updated on 30 March 2022

### CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) (hereinafter collectively referred to as "**the Bank**") "**HLB Raya 2022: 3-in-1 Junior Account/3-in-1 Junior Account-i Campaign**" ("**Campaign**") commences on 18 April 2022 and ends on 31 May 2022, both dates inclusive ("**Campaign Period**"), unless notified otherwise.

### TERMS & CONDITIONS

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

### ELIGIBILITY

1. This Campaign is open to New Primary Accountholders ("**Customers**") of the following Participating Account(s) ("**Participating Account(s)**"):
  - (a) Hong Leong 3-in-1 Junior Account; and
  - (b) Hong Leong 3-in-1 Junior Account-i.
2. For the avoidance of doubt:
  - (a) As the Participating Accounts are trust accounts, "**Primary Accountholders**" refers to the trustee(s) who are the beneficiary's (i.e., the junior accountholder) parent(s) or legally appointed guardian(s);
  - (b) A trustee may hold more than one Participating Account for different beneficiaries and each of these Participating Accounts will constitute separate Participating Accounts which are eligible to participate in this Campaign; and
  - (c) "**New Primary Accountholders**" refer to trustee(s) who open a Participating Accounts for the beneficiary who do not have any of the Participating Accounts with the Bank prior to the Campaign Period.
3. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt (pursuant to a petition by the Bank or other financial institutions or by any third party or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period) shall **NOT** be eligible to participate in the Campaign.
4. This Campaign is **NOT** valid with any other on-going promotions offered by the Bank from time to time in relation to the Participating Accounts.

## CAMPAIGN MECHANICS

5. In order to participate in this Campaign and to qualify for the RM10 e-Duit Raya (“**Reward**”), Customers **MUST** fulfil the Qualifying Criteria as set out in Table 1 below during the Campaign Period (“**Eligible Customers**”):

**Table 1**

<b>Qualifying Criteria</b>	<b>Reward</b>	<b>Capping</b>
(a) Complete the opening of the Participating Account and application of the reloadable Junior Debit Card/Junior Debit Card-i (“ <b>JDC</b> ”) for your child (“ <b>Account Opening</b> ”); (b) Upon successful Account Opening, deposit a minimum of <b>Ringgit Malaysia Fifty (RM50)</b> in one sum within two (2) weeks from the date of Account Opening.	RM10 e-Duit Raya	First 6,000 Eligible Customers

6. The Reward is limited to the first six thousand (**6,000**) Eligible Customers on a first come, first-served basis, and each Eligible Customer is only entitled to a maximum of one (**1**) time Reward per beneficiary throughout the Campaign Period irrespective of the number of Account Openings performed for the same beneficiary.
7. The total Reward allocated by the Bank for the Campaign is capped at **Ringgit Malaysia Sixty Thousand (RM60,000)** only throughout the Campaign Period. Notwithstanding the Campaign Period, no further Reward will be rewarded once the capped limit has been reached.
8. The Reward will be credited into the JDC, which is tagged to the Eligible Customers’ Participating Account, within **ninety (90)** working days from the end of the Campaign Period. The crediting of the Reward will be reflected in the monthly e-statement of the Participating Accounts (as applicable) and the Eligible Customers will also be notified by way of Short Message Service (“**SMS**”) once the Reward has been credited. In the event that a Participating Account : (i) is closed due to any reason whatsoever prior to or when the Reward is credited or (ii) is inactive when the Reward is being credited, such Eligible Customer shall be disqualified from receiving the Reward and the Reward will be forfeited.
9. If any Eligible Customer does not receive any notification from the Bank within **ninety (90)** working days from the end of the Campaign Period, such Eligible Customer shall be deemed **NOT** qualified or entitled for the Reward.
10. If the Reward was not received by the Eligible Customers after having been notified by the Bank in accordance with Clause 8 above, such Eligible Customers shall be responsible to notify the Bank in writing no later than thirty (30) calendar days from the date of receipt of the notification, failing which the Reward shall be deemed to have been received. The Bank will not entertain any claims after thirty (30) calendar days from the date of receipt of the notification.
11. For the avoidance of doubt, the SMS notification sent to the Eligible Customers will be based on the latest contact numbers duly captured by and reflected in the Bank’s system and/or records, and it is the responsibility of the Eligible Customers to ensure that their contact details are updated. Please note that the SMS service for this Campaign is provided by Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)), a SMS vendor officially appointed by the Bank (“**Infobip**”).

## GENERAL

12. By participating in this Campaign, the Customers agree:
  - (a) to have read, understood, accept and to be bound by the T&Cs herein, the Bank's General Terms and Conditions of Accounts and the Terms and Conditions applicable to the Participating Accounts and JDC;
  - (b) that the Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Customers. No further appeal or correspondence will be entertained;
  - (c) that the Reward is non-exchangeable for any up-front cash, credit, cheque or benefit-in-kind;
  - (d) to access the Bank's website at [www.hlb.com.my](http://www.hlb.com.my) at regular intervals to view the T&Cs of the Campaign and ensure to be kept up-to-date on any changes or variations to the T&Cs;
  - (e) to provide their latest and accurate contact numbers to the Bank. The Bank shall not be held responsible/liable in the event the Bank is unable to contact the Eligible Customers for the purpose of this Campaign, due to the inaccurate/invalid contact numbers provided by the Eligible Customers or the SMS is unable to be delivered due to any reason whatsoever;
  - (f) 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 Campaign; and
  - (g) to consent and authorise the Bank to disclose their personal data to Infobip for the purpose of this Campaign.
13. The Bank reserves the right:
  - (a) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, or to terminate the Campaign by way of posting on the Bank's Websites with prior notice, or in any other manner which the Bank deems practical;
  - (b) to disqualify any Customers from participating in this Campaign and/or to receive the Reward if there is any non-compliance of the T&Cs herein, the Bank's General Terms and Conditions of Accounts and the Terms and Conditions applicable to the Participating Accounts and JDC; and
  - (c) to claw-back the Reward in the event there is any detected fraud or breaches against the Campaign's T&Cs herein, the Bank's General Terms and Conditions of Accounts and the Terms and Conditions applicable to the Participating Accounts and JDC.
14. The T&Cs herein, the Bank's General Terms and Conditions of Accounts, the Terms and Conditions applicable to the Participating Accounts and JDC shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein, the Bank's General Terms and Conditions of Accounts, the Terms and Conditions applicable to the Participating Accounts and JDC, the T&Cs herein shall prevail to the extent of such discrepancy.
15. 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 Campaign, the T&Cs on the Bank's Website shall prevail.
16. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
17. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**The Participating Accounts are protected by PIDM up to RM250,000 for each depositor.  
The Hong Leong 3-in-1 Junior Account-i is a deposit account based on the Shariah principle of Tawarruq.**

If you have any enquiries regarding these T&Cs, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my).

# CAMPAIGN B

**HLB RAYA 2022: GET RM10 E-DUIT RAYA WHEN YOU REGISTER FOR POCKET CONNECT APP**

Last updated on 30 March 2022

**CAMPAIGN PERIOD**

The Hong Leong Bank Berhad (193401000023 (97141-X)) (“**HLB**”) and Hong Leong Islamic Bank Berhad’s (200501009144 (686191-W)) (“**HLISB**”) (hereinafter collectively referred to as “**the Bank**”) “**HLB Raya 2022: Get RM10 e-Duit Raya When You Register For Pocket Connect App**” Campaign (“**Campaign**”) commences on 18 April 2022 and ends on 31 May 2022, both dates inclusive (“**Campaign Period**”), unless notified otherwise.

**TERMS & CONDITIONS**

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

**ELIGIBILITY**

18. This Campaign is open exclusively to the Bank’s customers (“**Customers**”) who:
  - (a) are Primary Accountholders of the Participating Accounts as defined under Clause 3 below; and
  - (b) have not registered for a HLB Pocket Connect App (“**Pocket App**”) for the beneficiary of the Participating Accounts prior the Campaign Period.
19. For the avoidance of doubt, Participating Accounts are trust accounts, and “**Primary Accountholders**” refers to the trustee(s) who are the beneficiary (i.e., the junior accountholder)’s parent(s) or legally appointed guardian(s).
20. For the purpose of this Campaign, the “**Participating Accounts**” are:
  - (a) Hong Leong 3-in-1 Junior Account;
  - (b) Hong Leong 3-in-1 Junior Account-i;
  - (c) Hong Leong Junior Savings Account; and
  - (d) Hong Leong Junior Savings Account-i.
21. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt (pursuant to a petition by the Bank or other financial institutions or by any third party or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period) shall **NOT** be eligible to participate in the Campaign.
22. This Campaign is **NOT** valid with any other on-going promotions offered by the Bank from time to time in relation to the Participating Accounts.

### CAMPAIGN MECHANICS

23. In order to participate in this Campaign and to qualify for the RM10 e-Duit Raya (“**Reward**”), Customers **MUST** fulfil the Qualifying Criteria as set out in Table 1 below during the Campaign Period (“**Eligible Customers**”):

**Table 1**

<b>Qualifying Criteria</b>	<b>Reward</b>	<b>Capping</b>
(c) Download and register the Pocket App for the beneficiary of the Participating Accounts (“ <b>Pocket Registration</b> ”); and (d) Upon successful Pocket Registration, cause the beneficiary to perform a minimum one ( <b>1</b> ) time log in to the Pocket App.	RM10 e-Duit Raya	First <b>2,500</b> Eligible Customers

*\*In order to perform a Pocket Registration, the Primary Accountholder must be a registered user of HLB Connect Online Banking and the beneficiary of the Participating Account must be above seven (**7**) years of age and below eighteen (**18**) years old, with a valid MyKid or MyKad.*

24. The Reward is limited to the first two thousand five hundred (**2,500**) Eligible Customers on a first come, first-served basis, and each Eligible Customer is only entitled to a maximum of **one (1)** time Reward per beneficiary throughout the Campaign Period irrespective of the number of Pocket Registration performed for the same beneficiary.
25. The total Reward allocated by the Bank for the Campaign is capped at **Ringgit Malaysia Twenty-Five Thousand (RM25,000)** only throughout the Campaign Period. Notwithstanding the Campaign Period, no further Reward will be rewarded once the capped limit has been reached.
26. The Reward will be credited into the Eligible Customers’ Participating Account within **ninety (90)** working days from the end of the Campaign Period. The crediting of the Reward will be reflected in the monthly e-statement of the Participating Accounts and the Eligible Customers will also be notified by way of Short Message Service (“**SMS**”) once the Reward has been credited. In the event that a Participating Account (i) is closed due to any reason whatsoever prior to or when the Reward is credited or (ii) is inactive when the Reward is being credited, such Eligible Customer shall be disqualified from receiving the Reward.
27. If any Eligible Customer does not receive any notification from the Bank within ninety (90) working days from the end of the Campaign Period, such Eligible Customer shall be deemed **NOT** qualified or entitled for the Reward.
28. If the Reward was not received by the Eligible Customers after having been notified by the Bank in accordance with Clause 9 above, such Eligible Customers shall be responsible to notify the Bank in writing no later than thirty (30) calendar days from the date of receipt of the notification, failing which the Reward shall be deemed to have been received. The Bank will not entertain any claims after thirty (30) calendar days from the date of receipt of the notification.
29. For the avoidance of doubt, the SMS notification sent to the Eligible Customers will be based on the latest contact numbers duly captured by and reflected in the Bank’s system and/or records, and it is the responsibility of the Eligible Customers to ensure that their contact details are updated. Please note that the SMS service for this Campaign is provided by Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)), a SMS vendor officially appointed by the Bank (“**Infobip**”).



## GENERAL

30. By participating in this Campaign, the Customers agree:
- (h) to have read, understood, accept and to be bound by the T&Cs herein, the Bank's General Terms and Conditions of Accounts, the terms and conditions applicable to the Participating Accounts and Pocket App;
  - (i) that the Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Customers. No further appeal or correspondence will be entertained;
  - (j) that the Reward is non-exchangeable for any up-front cash, credit, cheque or benefit-in-kind;
  - (k) to access the Bank's website at [www.hlb.com.my](http://www.hlb.com.my) at regular intervals to view the T&Cs of the Campaign and ensure to be kept up-to-date on any changes or variations to the T&Cs;
  - (l) to provide their latest and accurate contact numbers to the Bank. The Bank shall not be held responsible/liable in the event the Bank is unable to contact the Eligible Customers for the purpose of this Campaign, due to the inaccurate/invalid contact numbers provided by the Eligible Customers or the SMS is unable to be delivered due to any reason whatsoever;
  - (m) 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 Campaign; and
  - (n) to consent and authorise the Bank to disclose their personal data to Infobip for the purpose of this Campaign.
31. The Bank reserves the right:
- (d) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, by way of posting on the Bank's Websites with prior notice, or in any other manner which the Bank deems practical;
  - (e) to disqualify any Customers from participating in this Campaign and/or to receive the Reward if there is any non-compliance of the T&Cs herein, the Bank's General Terms and Conditions of Accounts, the terms and conditions applicable to the Participating Accounts and Pocket App; and
  - (f) to claw-back the Reward in the event there is any detected fraud or breaches against the Campaign's T&Cs herein, the Bank's General Terms and Conditions of Accounts, the terms and conditions applicable to the Participating Accounts and Pocket App.
32. The T&Cs herein, the Bank's General Terms and Conditions of Accounts, the terms and conditions applicable to the Participating Accounts and Pocket App shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein, the Bank's General Terms and Conditions of Accounts, the terms and conditions applicable to the Participating Accounts and Pocket App, the T&Cs herein shall prevail to the extent of such discrepancy.
33. 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 Campaign, the T&Cs on the Bank's website shall prevail.
34. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
35. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**The Participating Accounts are protected by PIDM up to RM250,000 for each depositor. The Hong Leong 3-in-1 Junior Account-i and Hong Leong Junior Savings Account-i are deposit accounts based on the Shariah principle of Tawarruq.**

If you have any enquiries regarding these T&Cs, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my).