

WIN A K-DREAM EXPERIENCE TO SEOUL AND RM50 GUARANTEED CASH REWARD WHEN YOU APPLY AND SAVE CAMPAIGN

Last updated: 23 October 2023

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLISB**") (collectively referred to as "**the Bank**") "**Win A K-Dream Experience to Seoul and RM50 Guaranteed Cash Reward When You Apply and Save Campaign**" ("**Campaign**") commences on **01 November 2023** and ends on **31 March 2024**, both dates inclusive ("**Campaign Period**"), unless notified otherwise.

TERMS & CONDITIONS

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

ELIGIBILITY

1. The participating account/participating account-i ("**Participating Account**") for this Campaign are:
 - (a) Pay&Save Account/Pay&Save Account-i; and
 - (b) 3-in-1 Junior Account/3-in-1 Junior Account-i.
2. This Campaign is open to Malaysian and non-Malaysian individuals who do not have Participating Accounts with the Bank prior to the Campaign Period ("**Eligible Customers**").
3. Any customer who has committed or is suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or has been declared bankrupt (pursuant to a petition by the Bank or other financial institutions or by any third party or is subject to any bankruptcy proceedings at any time prior to or during the Campaign Period) shall **NOT** be eligible to participate in the Campaign.

CAMPAIGN MECHANICS

PROMOTION A: WIN A K-DREAM EXPERIENCE TO SEOUL ("PROMOTION A")

4. Customers who open a Participating Account during the Campaign Period and retain a minimum Month End Balance ("**MEB**") of **Ringgit Malaysia Three Thousand (RM3,000)** during the Participating Account opening month will get an automatic entry to be in the selection pool of monthly prize ("**Prize**") winners ("**Promotion A Eligible Customer**").
5. **Only Promotion A Eligible Customers who are 18 years old and above** are eligible to be in the selection pool of Prize winners.
6. The Promotion A Eligible Customers **are only entitled to a maximum of one (1) Prize throughout the Campaign Period.**
7. Scenario of eligibility of the account opening period and retaining the MEB are illustrated in Table 1 below:

Table 1

Scenario	Account Opening Date	Participating Account	Description	Eligibility
A	30 November 2023	Pay&Save Account	<ul style="list-style-type: none"> Initial deposit of RM3,500 on 30 November 2023 Maintain the following MEB: <ul style="list-style-type: none"> 30 November 2023: RM3,500 	Yes
B	1 January 2024	Pay&Save Account-i	<ul style="list-style-type: none"> Initial deposit of RM500. Maintain the following MEB: <ul style="list-style-type: none"> 31 January 2024: RM2,500 	No

PROMOTION B: RM50 GUARANTEED CASH REWARD (“PROMOTION B”)

8. In order to participate in this Campaign and to qualify for the Reward, the Customers **MUST** fulfil **Qualifying Criteria No. 1 and Qualifying Criteria No. 2** as set out in Table 2 below during the Campaign Period (“Promotion B Eligible Customers”):

Table 2

No	Qualifying Criteria	Reward
1.	Open a Participating Account with the Bank during the Campaign Period.	Ringgit Malaysia Fifty (RM50) (“Reward”)
2.	Retain a minimum Month End Balance (“MEB”) of Ringgit Malaysia Three Thousand (RM3,000) for three (3) consecutive months, inclusive of the Participating Account opening month.	

For the avoidance of doubt, the Eligible Customers are permitted to participate in both Promotion A and Promotion B during the Campaign Period.

9. The Promotion B Eligible Customers are **only entitled to a maximum of one (1) Reward throughout the Campaign Period**. If for any reason, the Promotion B Eligible Customers have multiple Participating Accounts which are eligible for the Reward, only the first Participating Account that fulfils Qualifying Criteria No. 1 and Qualifying Criteria No. 2 in Clause 8 above will be rewarded.

Scenario of eligibility of the account opening period and retaining the MEB are illustrated as follows:

Table 3

Scenario	Account Opening Date	Participating Account	Description	Eligibility	Remarks
A	20 November 2023	Pay&Save Account	<ul style="list-style-type: none"> Initial deposit of RM3,000 on 20 November 2023 Maintain the following MEB: <ul style="list-style-type: none"> 30 November 2023: RM3,000 31 December 2023: RM3,000 31 January 2024: RM3,000 	Yes	Fulfilled the criteria

B	15 January 2024	3-in-1 Junior Account	<ul style="list-style-type: none"> • Initial deposit of RM3,500 on 30 January 2024 • Maintain the following MEB: <ul style="list-style-type: none"> ○ 31 January 2024: RM3,500 ○ 29 February 2024: RM1,000 ○ 31 March 2024: RM5,000 	No	29 February 2024's MEB does not fulfil the criteria
C	2 March 2024	Pay&Save Account-i	<ul style="list-style-type: none"> • Initial deposit of RM50 on 16 March 2024 • Maintain the following MEB: <ul style="list-style-type: none"> ○ 31 March 2024: RM3,000 ○ 30 April 2024: RM3,500 ○ 31 May 2024: RM5,500 	Yes	Fulfilled the criteria

PRIZE WINNER AND CAMPAIGN FULFILMENT

PROMOTION A: WIN A K-DREAM EXPERIENCE TO SEOUL (“PROMOTION A”)

10. Promotion A Eligible Customers who meet the criteria as stated under Clauses 4 and 5 will stand a chance to win the Prize as shown in Table 4 below:

Table 4

Prize	No. of Winner (#)
4D3N Trip to Seoul, South Korea for two (2) persons worth not more than RM10,000.00 which includes:	5
(i) Return economy flight tickets for two (2) persons	
(ii) 3-nights' hotel accommodation	
(iii) Airport transfers in Seoul only	

11. The winner selection process is as follows:
- (a) At the end of each month starting from December 2023, each entry will be assigned a random number and placed in the Prize selection pool.
 - (b) Fifty (50) numbers will then be randomly selected from the Prize selection pool (“**Promotion A Shortlisted Customers**”).
 - (c) The Promotion A Shortlisted Customers shall be contacted by the Bank via Short Message Service (“**SMS**”) and given a Bank and/or Campaign related question. The Promotion A Shortlisted Customers are required to reply to the SMS with the correct answer in the fastest time.
 - (d) The first Promotion A Shortlisted Customer who responds with the correct answer (within the given time frame stated in the SMS) will be entitled to the Prize (“**Winner**”). Promotion A Shortlisted Customers shall bear the standard telecommunication charges imposed for each SMS sent to the Bank.
 - (e) In the event of a tie, i.e. where there is more than one (1) Promotion A Shortlisted Customer who has answered correctly at the same time and would have been the Winner if not for the tie, the Promotion A Shortlisted Customer with the highest total balance of MEB captured in the Bank’s system as at the end of each month will be the Winner.
 - (f) For the avoidance of doubt, the SMS sent to the Promotion A Shortlisted Customers will be based on the latest mobile number duly captured by and reflected in the Bank’s system and/or records. The SMS service for Promotion A is provided by Infobip Asia Pacific Sdn Bhd (898379-U), an SMS vendor officially appointed by the Bank (“**Infobip**”).

12. The Winner will be announced on the Bank's websites at www.hlb.com.my and/or www.hlisb.com.my ("**Bank's Websites**") and will be informed via email and/or SMS on the details related to the fulfilment of the Prize within sixty (60) working days from announcement of the monthly Winner.
13. By participating in Promotion A, Promotion A Eligible Customers agree that his/her personal information including name and the last **four (4)** digits of his/her NRIC card or passport number may be used for the purpose of Promotion A including publication of the Winner's list on the Bank's Websites or the Campaign Website.
14. It is the obligation of the Winner to provide the latest and valid contact details and email address to the Bank within the Campaign Period. The Bank shall not be responsible and reserves the right to cancel the Winner's entry and award the Prize to the second fastest Promotion A Shortlisted Customer who has answered correctly in the event the Bank is unable to reach the Winner for any reasons whatsoever. The non-contactable winner shall have no claim whatsoever against the Bank on the cancellation and the forfeiture.
15. The Winner's Participating Account(s) **MUST** remain valid/active and in good standing prior to the crediting date and the Winner must not be in breach of any of the T&Cs of this Campaign, General Terms and Conditions of Accounts and the Terms & Conditions applicable to the Participating Account(s) (collectively referred to as the "**Applicable Terms & Conditions**"), failing which the Winner shall be automatically disqualified from Promotion A.
16. The Winner shall liaise directly with **Chan Brothers (PK) Travel Agency Sdn Bhd** being the authorised supplier(s) at **03-21611168** and email to karen@cbtkl.com.my and/or yap@cbtkl.com.my for all matters related to the Prize information, fulfilment, payment, delivery, claims and warranty. The Bank gives no representation or warranty with respect to the quality or suitability of the Prize and shall not be responsible for replacing any lost, stolen or damaged items (whether due to defects in materials or workmanship by the manufacturer under warranty or otherwise). The Winner shall, at his/her own costs and expense, deal directly with the supplier(s) for any complaint, dispute or claim in relation to the item without recourse to the Bank.
17. Save and except where specifically provided in these T&Cs, the Winner shall be solely responsible for obtaining all the necessary travel documents, permits, visas (if applicable) and making the necessary arrangements in order for the Winner and the Winner's accompanying partner to travel to Seoul, South Korea ("**Arrangement**"). All costs and expenses to be incurred in obtaining or making the Arrangement shall be borne by the Winner and the Winner's accompanying partner.
18. The Bank will not provide any replacement or substitution of the Prize if the Winner and/or his/her accompanying partner fail to procure the Arrangement.
19. In the event the Bank has a Prize giving ceremony, the selected Winners will be required to attend at their own cost and expense to collect the Prize. In the event the Winner is not able to attend the prize giving ceremony, the Winner can nominate a representative to be present at the prize giving ceremony to accept the Prize on his/her behalf. The representative will be required to present a written authorisation from the Winner and a photocopy of the Winner's NRIC (front and back).
20. The Bank reserves the right to substitute or replace the Prize with another trip of similar values at any time, if the stated Prize is not available due to unforeseen circumstances, with prior written notice.
21. The visual of the Prize on the Bank's Websites or any official promotional materials for this Campaign serves for illustration purposes only.
22. The risks of redeeming the Prize are in the hands of the Winner. All relevant costs and expenses to redeem the Prize are borne by the Winner, including and not limited to travel insurance, visa, return shuttle bus, port tax, service tax, surcharges, departure levy fees, excess baggage charge, tipping, etc.

23. The Winner shall assume full liability and responsibility in case of any liability, mishap, injury, damage, claim or accidents (including death) resulting from their participation in Promotion A, redemption and/or utilisation of the Prize and agree to release and hold the Bank free and harmless of any liability.
24. All transportation, accommodation, personal costs and/or any other costs, fees and/or related expenses incurred in participating in Promotion A and/or redeeming the Prize shall be the sole responsibility of the Winner.
25. The Bank shall reserve the right to use the names and/or photographs of the Winner as materials for the purposes of publicity, without any prior notice to the Winner. The Winner shall not be entitled to claim ownership or other forms of compensation for the materials.
26. The Prize is not exchangeable and/or transferable. The person who is on the trip must be the same Winner from Promotion A. In the event a Winner chooses not to accept the Prize once informed by the Bank when required to do so shall constitute a rejection by such Winner and no replacement or exchange of the Prize will be entertained and the Bank reserves its rights to award the Prize to another Winner. Any cancellation and/or refund request once the booking of the Prize has been made is strictly not allowed.

PROMOTION B:RM50 GUARANTEED CASH REWARD (“PROMOTION B”)

27. The Reward will be credited into the Promotion B Eligible Customers’ Participating Account based on the Crediting Date listed in Table 5 below:

Table 5

No.	Participating Account’s Account Opening Date	MEB (3 consecutive months)	Crediting Date
1.	1 November 2023 – 30 November 2023	<ul style="list-style-type: none"> • 30 November 2023 • 31 December 2023 • 31 January 2024 	By 29 February 2024
2.	1 December 2023 – 31 December 2023	<ul style="list-style-type: none"> • 31 December 2023 • 31 January 2024 • 29 February 2024 	By 31 March 2024
3.	1 January 2024 – 31 January 2024	<ul style="list-style-type: none"> • 31 January 2024 • 29 February 2024 • 31 March 2024 	By 30 April 2024
4.	1 February 2024 – 29 February 2024	<ul style="list-style-type: none"> • 29 February 2024 • 31 March 2024 • 30 April 2024 	By 31 May 2024
5.	1 March 2024 – 31 March 2024	<ul style="list-style-type: none"> • 31 March 2024 • 30 April 2024 • 31 May 2024 	By 30 June 2024

28. For the avoidance of doubt, in order to receive the Reward, the Promotion B Eligible Customers’ Participating Account **MUST** remain valid/active and in good standing prior to the Crediting Date and the Promotion B Eligible Customers must not be in breach of any of the T&Cs of this Campaign, General Terms and Conditions of Accounts, the Terms & Conditions applicable to the Participating Account, Debit Card/Debit Card-i Terms & Conditions and Terms & Conditions for the Use of HLB Connect (collectively the “**Applicable Terms and Conditions**”), failing which the Promotion B Eligible Customers shall be automatically disqualified from this Campaign.
29. The crediting record of the Reward will be reflected in the monthly e-statement of the Promotion B Eligible Customers’ Participating Account.

30. The Promotion B Eligible Customers will **BE NOTIFIED** if they are entitled to the Reward via Connect App push notification which will be delivered to the Promotion B Eligible Customers on the Crediting Date. The Promotion B Eligible Customers who do not receive such notification are deemed not entitled to the Reward.

GENERAL

31. By participating in this Campaign, the Eligible Customers:
- (a) confirm to have read, understood, accepted and agreed to be bound by the Applicable Terms and Conditions;
 - (b) agree that the Bank's decision on all matters relating to the Campaign shall be accurate, final, conclusive and binding on all Eligible Customers;
 - (c) agree to access www.hlb.com.my and/or www.hlisb.com.my ("**Bank's Websites**") 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;
 - (d) agree that the Reward is non-exchangeable for up-front cash, credit, cheque or benefit-in-kind; and
 - (e) agree 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.
32. The Bank reserves the right:
- (a) with prior notice to the Eligible Customers, to add, delete, suspend or vary the T&Cs listed herein, either fully or partially, or to terminate the Campaign, by way of posting such addition, deletion, suspension or amendment of the T&Cs or termination of this Campaign on the Bank's Websites;
 - (b) to disqualify any Eligible Customers who:
 - (i) have in the past committed, or is currently suspected of committing fraudulent, unlawful or wrongful acts in relation to any facilities granted by the Bank;
 - (ii) are facing bankruptcy proceedings, or have been declared bankrupt either before, during or after the Campaign Period; and/or
 - (iii) have breached any of the Applicable Terms and Conditions at any time before, during or after the Campaign Period; and
 - (c) to forfeit and claw back any of the Reward paid and return the same into the pooled fund allocation in the event there is any detected fraud, or non-compliance of any of the T&Cs of this Campaign.
33. In addition to the T&Cs stipulated herein, the Eligible Customers agree that the Applicable Terms and Conditions shall be read together with these T&Cs as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.
34. In the event of any discrepancies between the T&Cs stipulated herein and any advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final T&Cs on the Bank's Websites shall prevail.
35. The T&Cs of this Campaign shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
36. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Deposit-i Products are deposit accounts based on the Shariah contract of Tawarruq.

Member of PIDM. Deposit/Deposit-i Products are protected by PIDM up to RM250,000 for each depositor (refer to [Products Eligible for PIDM Protection](#)).

If you have any enquiries regarding these T&Cs, please email us at hlonline@hlbb.hongleong.com.my.