

## “Cashless Lagi Senang DuitNow QR Cashback Campaign” Terms and Conditions

Last updated: 9 February 2021

### **CAMPAIGN PERIOD**

The Hong Leong Bank Berhad (193401000023 (97141-X)) (“**HLB**”) and Hong Leong Islamic Bank Berhad (200501009144 (686191-W)) (“**HLISB**”) [hereinafter collectively referred to as “the Bank”] “Cashless Lagi Senang DuitNow QR Cashback Campaign” (“**Campaign**”) commences on 1 December 2020 and ends on 30 June 2021, both dates inclusive (“**Campaign Period**”), unless notified otherwise.

### **TERMS AND CONDITIONS (“T&Cs”)**

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

### **CAMPAIGN ELIGIBILITY**

1. The Campaign is divided into two categories and open to the following groups:
  - a. **Campaign A:** New-to-Bank Sole Proprietors Customers with Business Registration Number (“**BRN**”) and/or New-to-Bank Traders (“**Campaign A Customers**”)
  - b. **Campaign B:** Existing Bank Sole Proprietor Customers with BRN (“**Campaign B Customers**”)

For the avoidance of doubt, the Campaign is only open to the primary accountholder of the Participating Account(s).

2. For the purpose of this Campaign:
  - a. Campaign A Customers refer to customers who do not have any Participating Account(s) listed under Clause 3 below with the Bank prior to the Campaign Period and apply for a new Participating Account(s) during the Campaign Period.
  - b. Traders refer to individuals with valid business license such as hawkers license, day/night market license, trader license etc and/or individuals who have valid business operating site such as food court, coffee shop, hawker stall within a registered coffee shop etc
  - c. Campaign B Customers refer to existing customers who have any Participating Account(s) listed under Clause 3 below with the Bank prior to the Campaign Period.

3. Participating Accounts for the purpose of this Campaign are as follows:

<b>Sole Proprietors</b>	<b>Traders</b>
i. Hong Leong Basic Current Account	i. Hong Leong Basic Current Account
ii. Hong Leong Basic Current Account-i	ii. Hong Leong Basic Current Account-i
iii. Hong Leong Current Account	iii. Hong Leong Current Account
iv. Hong Leong Current Account-i	iv. Hong Leong Current Account-i
v. Hong Leong BizOne Account	v. Hong Leong Basic Savings Account
vi. Hong Leong Small Business Current-i	vi. Hong Leong Basic Savings Account-i
vii. Hong Leong One Account ( <i>only applicable for existing customer</i> )	vii. Hong Leong Savings Account
	viii. Hong Leong Savings Account-i
	ix. Hong Leong Pay&Save Account
	x. Hong Leong Pay&Save Account-i

4. 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 either HLB or HLISB or other financial institutions or by any third (3rd) 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.

## **CAMPAIGN MECHANICS**

### **CAMPAIGN A**

#### **RM50 Cashback**

5. The first 1,000 Campaign A Customers (“**Campaign A Eligible Customers**”) who meet the Campaign A criteria as stated below during the Campaign Period shall receive cashback of Ringgit Malaysia Fifty (RM50) (“**RM50 Cashback**”):
  - a. Open any new Participating Account listed in clause 3;
  - b. Register for Hong Leong Connect;
  - c. perform one-time registration via the self-registration online form at <https://www.hlb.com.my/QRcashback>. During the aforesaid registration, Campaign A Eligible Customers are required to provide the following details:
    - i. Full name;
    - ii. Participating Account number;
    - iii. Mobile number;
    - iv. E-mail address; and
    - v. Business location and
  - d. Receive 100 payments via DuitNow QR into Campaign A Customers’ Participating Account. Each transaction must be a minimum amount of Ringgit Malaysia Five (RM5) to be considered eligible.

#### **Grand Prize**

6. Campaign A Customers who have fulfilled and achieved the following by the end of the Campaign Period will stand a chance to win Ringgit Malaysia One Thousand (RM1,000) cashback (“**Grand Prize**”):
  - a. Open any new Participating Account listed in clause 3;
  - b. Register for Hong Leong Connect;
  - c. perform one-time registration via the self-registration online form at <https://www.hlb.com.my/QRcashback>. During the aforesaid registration, Campaign A Customers are required to provide the following details:
    - i. Full name;
    - ii. Participating Account number;
    - iii. Mobile number;
    - iv. E-mail address; and
    - v. Business location and
  - d. Receive a minimum 1,000 payments via DuitNow QR into Campaign A Customers’ Participating Account. Each transaction must be a minimum amount of Ringgit Malaysia Five (RM5) to be considered eligible.
  - e. The top 3 Campaign A Customers with the highest payments amount received as per clause 6(d) above by the end of the Campaign Period will be selected as the Grand Prize winners (“Grand Prize Winners”).
7. The total cashback / Grand Prize allocated for Campaign A is Ringgit Malaysia Fifty-Three Thousand (RM53,000). Redemption for the RM50 Cashback is based on first-come, first served basis.
8. Each Campaign A Customer is only eligible to receive a maximum of **one (1) RM50 Cashback** and **one (1) Grand Prize** under Campaign A throughout the whole Campaign Period.

## **CAMPAIGN B**

9. The first 500 Campaign B Customers (“**Campaign B Eligible Customers**”) who meet the Campaign B criteria as stated below during the Campaign Period shall receive cashback of Ringgit Malaysia Fifty (RM50) (“**RM50 Cashback**”):
  - a. Register for Hong Leong Connect; and
  - b. Receive 100 payments via DuitNow QR into Campaign B Eligible Customers’ Participating Account. Each transaction must be a minimum amount of Ringgit Malaysia Five (RM5) to be considered eligible.
10. The total cashback allocated for Campaign B is Ringgit Malaysia Twenty-Five Thousand (RM25,000). Redemption is based on first-come, first served basis.
11. Each Campaign B Eligible Customer is only eligible to receive a maximum of **one (1) RM50 Cashback** under Campaign B throughout the whole Campaign Period.

## **CASHBACK FULFILLMENT CONDITIONS**

12. The Bank will credit the RM50 Cashback and/or the Grand Prize into the Eligible Customer’s Participating Account within sixty (60) working days after the end of the Campaign Period. For the avoidance of doubt, Campaign A Eligible Customers, Grand Prize Winners and Campaign B Eligible Customers are collectively referred to as “Eligible Customers”. At the time of crediting the RM50 Cashback and/or the Grand Prize, the Participating Accounts of the Eligible Customer must be valid/active, in good standing and must not be in breach of any of the T&Cs of the Campaign and/or HLB General Terms and Conditions of Accounts (“Bank’s Terms and Conditions”) up to the Campaign Period and up to the point the Cashback is credited, failing which the Eligible Customers will be disqualified automatically without prior notice.
13. The RM50 Cashback and/or the Grand Prize will be credited based on transaction date and/or time (Malaysia Date and/or Time) captured in the Bank’s record. In the event there are multiple Eligible Customers that transact at the same date and/or time, the RM50 Cashback and/or the Grand Prize will be awarded to the Eligible Customer with the highest transaction amount captured in the Bank’s system.

## **GENERAL**

14. By participating in this Campaign, the Eligible Customers:
  - a. agree that they have read, understood and agree to be bound by the T&Cs herein and the Bank’s Terms and Conditions available at the Bank’s website at [www.hlb.com.my](http://www.hlb.com.my) (“HLB’s Website”) and [www.hlisb.com.my](http://www.hlisb.com.my) (“HLISB Website”) which will be collectively known as the Bank’s Websites;
  - b. agree that all records of transactions captured by the Bank’s system for the purpose of this Campaign are accurate and final;
  - c. that the Bank’s decision on all matters relating to the Campaign shall be final, conclusive and binding on all the Eligible Customers;
  - e. to access the Bank’s Website 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;
  - 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.

15. The Bank reserves the right:
- a. to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, including but not limited to substituting the Campaign Offer with other offer or product of similar value, by way of posting on the Bank's Websites with twenty-one (21) days prior notice, or in any other manner which the Bank deems practical;
  - b. to disqualify any Customers for any reason whatsoever as the Bank may deem fit to participate in the Campaign and/or be entitled to the Campaign Offer; and
  - c. forfeit the Campaign Offer in the event of non-compliance by the Eligible Customers of the T&Cs herein and the terms and conditions of the Participating Accounts.
16. The T&Cs herein and the terms and conditions of the Participating Account shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein and the terms and conditions of the Participating Account, the specific T&Cs herein shall prevail to the extent of such discrepancy.
17. 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 Websites shall prevail.
18. The T&Cs herein 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.
19. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**Protected by PIDM up to RM250,000 for each depositor.**

**Terma dan Syarat “Kempen Cashless Lagi Senang DuitNow QR Cashback”**

Dikemaskini pada 9 Februari 2021

**TEMPOH KEMPEN**

“Kempen Cashless Lagi Senang DuitNow QR Cashback” (“**Kempen**”) Hong Leong Bank Berhad (193401000023 (97141-X)) (“**HLB**”) dan Hong Leong Islamic Bank Berhad (200501009144 (686191-W)) (“**HLISB**”) [secara kolektif disebut sebagai “Bank”] bermula pada 1 Disember 2020 dan berakhir pada 30 Jun 2021, termasuk kedua-dua tarikh (“**Tempoh Kempen**”), melainkan diberitahu sebaliknya.

**TERMA DAN SYARAT (“T&S”)**

Terma dan syarat Kempen adalah seperti berikut (“**T&S**”)

**KELAYAKAN KEMPEN**

1. Kempen ini terbahagi kepada dua kategori dan terbuka kepada kumpulan berikut:
  - a. **Kempen A:** Pelanggan Empunya Tunggal Baharu-kepada-Bank dengan Nombor Pendaftaran Perniagaan (“**BRN**”) dan/atau Peniaga Baharu-kepada-Bank (“Pelanggan Kempen A”)
  - b. **Kempen B:** Pelanggan Empunya Tunggal Bank Sedia Ada dengan BRN (“Pelanggan Kempen B”)

Bagi mengelakkan keraguan, Kempen ini hanya terbuka kepada pemegang akaun utama Akaun Sertaan sahaja.

2. Bagi tujuan kempen ini:
  - a. Pelanggan Kempen A bermaksud pelanggan yang tidak mempunyai sebarang Akaun Sertaan yang disenaraikan menurut Fasal 3 di bawah dengan Bank sebelum Tempoh Kempen dan memohon Akaun Sertaan baharu semasa Tempoh Kempen.
  - b. Peniaga merujuk kepada individu yang mempunyai lesen perniagaan yang sah seperti lesen penjaja, lesen pasar siang / malam, lesen peniaga dan lain-lain dan / atau individu yang mempunyai tapak operasi perniagaan yang sah seperti medan selera, kedai kopi, gerai penjaja di kedai kopi berdaftar dan lain lain.
  - c. Pelanggan Kempen B bermaksud pelanggan sedia ada yang mempunyai Akaun Sertaan yang disenaraikan menurut Fasal 3 di bawah dengan Bank sebelum Tempoh Kempen.

3. Akaun Sertaan bagi tujuan Kempen ini adalah seperti berikut:

<b>Empunya Tunggal</b>	<b>Peniaga</b>
i. Hong Leong Basic Current Account	i. Hong Leong Basic Current Account
ii. Hong Leong Basic Current Account-i	ii. Hong Leong Basic Current Account-i
iii. Hong Leong Current Account	iii. Hong Leong Current Account
iv. Hong Leong Current Account-i	iv. Hong Leong Current Account-i
v. Hong Leong BizOne Account	v. Hong Leong Basic Savings Account
vi. Hong Leong Small Business Current-i	vi. Hong Leong Basic Savings Account-i
vii. Hong Leong One Account ( <i>hanya bagi pelanggan sedia ada sahaja</i> )	vii. Hong Leong Savings Account
	viii. Hong Leong Savings Account-i
	ix. Hong Leong Pay&Save Account
	x. Hong Leong Pay&Save Account-i

4. Pelanggan yang telah melakukan atau disyaki melakukan sebarang penipuan atau kesalahan undang-undang berkaitan dengan mana-mana kemudahan yang diberi oleh Bank atau telah diisytiharkan muflis (menurut petisyen sama ada oleh HLB atau HLISB atau institusi kewangan lain atau oleh mana-mana pihak ketiga (ke-3) atau bakal dikenakan prosiding kemuflian pada bila-bila masa sebelum atau semasa Tempoh Kempen **TIDAK** layak menyertai Kempen ini.

## **KAEDAH KEMPEN**

### **KEMPEN A**

#### **Pulangan Tunai RM50**

5. 1,000 Pelanggan Kempen A yang pertama ("**Pelanggan Layak Kempen A**") yang memenuhi kriteria Kempen A seperti yang tertera di bawah semasa Tempoh Kempen akan menerima pulangan tunai Ringgit Malaysia Lima Puluh (RM50) ("**Pulangan Tunai RM50**"):
  - a. membuka mana-mana Akaun Sertan baharu yang tersenarai dalam Fasal 3;
  - b. daftar untuk Hong Leong Connect; dan
  - c. lakukan pendaftaran sekali sahaja melalui borang dalam talian pendaftaran sendiri di <https://www.hlb.com.my/QRcashback>. Semasa pendaftaran di atas, Pelanggan Kempen yang Layak diminta untuk memberikan butiran berikut:
    - i. Nama Penuh
    - ii. No Akaun Sertan
    - iii. Nombor Telefon
    - iv. Alamat E-mel; dan
    - v. Lokasi Perniagaan dan
  - d. terima 100 bayaran melalui DuitNow QR ke dalam Akaun Sertan Pelanggan Kempen A. Setiap transaksi mestilah dengan amaun minimum Ringgit Malaysia Lima (RM5) untuk dianggap layak.

#### **Hadiah Utama**

6. Pelanggan Kempen A yang teratas yang memenuhi syarat berikut sebelum tamatnya Tempoh Kempen berpeluang untuk memenangi Ringgit Malaysia Satu Ribu (RM1,000) Pulangan Tunai ("**Hadiah Utama**"):
  - a. membuka mana-mana Akaun Sertan baharu yang tersenarai dalam Fasal 3; dan
  - b. daftar untuk Hong Leong Connect; dan
  - c. lakukan pendaftaran sekali sahaja melalui borang dalam talian pendaftaran sendiri di <https://www.hlb.com.my/QRcashback>. Semasa pendaftaran di atas, Pelanggan Kempen yang Layak diminta untuk memberikan butiran berikut:
    - i. Nama Penuh
    - ii. No Akaun Sertan
    - iii. Nombor Telefon
    - iv. Alamat E-mel; dan
    - v. Lokasi Perniagaan dan
  - d. terima minimum 1,000 bayaran melalui DuitNow QR ke dalam Akaun Sertan Pelanggan Kempen A. Setiap transaksi mestilah dengan amaun minimum Ringgit Malaysia Lima (RM5) untuk dianggap layak.
  - e. Tiga (3) Pelanggan Kempen A yang teratas dengan amaun bayaran tertinggi seperti yang dinyatakan di klausa 6(d) diterima pada penghujung Tempoh Kempen.
7. Jumlah Pulangan Tunai/Hadiah Utama diperuntukkan bagi Kempen A ialah Ringgit Malaysia Lima Puluh Tiga Ribu (RM53,000). Penebusan untul Pulangan Tunai RM50 adalah atas dasar siapa cepat dia dapat.

8. Setiap Pelanggan Kempen A hanya layak menerima maksimum **satu (1) Pulangan Tunai RM50** dan **satu (1) Hadiah Utama** di bawah Kempen A sepanjang keseluruhan Tempoh Kempen.

#### **KEMPEN B**

9. 500 Pelanggan Kempen B yang pertama ("**Pelanggan Layak Kempen B**") yang memenuhi kriteria Kempen B seperti yang tertera di bawah semasa Tempoh Kempen akan menerima Pulangan Tunai Ringgit Malaysia Lima Puluh (RM50) ("**Pulangan Tunai RM50**"):
  - a. daftar untuk Hong Leong Connect; dan
  - b. terima 100 bayaran melalui DuitNow QR ke dalam Akaun Sertaan anda. Setiap transaksi mestilah dengan amaun minimum Ringgit Malaysia Lima (RM5) untuk dianggap layak.
10. Jumlah Pulangan Tunai yang diperuntukkan bagi Kempen B ialah Ringgit Malaysia Dua Puluh Lima Ribu (RM25,000). Penebusan adalah atas dasar siapa cepat dia dapat.
11. Setiap Pelanggan Layak Kempen B hanya layak untuk menerima maksimum **satu (1) Pulangan Tunai RM50** di bawah Kempen B sepanjang keseluruhan Tempoh Kempen.

#### **SYARAT PEMENUHAN PULANGAN TUNAI**

12. Bank akan mengkreditkan Pulangan Tunai RM50 dan/atau Hadiah Utama ke dalam Akaun Sertaan Pelanggan Layak dalam masa enam puluh (60) hari bekerja setelah tamatnya Tempoh Kempen. Bagi mengelakkan keraguan, Pelanggan Layak Kempen A, Pemenang Hadiah Utama dan Pelanggan Layak Kempen B dirujuk secara kolektif sebagai "Pelanggan Layak". Pada masa Pulangan Tunai RM50 dan/atau Hadiah Utama dikreditkan, Akaun Sertaan Pelanggan Layak mestilah sah/aktif, berkedudukan baik dan tidak melanggar mana-mana T&Cs Kempen dan/atau Terma dan Syarat Am Akaun HLB ("Terma dan Syarat Bank") setakat Tempoh Kempen dan setakat ketika Pulangan Kredit hendak dikreditkan, jika tidak Pelanggan Layak akan terlucut kelayakan secara automatik tanpa diberi notis terlebih dahulu.
13. Pulangan Tunai RM50 dan/atau Hadiah Tunai akan dikreditkan berdasarkan tarikh /atau waktu transaksi (Tarikh dan/atau Waktu Malaysia) seperti terakam dalam rekod Bank. Sekiranya terdapat lebih daripada seorang Pelanggan Layak yang melakukan transaksi pada tarikh dan/atau waktu yang sama, Pulangan Tunai RM50 dan/atau Hadiah Utama akan diberi kepada Pelanggan Layak dengan amaun transaksi tertinggi seperti terakam dalam sistem Bank.

#### **UMUM**

14. Dengan menyertai Kempen, Pelanggan Layak:
  - a. bersetuju mereka telah membaca, memahami dan bersetuju akan mematuhi T&S di dalam ini dan Terma dan Syarat Bank yang boleh disemak dalam laman sesawang Bank di [www.hlb.com.my](http://www.hlb.com.my) ("Laman Sesawang HLB") dan [www.hlisb.com.my](http://www.hlisb.com.my) ("Laman Sesawang HLISB") yang akan disebut secara kolektif Laman Sesawang Bank;
  - b. bersetuju semua rekod transaksi yang terakam dalam sistem Bank bagi tujuan Kempen ini adalah tepat dan muktamad;
  - c. keputusan Bank atas segala hal berkaitan dengan Kempen adalah muktamad dan mengikat ke atas seluruh Pelanggan Layak;

- e. mengakses Laman Sesawang Bank dari semasa ke semasa untuk menyemak T&S Kempen dan memastikan sentiasa mengikuti apa-apa perubahan atau pindaan kepada T&Cs;
  - f. bertanggungjawab dan akan menanggung sendiri segala cukai berkenaan, fi kerajaan atau apa-apa caj lain yang dikenakan ke atas mereka menurut undang-undang berkenaan, jika ada, berkaitan dengan penyertaan mereka dalam Kempen.
15. Bank berhak:
- a. menambah, menggugurkan, menggantung atau meminda T&S yang terkandung di dalam ini, sama ada keseluruhan atau sebahagian, termasuk tetapi tidak terhad kepada menggantikan Tawaran Kempen dengan tawaran lain atau produk yang sama nilainya, dengan cara menyiarkannya dalam Laman Sesawang Bank setelah memberi notis awal dua puluh satu (21) hari, atau dengan apa-apa cara lain yang Bank anggap sesuai;
  - b. melucutkan kelayakan mana-mana Pelanggan atas apa jua sebab sekalipun yang Bank dapati wajar untuk menyertai Kempen dan/atau berhak menerima Tawaran Kempen; dan
  - c. melupakan Tawaran Kempen sekiranya Pelanggan Layak tidak mematuhi T&S di dalam ini dan terma dan syarat Akaun Sertaan.
16. T&S di dalam ini dan terma dan syarat Akaun Sertaan hendaklah dibaca sebagai suatu perjanjian keseluruhan. Sekiranya terdapat percanggahan antara T&S di dalam ini dengan terma dan syarat Akaun Sertaan, maka T&S tertentu di dalam ini hendaklah diutamakan setakat percanggahan tersebut.
17. Sekiranya terdapat percanggahan antara T&S ini berbanding dengan bahan pengiklanan, promosi, publisiti dan bahan-bahan lain berkaitan atau bersabit dengan Kempen ini, maka T&S dalam Laman Sesawang Bank hendaklah diutamakan.
18. T&S di dalam ini adalah tertakluk kepada dan ditafsirkan menurut undang-undang Malaysia dan Pelanggan Layak bersetuju untuk akur kepada bidang kuasa eksklusif Mahkamah-mahkamah Malaysia.
19. Perkataan yang menandakan satu jantina termasuk semua jantina lain dan perkataan yang menandakan tunggal termasuk jamak, begitu juga sebaliknya.

**Dilindungi oleh PIDM setakat RM250,000 bagi setiap pendeposit.**