

## CHRISTMAS ON CONNECT CAMPAIGN 2019

### Campaign Period

The Hong Leong Bank Berhad (97141-X) (hereinafter referred to as “the Bank”) **Christmas On Connect Campaign 2019 (“Campaign”)** commences on 1 December 2019 (00:01) and ends on 21 December 2019 (23:59) (“**Campaign Period**”), both dates are inclusive unless otherwise notified.

### Terms & Conditions

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

### Eligibility

1. This Campaign is open to the Bank’s Connect Online Banking and Connect App users who have performed successful transactions / applications as specified in **Table 1** below on Connect Online Banking or Connect App within the Campaign Period (“**Eligible Participants**”).
2. Employees of the Bank specifically in the PFS Digital and IT division are not eligible to participate in this Campaign.

**Table 1**

	<b>Transaction</b>	<b>Definition of Successfully Transaction/ Application</b>
1.	Register for Connect	When Eligible Participant logs in for the first time to the Connect Online or Connect App using credential created at registration.
2.	Apply Credit Card*	When Eligible Participant receives a post-application notification via SMS and/or email.
3.	Activate Credit Card*	When the card is successfully activated and can be used to made payment.
4.	Apply Balance Transfer*	When Eligible Participant receives a post-application notification via SMS and/or in app notification.
5.	Apply Flexi Payment Plan*	When Eligible Participant receives a post-application notification via SMS and/or in app notification.
6.	Apply Call-For-Cash / Call-For-Cash Plus*	When Eligible Participants receive a post-application notification on via SMS and/or in app notification.

7.	Apply Personal Loan / Financing-i	When Eligible Participants receive a post-application notification via SMS and/or email.
8.	Purchase Travel Insurance	When Eligible Participants receive a post-purchase notification SMS and/or in app notification.
9.	Apply Temporary Increase in Credit Limit*	When Eligible Participants receive a post-application notification via SMS and/or in app notification.
10.	Apply Permanent Increase in Credit Limit*	When Eligible Participants receive a post-application notification via SMS and/or in app notification.
11.	Fund Transfer via DuitNow	When the fund is successfully transferred to / received by the Eligible Participant.
12.	Bill Payment	When the payment is successfully transferred to/received by the recipient biller.
13.	Mobile Reload via Prepaid Reload	When Eligible Participants receive a post-transaction notification via SMS and/or in app notification.
14.	Cash Withdrawal via Connect ATM Withdrawal	When Eligible Participants receive successfully withdraws cash from any HLB ATM after initiating the Connect ATM Withdrawal.
15.	Fixed Deposit / Fixed Deposit-i Placement	When an eFD / eFD-i receipt is issued on Connect.
16.	Online Telegraphic Transfer	When Eligible Participants receive a post-transaction notification via SMS and/or in app notification.

3. Eligible Participants 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 or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall not be eligible to participate or shall be immediately disqualified from participating in the Campaign.
4. Eligible Participants who have committed, or are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Campaign.

### **Campaign Mechanics**

5. Eligible Participants who have successfully performed any transaction mentioned in Table 1 above within the Campaign Period will earn a virtual ornament on their virtual Christmas tree. The virtual Christmas tree can be accessed by clicking on the 'Christmas Tree' button on top of Connect Online welcome page after they log in. The earning of virtual ornament is subject to the limits in Table 2 below:

**Table 2**

		<b>Limit to maximum number of ornament that can be earned daily</b>	<b>Limit to maximum number of ornaments that can be earned throughout the Campaign Period</b>
1.	Register for Connect	See next column	1
2.	Apply Credit Card*	See next column	1
3.	Activate Credit Card*	See next column	1
4.	Apply Balance Transfer*	See next column	1
5.	Apply Flexi Payment Plan*	See next column	1
6.	Apply Call-For-Cash / Call-For-Cash Plus*	See next column	1
7.	Apply Personal Loan / Financing-i	See next column	1
8.	Purchase Travel Insurance	See next column	1
9.	Apply Temporary Increase in Credit Limit*	See next column	1
10.	Apply Permanent Increase in Credit Limit*	See next column	1
11.	Fund Transfer via DuitNow	1	21
12.	Bill Payment	1	21
13.	Mobile Reload via Prepaid Reload	1	21
14.	Cash Withdrawal via Connect ATM Withdrawal	1	21
15.	Fixed Deposit / Fixed Deposit-i Placement	1	21
16.	Online Telegraphic Transfer	1	21

6. Each of the sixteen (16) types of transactions specified in Table 1 will earn the Eligible Participant a different ornament which will appear on their virtual Christmas tree.
7. There is a limit as to how many ornaments the Eligible Participants can earn from each type of transaction within a day and throughout the Campaign Period as specified in Table 2.

**Example 1 – Daily Limit**

Eligible Participant A performs five (5) DuitNow transactions on Day 1. He/she will only earn one (1) ornament on Day 1 because the daily limit of ornament to be earned from DuitNow transaction is one (1) daily. Eligible Participant A performs another one (1) DuitNow transaction on Day 2 and he/she will also earn one (1) ornament on Day 2. This will bring the total of his/her ornaments to two (2) for the period of two (2) days.

**Example 2 – Campaign Period Limit**

Eligible Participant B applies for a HLB Credit Card on Day 1. He/she earns one (1) ornament for Credit Card application. Eligible Participant B applies for another credit card on Day 2 and he/she will not earn any more ornaments because the maximum

number of ornaments that can be earned from credit card application throughout the Campaign Period is one (1).

8. Unsuccessful or incomplete transactions/applications, where the Eligible Participants start the transaction/application specified in Table 1 but did not complete the transaction/application, will not be entitled to any ornament. Please refer to Table 1 above for definition of Successful Transaction / Applications.

### Prizes and Winners

9. Selection of winners will be guided by the terms specified under Eligibility. There are three (3) types of prizes (“**Prizes**”) that can be won throughout the Campaign Period as listed below.

#### A. 3 X RM1,500 Cash (“Main Cash Prize”)

- (i) The number of unique ornaments collected will be used as the first criteria to select the winners. Three (3) Eligible Participants who collected the most numbers of unique ornaments from the sixteen (16) types of ornaments available will be selected as the winners of the Main Cash Prize (“**Main Cash Prize Winners**”). Each Eligible Participant is only eligible to win one (1) Main Cash Prize throughout the Campaign Period.
- (ii) **Tie breaker #1** -Time taken to collect the unique ornaments will be used as second criteria when the Bank needs to break a tie. In the case that more than three (3) Eligible Participants have met the requirements to be selected as the Main Cash Prize Winners as specified above, the three (3) Eligible Participants who have met the requirements the earliest will be selected as the Main Cash Prize Winners (please see Scenario 1 below for illustration).

**Scenario 1:**

	<b>First Criteria</b>	<b>Second Criteria</b>
<b>Eligible Participants</b>	<b>Number of unique ornaments collected</b>	<b>Time taken to collect unique ornaments</b>
A	15	20 days 13 hours 10 minutes 20 seconds
B	16	20 days 6 hours 5 minutes 30 seconds
C	13	19 days 3 hours 12 minutes 3 seconds
D	16	20 days 10 hours 15 minutes 15 seconds
E	15	18 days 7 hours 2 minutes 3 seconds

**For Scenario 1 above, the Main Cash Prize Winners are B, D & E** because they collected the most variety in ornaments throughout Campaign Period. A collected the

same numbers of ornaments as E, but E is selected as one of the winners as E collected the ornaments before A.

- (iii) **Tie breaker # 2** – Total number of overall ornaments collected will be used as third criteria when the Bank needs to break a tie. In the case where more than three (3) Eligible Participants have met the requirements to be selected as the Main Cash Prize Winners as they have collected the most types of unique ornaments but two (2) of the Eligible Participants took exactly the same amount of time to achieve the same numbers of unique ornaments, the Eligible Participant with the higher numbers of total overall ornaments will be selected as the Main Cash Prize Winner (Please see Scenario 2 below for illustration).

**Scenario 2:**

	<b>First criteria</b>	<b>Second Criteria</b>	<b>Third Criteria</b>
<b>Eligible Participants</b>	<b>Number of unique ornaments collected</b>	<b>Time taken to collect unique ornaments</b>	<b>Total number of ornaments collected throughout Campaign Period</b>
F	14	15 days 6 hours 10 mins 30 seconds	35
G	14	15 days 6 hours 10 mins 30 seconds	27
H	13	19 days 3 hours 5 mins 10 seconds	35
I	15	20 days 10 hours 1 mins 1 seconds	27
J	15	18 days 7 hours 15 mins 3 seconds	31

**For Scenario 2 above, the Main Cash Prize Winners are J, I & F** because they first collected the most number of unique ornaments throughout the Campaign Period. While G and F collected the same number of unique ornaments and took the same amount of time to do so. F is selected as the Main Cash Prize Winner as F has the highest number of total overall ornaments.

**B. RM40,000 total worth of gifts (“Cash Prizes”)**

The Eligible Participants will automatically receive a gift under their virtual Christmas tree for every fifteen (15) ornaments they have collected. Each gift carries the value of Ringgit Malaysia Five (**RM5**) cash. Eligible Participants who collect at least fifteen (15) ornaments will automatically be selected as the winners of the **Cash Prizes (“Cash Prizes Winner”)**. The number of Cash Prizes that each Cash Prizes Winner can win will depend on the number of gifts they have received under their virtual Christmas tree.

The table below illustrates the number of gifts that each Eligible Participant will be entitled to be based on the number of ornaments they have collected.

Eligible Participants	Number of total ornaments collected	Gift(s) entitlement	Cash Prizes Won
K	30	2	RM10
L	17	1	RM5
M	45	3	RM15
N	50	3	RM15
O	15	1	RM5

**C. 3x Dyson Airwrap™ styler Complete set (“Special Prize”)**

- (i) Eligible Participants who download and log into the Connect App for the first time within the Campaign Period (“**New Connect App Customers**”) will stand a chance to win one (1) of the three (3) **Special Prizes**.
- (ii) For optimal experience in Connect App login, Eligible Participants are advised to use Connect App on devices running iOS 8 and above, or Android 4.1.2 and above operating systems. The Bank shall not be responsible in the event the Eligible Participants’ devices are unable to support, or are incompatible with Connect App.
- (iii) After the end of the Campaign Period, a total of one hundred (100) New Connect App Customers will be shortlisted based on random selection (“**Shortlisted Customers**”) and will be contacted by the Bank via Short Message Service (“**SMS**”).
- (iv) Shortlisted Customers will receive the SMS from a number displayed as 68899 at any time between 20 January 2020 to 30 January 2020, Mondays to Fridays between 10:00 to 18:00 (“**Notification Date**”).
- (v) The first three (3) Shortlisted Customers who reply to the abovementioned SMS with the correct answer in the fastest time (within the given timeframe and format stated in the SMS) will be selected as winners of the **Special Prize** (“**Special Prize Winners**”).
- (vi) In the event the Shortlisted Customers do not respond within the given time frame, resulting in insufficient Special Prize Winners, the Bank will perform another two (2) rounds of random selections as defined in **sub-clause (iii)** above for a total of three (3) rounds of random selections. If there are still insufficient Special Prize Winners after performing the aforementioned third round of random selection, the Bank shall be entitled to forfeit the Special Prize(s).
- (vii) Each Eligible Participant is only eligible to win one (1) Special Prize throughout the Campaign Period.

- (viii) The Bank is not liable for any of the Shortlisted Customer' telco charges, including roaming charges. Such charges shall be at the Shortlisted Customers' own cost and expense.
- (ix) The Bank is not liable and responsible for any failure or delay in transmission or receiving of SMS to or from any telco service providers in which may result the Shortlisted Customers not being entitled to the Special Prizes.
- (x) Shortlisted Customers are solely responsible to ensure their phone numbers and/or email addresses and/or mailing addresses provided to the Bank are valid.
- (xi) Hong Leong Bank makes no representation or warranty for the Special Prize and shall not be liable or responsible for associated changes, claims, loss or damages. For any dispute in relation to quality or warranty of the Special Prize or any Terms and Conditions in respect thereof, the Winner shall directly deal with the supplier ComputerTek System Sdn Bhd (580910K) without any recourse to HLB.

### **Winner Selection, Main Cash Prizes, Cash Prizes & Special Prizes Fulfilment**

10. Selection of the winners will be at the Bank's sole discretion based on criteria set out under Clause 9 and determined based on the data captured by the Bank.
11. Announcement of the winners for Main Cash Prizes and Cash Prizes will be made by 20 January 2020 and winners for Special Prizes will be made by 28 February 2020 ("**Winners Announcement Date**") via the Bank's website at [www.hlb.com.my/ChristmasOnConnect](http://www.hlb.com.my/ChristmasOnConnect) ("**HLB's Website**")
12. The Main Cash Prize will be credited into the Main Cash Prize Winners' Bank Current or Savings Account maintained by the Main Cash Prize Winners as determined by the Bank before 30 January 2020.
13. The Cash Prizes will be credited into the Cash Prizes Winner's Bank Current or Savings Account maintained by the Cash Prizes Winners as determined by the Bank before 30 January 2020.
14. The Main Cash Prize Winners & Cash Prizes Winners are required to open the Bank's Current or Savings Account, if they have not already, in order to receive the cash prizes.
15. The Special Prize will be delivered to the Bank's branch nearest to the Special Prize Winners' address before 28 February 2020, to be collected by the Special Prize Winners at their own cost and expense.
16. In the event the Main Cash Prize Winners/Cash Prize Winners do not receive the Prizes by 30 January 2020, they shall immediately inform the Bank of the non-receipt of the Prizes, failing which they will be deemed to have received the Prizes and any request for the reimbursement of the Prizes shall not be entertained by the Bank.
17. For the avoidance of doubt, it is the Bank's sole discretion to determine if the winners shall be entitled to any Prizes and any dispute(s) pertaining to the Bank's decision shall not be entertained.

18. Main Cash Prize & Cash Prize Winners must maintain their Bank's Current or Savings Account until 30 January 2020 for the Cash Prizes & Main Cash Prizes crediting, failing which the Cash Prizes & Main Cash Prizes shall be forfeited at the Bank's absolute discretion.

### **General**

19. By participating in the Campaign, the Eligible Participants agree:

- a) To have read, understood and to be bound by the T&Cs herein;
- b) That the Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Eligible Participants and no further correspondence and/or appeal to dispute the Bank's decision shall be entertained;
- c) to access HLB's website at [www.hlb.com.my/ChristmasOnConnect](http://www.hlb.com.my/ChristmasOnConnect) 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; and
- d) 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;
- e) to authorise the Bank to disclose their personal mobile number to Infobip Asia Pacific Sdn. Bhd. (898379-U), the vendor appointed by the Bank to provide SMS service for this Campaign.

20. The Bank reserves the right:

- (a) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, at the Bank's discretion by way of posting on HLB's Website or in any manner deemed suitable by the Bank, at any time with prior notice; and
- (b) To disqualify any Eligible Participants for any reason whatsoever as the Bank may in its absolute discretion deem fit to participate in the Campaign without assigning any reason thereof.

21. The T&Cs herein for Hong Leong Connect shall be read as an entire agreement. In the event of any discrepancies, the specific T&Cs herein shall prevail to the extent of such discrepancy.

22. In the event of any discrepancies between the T&Cs herein and any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the final T&Cs on HLB's Website at [www.hlb.com.my/ChristmasOnConnect](http://www.hlb.com.my/ChristmasOnConnect) shall prevail.

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