

HLB RAYA 2021 3-IN-1 JUNIOR ACCOUNT/3-IN-1 JUNIOR ACCOUNT-I CAMPAIGN

Last update 22 April 2021

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLISB**") (hereinafter collectively referred to as "**the Bank**") "**HLB Raya 2021 3-In-1 Junior Account/3-In-1 Junior Account-i Campaign**" ("**Campaign**") commences on 5 May 2021 and ends on 30 June 2021, 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 all Malaysian and non-Malaysian new primary accountholders ("**Customers**") of the following Participating Account/Participating Account-i ("**Participating Account/Participating Account-i**"):

- (a) Hong Leong 3-in-1 Junior Account; and
- (b) Hong Leong 3-in-1 Junior Account-i.

Hong Leong 3-in-1 Junior Account-i is a deposit account based on the Shariah principle of Tawarruq.

2. For the avoidance of doubt:
 - (a) As the Participating Account/Participating Account-i are trust accounts, "**Primary Accountholders**" refers to the trustee(s) who are the beneficiary's (i.e. the junior) parent(s) or legally appointed guardian(s); and
 - (b) "**New Primary Accountholders**" refer to individual customers who do not have any of the Participating Account/Participating Account-i with the Bank prior to the Campaign Period and open any of the Participating Account/Participating Account-i during 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.

PROMOTION A – HLB CONNECT EXCLUSIVE (“PROMOTION A”)

CAMPAIGN MECHANICS

4. Promotion A is open to Customers who have applied for the Participating Account/Participating Account-i online via HLB Connect Online Banking (<https://s.hongleongconnect.my>) (“**HLB Connect**”) during the Campaign Period.
5. **Promotion A Rewards** is as per Table 1 below:

Table 1

Category	Promotion A Rewards	Details	No. of Winners	Capping
(A) Sign Up Reward	Reward A (i)	<ul style="list-style-type: none"> • RM100 Cashback • RM50 Cashback 	<ul style="list-style-type: none"> • First 100 • Subsequent 2,500 	<ul style="list-style-type: none"> • RM 10,000 • RM 125,000
	Reward A (ii)	<ul style="list-style-type: none"> • RM15 Cashback 	<ul style="list-style-type: none"> • 2,400 	<ul style="list-style-type: none"> • RM 36,000
(B) Contest Reward	Reward B	<ul style="list-style-type: none"> • Home School Set (worth RM5,000) 	<ul style="list-style-type: none"> • 1 	<ul style="list-style-type: none"> • N/A

(A) Sign Up Reward

6. In order to participate in Promotion A and to qualify for the respective Sign Up Reward (i.e. Reward A(i) or Reward A (ii)), Customers **MUST** fulfil the following Qualifying Criteria as set out in the Table 2 below during the Campaign Period (“**Promotion A Eligible Customers**”):

Table 2

Sign Up Reward	Qualifying Criteria
Reward A (i)	<ul style="list-style-type: none"> • Opening of a new Participating Account/Participating Account-i via HLB Connect *; and • Register and log in to HLB Pocket Connect App (“Pocket App”)**
Reward A (ii)	<ul style="list-style-type: none"> • Opening of a new Participating Account/Participating Account-i via HLB Connect without register Pocket App

* There can only be one (1) Participating Account/Participating Account-i for the beneficiary and the beneficiary must not hold any of the Participating Account/Participating Account-i as a primary accountholder prior to the Campaign Period.

**The beneficiary of the Participating Account/Participating Account-i must be seven (7) years of age and below eighteen (18) years, with a valid MyKid or MyKad, in order to register for Pocket App.

7. The total cashback for the Sign Up Reward allocated by the Bank under this Promotion A is capped at **Ringgit Malaysia One Hundred Seventy-One Thousand (RM171,000)** only throughout the Campaign Period, on a first-come, first-served basis. Notwithstanding the T&Cs herein, no further Sign Up Reward will be rewarded once the capped limit is reached.
8. The Sign Up Reward is limited to the first **five thousand (5,000)** Promotion A Eligible Customers, limited to **one (1)** time Sign Up Reward for each Promotion A Eligible Customer irrespective of the

numbers of the Participating Account/Participating Account-i opened throughout the Campaign Period,.

9. The Sign Up Reward will be credited into the Participating Account/Participating Account-i no later than 31 August 2021. The crediting of the Sign Up Reward will be reflected in the monthly e-statement of the Participating Account/Participating Account-i and the Promotion A Eligible Customers will also be notified by way of Short Message Service (“**SMS**”) no later than 31 August 2021 after the Sign Up Reward has been credited.
10. If the Promotion A Eligible Customers do not receive any notification from the Bank by 31 August 2021, the Promotion A Eligible Customers are deemed NOT qualified or entitled for the Sign Up Reward.
11. In the event of non-receipt of the Sign Up Reward after the Promotion A Eligible Customers are notified by the Bank in accordance with Clause 9 above, the Promotion A Eligible Customers shall be responsible to notify the Bank in writing no later than thirty (30) days from 31 August 2021, failing which the Sign Up Reward is deemed to have been received by the Promotion A Eligible Customers and the Bank shall not entertain any claim of non-receipt of the Sign Up Reward by the Promotion A Eligible Customers after the expiry of the aforesaid thirty (30) days.

(B) Contest Reward

12. All Promotion A Eligible Customers will automatically be entitled to one (1) entry to win Contest Reward. A total of ten (10) Promotion A Eligible Customer (“**Shortlisted Promotion A Eligible Customers**”) will be shortlisted randomly by the Bank from the list of total qualifying entries earned throughout the Campaign Period.
13. The Shortlisted Promotion A Eligible Customers shall be contacted by the Bank via SMS and given a Bank-related question. The Shortlisted Promotion A Eligible Customers are required to reply the SMS with the correct answer in the fastest time, and the fastest respondent with the correct answer (within the given time frame stated in the SMS) will be entitled to the Contest Reward.
14. Shortlisted Promotion A Eligible Customers shall bear the standard telecommunications charges imposed for each SMS sent to the Bank.
15. In the event of a tie, i.e., where there is more than one (1) Shortlisted Promotion A Eligible Customers who have answered correctly at the same time and would have been the winner if not for the tie, the Shortlisted Promotion A Eligible Customers with the highest account balance at the point of winner selection will be the winner (“**Contest Reward Winner**”). There will only be one (1) Contest Reward Winner for the Contest Reward under this Promotion A.
16. Announcement of Contest Reward Winner (i.e., Names and masked MyKad/passport (“**ID**”) numbers) will be made available on the Bank’s websites at www.hlb.com.my and www.hlisb.com.my (“**Bank’s Websites**”) by 31 August 2021. The Bank will issue an e-notification letter via email to the Contest Reward Winner within thirty (30) days from the from 31 August 2021 for collection of the Contest Reward from the Bank’s appointed branches within Malaysia. The Contest Reward Winner must collect the Contest Reward within ninety (90) days from the date of receiving the e-notification letter, failing which, the Contest Reward will be forfeited and any request to reimburse the Contest Reward shall not be entertained by the Bank.

17. For the avoidance of doubt:

- (a) Each Participating Account/Participating Account-i is considered as an independent entry. No additional entry form or registration of participation is required for this Promotion A. The Bank will automatically track the Promotion A Eligible Customers at the end of the Campaign Period;
- (b) The Participating Account/Participating Account-i must remain open, active and valid with a Minimum Account Balance of **Ringgit Malaysia One Hundred (RM100)** by 30 June 2021 for the purpose of the Sign Up Reward fulfilment. In the event the balance of Participating Account/Participating Account-i is less than **Ringgit Malaysia One Hundred (RM100)** by 30 June 2021, the Promotion A Eligible Customers shall be disqualified from receiving the Sign Up Reward; and
- (c) The SMS sent to the Promotion A Eligible Customers will be based on the latest mobile numbers duly captured by and reflected in the Bank’s system and/or records. 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**”).

18. It is the obligation of the Eligible Customers to provide their latest and accurate contact information (i.e., mobile and/or telephone number) to the Bank and the Bank shall not be responsible in the event the Eligible Customers cannot be contacted for any reason whatsoever.

PROMOTION B –PROMOTIONAL JUNIOR FIXED DEPOSIT/JUNIOR FIXED DEPOSIT-i (JFD/JFD-i) RATE (“PROMOTION B”)

CAMPAIGN MECHANICS

19. The participating Junior Fixed Deposit/Junior Fixed Deposit-i (“**JFD/JFD-i**”) accounts (“**Participating JFD/ JFD-i Accounts**”) for this Promotion B are as below:

- (a) Junior Fixed Deposit (“**JFD**”); and
- (b) Junior Fixed Deposit-i (“**JFD-i**”).

20. Promotion B commences during the Campaign Period or upon reaching the Fund Size Limit as defined under Clause 26 below, whichever comes first (“**JFD/JFD-i Promotion Period**”), unless notified otherwise.

21. Customers are required to perform and fulfil the following within one (1) month from the date of opening the Participating Account/Participating Account-i in order to be entitled to the Promotional JFD/JFD-i Rates set out in Table 3 below:-

- (a) Register and log in to **Pocket App**
- (b) Open the Participating JFD/JFD-i Accounts ; and
- (c) Deposit the prescribed JFD/JFD-i Placement Amount into the Participating JFD/JFD-i Accounts for JFD/JFD-i Tenure at any of the Bank’s branches.

Table 3

Participating JFD/JFD-i Accounts	JFD/JFD-i Tenure	Promotional JFD/JFD-i Rates ¹	JFD/JFD-i Placement Amount
JFD & JFD-i	6 months	3.00% p.a.	RM5,000
	12 months	3.05% p.a.	

¹ Should there be an Overnight Policy Rate (OPR) change, the Promotional JFD/JFD-i Rates may be revised.

22. All deposits under this Campaign must be “**New Funds**” only. For the avoidance of doubt, “**New Funds**” are defined as:
- (a) Cash, Financial Process Exchanges (“**FPX**”), interbank transfer which includes IBG, Instant Transfer and DuitNow, new funds received via telegraphic transfer from other banks, local cheque or banker’s cheque issued by other banks which are deposited into the existing or new HLB Fixed Deposit Accounts/HLISB Fixed Deposit-i Accounts (“**FD/FD-i**”), HLB Current Account or Savings Account/HLISB Current Account-i or Savings Account-i (“**CASA/CASA-i**”) of the Customers; and
 - (b) Proceeds arising from the redemption of equity, unit trust funds, bonds/sukuk and/or Hong Leong Invest Safe during the Campaign Period that are re-deposited into any of CASA/CASA-i of the Customers.
23. For the purpose of this Promotion B, all New Funds must be placed and deposited into the Customers’ Participating JFD/JFD-i Account within seven (7) days from the availability of the New Funds.
24. The following shall NOT be considered as “**New Funds**”:
- (a) Maturing FD/FD-i or premature withdrawal of any existing FD/FD-i account;
 - (b) Intra bank transfer of funds, i.e., transfer of funds from another CASA/CASA-i , FD/FD-i, Term Investment Account-i or General Investment Account (“**GIA**”); and
 - (c) Inter-branch transfers within the Bank including third party transfer.
25. For the purpose of this Promotion B, Customers who have fulfilled all of the criteria under Clause 21 above shall be referred to as the “**JFD/JFD-i Entitled Customers**”.
26. The fund size limit for the respective Participating JFD/JFD-i Accounts is as set out in Table 4 below (“**Fund Size Limit**”):

Table 4

Participating JFD/JFD-i Accounts	Fund Size Limit
6 months JFD	RM28 Million
6 months FD-i	RM12 Million
12 months JFD	RM28 Million
12 months FD-i	RM12 Million

27. In the event any JFD/JFD-i Placement Amount exceeds the prescribed JFD/JFD-i Placement Amount or if the respective Fund Size Limit is reached, the JFD/JFD-i Placement Amount which exceeds the prescribed JFD/JFD-i Placement Amount or the Fund Size Limit shall be subject to the prevailing JFD/JFD-i board rates as determined by the Bank.
28. No receipt will be issued for each placement.
29. The interest/profit earned for the Participating JFD/JFD-i Accounts will be credited into the JFD/JFD-i Entitled Customers’ Participating Account/Participating Account-i under the name of the JFD/JFD-i Entitled Customers (“**Nominated Participating Account/Participating Account-i**”) at maturity for six (6) months tenure, and at every six (6) months for tenure of twelve (12) months.

30. Upon maturity, the principal JFD/JFD-i Placement Amount shall be auto-renewed at the prevailing JFD/JFD-i board rates respectively and the interest/profit earned will be credited into the JFD/JFD-i Entitled Customers' Participating Account/Participating Account-i on a monthly basis.
31. Subject to Clause 33 herein, for JFD, partial withdrawal of JFD Placement Amount is allowed in multiples of **Ringgit Malaysia Three Thousand (RM3,000)** only. However, in the event the amount in JFD is less than **Ringgit Malaysia Ten Thousand (RM10,000)**, no partial withdrawal is allowed for that particular account.
32. Subject to Clause 33 herein, for JFD-i, partial withdrawal of JFD-i Placement Amount is allowed at a minimum amount of **Ringgit Malaysia Three Thousand (RM3,000)** and with multiples of **Ringgit Malaysia One Thousand (RM1,000)** only. However, in the event the amount in JFD-i is less than **Ringgit Malaysia Five Hundred (RM500)**, no partial withdrawal is allowed for that particular account.
33. In the event the JFD/JFD-i Placement Amount is withdrawn prior to maturity of the JFD/JFD-i Tenure, whether wholly or partially, no interest/profit shall be payable on partially withdrawn amounts and premature withdrawals of JFD/JFD-i.
34. The Bank reserves the right to deduct and debit an amount equivalent to the interest/profit paid to the JFD/JFD-i Entitled Customers in respect of the JFD/JFD-i Placement Amount which is prematurely withdrawn from the principal JFD/JFD-i Amount upon withdrawal.
35. Customers with JFD-i products shall be deemed to have agreed to waive his/her right to claim the full selling price for any withdrawal of JFD-i before the maturity date.
36. JFD/JFD-i Placement Amount shall NOT be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the JFD/JFD-i Entitled Customers.
37. Promotion B is NOT valid with any other on-going promotions offered by the Bank from time to time.

GENERAL

38. By participating in this Campaign, the Customers agree:
 - (a) to have read, understood and to be bound by the T&Cs herein, the Bank's General Terms and Conditions of Accounts and others Specified Terms & Conditions for the Participating Account/Participating Account-i, JDC/JDC-i and Pocket App;
 - (b) that the Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Customers;
 - (c) that the Sign Up Reward is non-transferable to any third party and non-exchangeable for up-front credit, cheque or in kind;
 - (d) to access the 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;
 - (e) to provide their latest and accurate contact details i.e., mobile numbers and addresses to the Bank. The Bank shall not be held responsible/liable in the event that the Bank is unable to contact the Customers for the purpose of this Campaign, due to the inaccurate/invalid mobile

number and/or address provided by the 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.

39. The Bank reserves the right:

- (a) 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; and
- (b) to disqualify any Customers for non-compliance of the T&Cs herein from participating in this Campaign.

40. The T&Cs herein, the Bank's General Terms and Conditions of Accounts and others Specified Terms & Conditions for the Participating Account/Participating Account-i and JDC/JDC-i shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein and the Bank's General Terms and Conditions of Accounts and others Specified Terms & Conditions for the Participating Account/Participating Account-i and JDC/JDC-i, the T&Cs herein shall prevail to the extent of such discrepancy.

41. 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.

42. 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.