

DUITNOW JOINT CAMPAIGN WITH PAYNET 2020

Campaign Period

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") and/or Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("HLISB") "**DuitNow joint campaign with PayNet**" ("**Campaign**") commences on 1 December 2020 and ends on 31 January 2021 ("**Campaign Period**"), both dates inclusive unless notified otherwise.

HLB and HLISB shall be collectively known as "the Bank".

Terms and Conditions

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

Eligibility

1. This Campaign is open to all existing and new individual customers who are accountholders of a HLB Current or Savings account/HLISB Current or Savings account-i ("**CASA /CASA-i**") and who have registered for Hong Leong Connect prior to or during the Campaign Period ("**Customers**").
2. 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 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.

Campaign Mechanics and Winners Selection

3. Each DuitNow QR Transaction performed by the Customers during the Campaign Period are eligible to participate in the Campaign.
4. For the avoidance of doubt, DuitNow QR Transaction means a fund transfer from the Customer's CASA/CASA-i to a recipient's registered account via the Scan QR function in HLB Connect App.
5. Winners will be selected from Customers performing every 20th DuitNow QR Transactions and subsequently up until the 600th DuitNow QR Transactions on each day during the Campaign Period ("**Winners**"). DuitNow QR Transaction sequence is determined by the time of the day that the DuitNow QR Transaction is registered as a successful transaction in the Bank's system. Customers will be able to win the daily cash prize of Ringgit Malaysia Twenty (RM20) ("**Daily Cash Prize**") for multiple times throughout the Campaign Period.

Daily Cash Prize	Number of Winners
RM20	30 winners per day

Eligible DuitNow QR Transactions to win the Daily Cash Prize		
20th	40th	60th
80th	100th	120th
140th	160th	180th
200th	220th	240th
260th	280th	300th
320th	340th	360th
380th	400th	420th
440th	460th	480th
500th	520th	540th
560th	580th	600th

Winner Announcement and Cash Prize Fulfilment

6. There will be a total of one thousand eight hundred sixty (1,860) Winners throughout the Campaign Period for the Daily Cash Prize.
7. Announcement of the Winners will be made within sixty (60) working days from the end of the Campaign Period ("**Winners Announcement Date**") via the Bank's social media platform and Campaign Webpage.
8. All Daily Cash Prizes will be credited into the CASA/CASA-i maintained by the Winners as determined by the Bank before 30 April 2021.
9. In the event the Winners do not receive the Daily Cash Prize before 30 April 2021, they shall inform the Bank of the non-receipt of the Daily Cash Prize by 31 May 2021, failing which they will be deemed to have received the Daily Cash Prize and any request for the reimbursement of the Daily Cash Prize shall not be entertained by the Bank.
10. Winners must maintain their CASA/CASA-i active and valid as at 30 April 2021, failing which the Daily Cash Prize(s) shall be forfeited at the Bank's discretion.

General

11. By participating in the Campaign, the Customers agree:
 - (a) to have read, understood and to be bound by the T&Cs herein;
 - (b) that all records of the fulfilment of the requirements under Clause 6 captured in the Bank's system within the Campaign Period and the Winners selection shall be accurate and final;
 - (c) that the Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Customers;
 - (d) to access HLB's website at www.hlb.com.my and HLISB's website at www.hlisb.com.my ("**Bank's Websites**") at regular time 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
 - (e) 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.
12. The Bank reserves the right:
 - (a) with prior notice to the Customers, to add, delete, suspend or amend the T&Cs listed here, either fully or partially, or to terminate the Campaign, by posting on the Bank's Website; and
 - (b) to forfeit the Daily Cash Prize in the event of non-compliance by the Customers of the T&Cs herein, the Terms and Conditions for the use of HLB Connect, the General Terms and Conditions of Accounts and all other laws/rules applicable.
13. In addition to the T&Cs stipulated above, the Customers agree that the Terms and Conditions for the use of HLB Connect and the General Terms and Conditions of Accounts shall be read together with these T&Cs as an entire agreement. In the event of any discrepancies between T&Cs herein, the Terms and Conditions for the use of HLB Connect and the General Terms and Conditions of Accounts, the specific T&Cs herein shall prevail to the extent of such discrepancy.
14. In the event of any discrepancies between the T&Cs listed here and any advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final T&Cs on the Campaign Webpage shall prevail.
15. These T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the jurisdiction of the Courts of Malaysia.
16. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.