

## PAY SAFELAH MERCHANT PHOTO COMPETITION

### Contest 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") "**Pay Safelah Social Media Contest**" ("**Contest**") commences from 1 January 2021 at 00:00:00 hours (12:00 a.m.) and ends on 31 March 2021 at 23:59:00 hours (11:59 p.m.), ("**Contest Period**"), unless specified or notified otherwise.

### Terms and Conditions

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

### Eligibility

1. The Contest is only open to the Bank's existing Merchant and their employees who are holding a merchant terminal during the Contest Period and have fulfilled the Contest mechanics and T&Cs herein ("**Participants**").
2. The Grand Prize and Weekly Winners (as defined hereinafter) of the Contest are required to maintain a Hong Leong Business Current Account/Current Account-i and act as the Merchant settlement account in order for the cash prize to be credited into their account.

### Contest Mechanics

3. To participate in the Contest, the Participants are required to:
  - i. Register on [www.hlb.com.my/paysafelahphotocontest](http://www.hlb.com.my/paysafelahphotocontest) or be nominated by the Bank's staff in order to receive the Bank's Point of Sales Material (POSM) materials or care package items ("**The Bank's Materials**").
  - ii. Take a picture of their shop with **the Bank's Materials** ("**Picture**") and upload the Picture on their Facebook or Instagram accounts using the designated hashtag - #HLBPaySafelah ("**Pay Safelah Hashtag**") AND #MyDebitJe ("**MyDebit Hashtag**") during the Contest Period ("**Post**").
  - iii. Ensure the settings of the Post is under **public view**. By participating in this Contest, Participants hereby give his/her/their consent to the Bank to feature his/her/their Picture on the Bank's Website (as defined hereinafter).
4. The Bank accepts no responsibility for any unsuccessful uploads of the Picture(s) for any reason whatsoever, or the removal of the Post(s) by the Bank that contain any racist sentiments, profanities, vulgar dressing or any other elements deemed inappropriate by the Bank, or due to a technical or internet connectivity issue faced by the Participants using their own Facebook/Instagram accounts (including but not limited to non-compliance of the criteria as provided under Clause 3 above).

### Fulfilment of Prizes

5. Further to Clause 2 above, Participants are required to 'Like' HLB's official Facebook page or 'Follow' HLB's official Instagram account during the Contest Period in order to be eligible to win the prizes stated below ("**Winners**"). Prize allocation will be according to the table below:

| Prizes  | No. of Winners                      | Winner Announcement | Prize Fulfilment |
|---|-------------------------------------|---------------------|------------------|
| RM30 Guardian Online Voucher (" <b>Entry Prize</b> ") | Limited to first 1,000 participants | N/A                 | By 30 May 2021   |
| RM500 Cash Prize (" <b>Weekly Prize</b> ")            | 60                                  | By 30 May 2021      |                  |
| RM10,000 Cash Prize (" <b>Grand Prize</b> ")          | 5                                   | By 30 May 2021      |                  |

6. Each Participant is entitled to win only one (1) Entry Prize during the Contest Period and the Entry Prize is limited to the first one thousand (1,000) Participants only. After posting on his/her/their social media, Participants are required to fill up the Bank form here: [www.hlb.com.my/merchantphotocontest](http://www.hlb.com.my/merchantphotocontest) (“**Form**”). The Participants need to provide his/her full name as per IC/Passport, Business Name, Business Owner Name, Business Registration Number, Facebook or Instagram username where the Post is being made from, Facebook or Instagram URL link of the post, mobile number, and email address. Participants are required to fill up the Form and revert to the Bank within the Contest Period, failing which the Participants are deemed to be disqualified for this Contest.
7. Upon fulfilling the conditions provided in Clauses 3, 5 and 6 above, the Bank will e-mail the Entry Prize to the 1<sup>st</sup> 1000 Participants. Therefore, it is essentially the obligations of the Participants to provide their latest, valid and accurate email address to the Bank and the Bank shall not be responsible in the event that the Bank fails to contact the Participants for any reasons whatsoever.
8. A total of twenty (20) Participants will be shortlisted per week based on a computerized random selection system (“**Shortlisted Eligible Participants**”) for the Weekly Prize. The Shortlisted Eligible Participants will then be contacted by the Bank for a question and answer (“**the Q&A**”) session. Shortlisted Eligible Participants are required to answer two (2) questions in order to win the Weekly Prize. Therefore, it is essentially the obligations of the Shortlisted Eligible Participants to provide their latest, valid and accurate mobile numbers to the Bank and the Bank shall not be responsible in the event the Bank fails to contact the Shortlisted Eligible Participants for any reasons whatsoever.
9. Sixty (60) Shortlisted Eligible Participants who answered the two (2) questions correctly within the fastest time during the Q&A will be the Weekly Prize winners (“**Weekly Prize Winners**”). The Shortlisted Eligible Participants will be contacted by the Bank on best efforts basis twice in one (1) day at any time during office hours (Monday to Friday from 9:00 a.m. to 6:00 p.m.) at the mobile phone number submitted in the Form.
10. In the event the Bank is unable to contact the Shortlisted Eligible Participants after two (2) attempts or the Shortlisted Eligible Participants fail to answer the call after five (5) rings or fail to provide the correct answer, the Shortlisted Eligible Participants are deemed to have missed their chance of winning the Weekly Prizes and the Bank is entitled to select another Shortlisted Eligible Participants, at its discretion.
11. For the avoidance of doubt, below is the participation week for Weekly Prize where five (5) Weekly Prize Winners will be chosen per week:

| Weeks   | Dates                                |
|---------|--------------------------------------|
| Week 1  | 1 January 2021 to 10 January 2021    |
| Week 2  | 11 January 2021 to 17 January 2021   |
| Week 3  | 18 January 2021 to 24 January 2021   |
| Week 4  | 25 January 2021 to 31 January 2021   |
| Week 5  | 1 February 2021 to 7 February 2021   |
| Week 6  | 8 February 2021 to 14 February 2021  |
| Week 7  | 15 February 2021 to 21 February 2021 |
| Week 8  | 22 February 2021 to 28 February 2021 |
| Week 9  | 1 March 2021 to 7 March 2021         |
| Week 10 | 8 March 2021 to 14 March 2021        |
| Week 11 | 15 March 2021 to 21 March 2021       |

|         |                           |
|---------|---------------------------|
| Week 12 | 22 March to 31 March 2021 |
|---------|---------------------------|

12. Winners for the Grand Prize (“Grand Prize Winners”) will be solely determined by the highest average percentage incremental of MyDebit transaction count and MyDebit transaction value (“Average”) throughout the Contest Period. Top 5 Participants with the highest average percentage will be chosen as the Grand Prize Winners.

Example of calculation of the Average:

| Criteria                                 | 1 January 2020 to 31 March 2020 | 1 January 2021 to 31 March 2021 | % Incremental                                |
|--|---------------------------------|---------------------------------|--|
| Number of MyDebit Transactions performed | 5,000 transactions              | 6,000 transactions              | $(6,000 - 5,000) / 5000 = 20\%$              |
| Value of MyDebit Transactions            | RM100,000                       | RM110,000                       | $(RM110,000 - RM100,000) / RM100,000 = 10\%$ |
| Average (taken into account)             |                                 |                                 | $(20\% + 10\%) / 2 = 15\%$                   |

13. The Grand Prize Winners shall be notified by the Bank either through their mobile numbers provided in the Form, or by posting the names of the Grand Prize Winner and Business Name at Hong Leong Bank’s official Facebook page or any other methods deemed fit by the Bank.
14. The Weekly Prize Winners and Grand Prize Winners are required to maintain a Hong Leong Business Current Account/Current Account-I (“**CASA/CASA-i**”) and act as the Merchant settlement account in order for the Grand Prize / Weekly Prize to be credited into their account. Weekly Prize Winners / Grand Prize Winners that do not have the CASA/CASA-i are required to open a CASA/CASA-i and act as the Merchant settlement account for the purposes of the Weekly and Grand Prize within one (1) month of winner announcement, failing which the Weekly Prize Winners / Grand Prize Winner shall be disqualified from winning the Weekly / Grand Prize.
15. By participating in this Contest, the Winners also hereby give his/her/their consent to and authorize the Bank to disclose or publish his/her/their name, Business Name or photos in media, marketing or advertising materials for the purposes of the Contest.

### **General**

16. By participating in this Contest, the Participants agree:
- a) to have read and understood the T&Cs of this Contest and agree to be bound by the T&Cs herein and any other relevant terms and conditions in respect of the Contest that the Bank may impose from time to time, which are available at HLB’s website at [www.hlb.com.my](http://www.hlb.com.my) and HLISB’s website at [www.hlisb.com.my](http://www.hlisb.com.my) (hereinafter collectively referred to as “**the Bank’s Websites**”);
  - b) that the Prize are not transferable to a third party account, cheques or any other form
17. The Bank reserves the right to:
- a) disqualify any Participants from participating in this Contest as the Bank may in its discretion deem fit;
  - b) forfeit and claw back the Prizes given to the Winner(s) at any point of time in the event of breach of this T&Cs by the Winner(s);
  - c) to add, delete, suspend or vary the T&Cs herein of the Contest with prior notice in any manner deemed suitable by the Bank; and

d) cancel, terminate or suspend this Contest and the Participants shall not be entitled to claim for any compensation against the Bank for any and all losses or damages suffered or incurred by the Participant(s) as a direct or indirect result of the act of cancellation, termination or suspension of the Contest.

18. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Participants 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.