
ONLINE 3-IN-1 JUNIOR ACCOUNT/3-IN-1 JUNIOR ACCOUNT-i CAMPAIGN

Last updated on 30 September 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**") "**Online 3-in-1 Junior Account/3-in-1 Junior Account-i Campaign**" ("**Campaign**") commences on 01 October 2021 and ends on 30 November 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 New Primary Accountholders ("**Customers**") of the following Participating Accounts ("**Participating Accounts**"):
 - (a) Hong Leong 3-in-1 Junior Account; and
 - (b) Hong Leong 3-in-1 Junior Account-i.
2. For the avoidance of doubt:
 - (a) As the Participating Accounts 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 Accounts with the Bank prior to the Campaign Period and open any of the Participating Accounts 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.

CAMPAIGN MECHANICS

4. This Campaign is open to Customers who have applied for the Participating Accounts online via HLB Connect Online Banking (<https://s.hongleongconnect.my>) (“**HLB Connect**”) during the Campaign Period.
5. In order to participate in this Campaign and to qualify for the respective Sign Up Reward, Customers **MUST** fulfil the following Qualifying Criteria as set out in the Table 1 below during the Campaign Period (“**Eligible Customers**”):

Table 1

Qualifying Criteria	No. of Winners	Sign Up Reward	Capping
Opening of a new Participating Account via HLB Connect *	1,500	<ul style="list-style-type: none"> • RM15 Cash Reward 	<ul style="list-style-type: none"> • RM22,500
Register and log in to HLB Pocket Connect App (“ Pocket App ”)**		<ul style="list-style-type: none"> • First 500 = RM35 Cash Reward • Subsequent 1,000 = RM15 Cash Reward 	<ul style="list-style-type: none"> • RM17,500 • RM15,000

* There can only be one (1) Participating Account for the beneficiary and the beneficiary must not hold any of the Participating Accounts prior to the Campaign Period.

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

6. The Participating Accounts must remain open, active and valid with a minimum account balance of **Ringgit Malaysia Two Hundred (RM200)** on 31 December 2021 for the purpose of the Sign Up Reward fulfilment. In the event the Participating Account is closed due to any reason whatsoever or the end day account balance is less than Ringgit Malaysia Two Hundred (RM200) on 31 December 2021, the Eligible Customer shall be disqualified from receiving the Sign Up Reward.
7. The total cash reward for the Sign Up Reward allocated by the Bank under this Campaign is capped at **Ringgit Malaysia Fifty-Five Thousand (RM55,000)** 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 **one thousand five hundred (1,500)** Eligible Customers and each Eligible Customer is entitled to receive **one (1)** time Sign Up Reward only for each category irrespective of the numbers of the Participating Accounts opened throughout the Campaign Period, i.e., the Sign Up Reward is capped for one (1) Participating Account.
9. The Sign Up Reward will be credited into the Participating Accounts within ninety (90) working days after the Campaign Period. The crediting of the Sign Up Reward will be reflected in the monthly e-statement of the Participating Accounts and the Eligible Customers will also be notified by way of Short Message Service (“**SMS**”) after the Sign Up Reward has been credited.

10. If the Eligible Customers do not receive any notification from the Bank within ninety (90) working days after the Campaign Period, the 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 Eligible Customers are notified by the Bank in accordance with Clause 9 above, the Eligible Customers shall be responsible to notify the Bank in writing no later than thirty (30) days from the date of receiving the SMS notification, failing which the Sign Up Reward is deemed to have been received by the Eligible Customers and the Bank shall not entertain any claim of non-receipt of the Sign Up Reward by the Eligible Customers after the expiry of the aforesaid thirty (30) days.
12. 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.

GENERAL

13. By participating in this Campaign, the Customers agree:
 - (a) to have read, understood, accept 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 Accounts, 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 (www.hlb.com.my / www.hlisb.com.my) ("**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 to the Bank. The Bank shall not be held responsible/liable in the event the Bank is unable to contact the Customers for the purpose of this Campaign, due to the inaccurate/invalid mobile number 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 Asia Pacific Sdn Bhd (201001014145 (898379-U)), a SMS vendor officially appointed by the Bank to provide SMS service for the purpose of this Campaign.
14. 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 and/or be entitled for the Reward.
 - (c) to claw-back the funds in the event there is any detected fraud, breaches against the Campaign's T&Cs or inactive accounts.

15. The T&Cs herein, the Bank's General Terms and Conditions of Accounts and others Specified Terms & Conditions for the Participating Accounts 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 Accounts and JDC/JDC-i, the T&Cs herein shall prevail to the extent of such discrepancy.
16. 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.
17. 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.
18. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

The Hong Leong 3-in-1 Junior Account-i are deposit accounts based on the Shariah principle of Tawarruq.

Deposit/Deposit-i Products are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.