

HONG LEONG DEPOSITS CNY PROMOTIONS 2021**Last Updated on: 27 January 2021**

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**") "**Hong Leong Deposits CNY Promotions 2021**" ("**Campaign**") commences on **28 January 2021** until **28 February 2021**, both dates inclusive ("**Campaign Period**"), unless notified otherwise.

TERMS & CONDITIONS ("T&Cs")

The following sets out the T&Cs applicable to the Campaign:

ELIGIBILITY

1. This Campaign is open to the Bank's existing and/or new accountholders, both Malaysian and non-Malaysian citizens, including Hong Leong Priority Banking & Private Banking Customers ("**Customers**").

For the avoidance of doubt:

- (a) Existing accountholders refers to individual primary accountholders who have opened any of Participating Account/Participating Account-i prior to the Campaign Period.
 - (b) New accountholders refers to individual primary accountholders who do not have any of the Participating Account/Participating Account-i prior to the Campaign Period and have opened a Participating Account/Participating Account-i during the Campaign Period.
2. The "**Participating Account/Participating Account-i**" for this Campaign are:
 - (a) Hong Leong Basic Current Account/Hong Leong Basic Current Account-i;
 - (b) Hong Leong Current Account/Hong Leong Current Account-i;
 - (c) Hong Leong Pay&Save Account/Hong Leong Pay&Save Account-i;
 - (d) Hong Leong Basic Savings Account/Hong Leong Basic Savings Account-i;
 - (e) Hong Leong Saving Account/Hong Leong Saving Account-i;
 - (f) Hong Leong Harvest Savings Account;
 - (g) Hong Leong Top Yield Account;
 - (h) Hong Leong Premium Savings Account;
 - (i) Hong Leong Multi-tier Savings Account-i;
 - (j) Hong Leong Smartlink Account;
 - (k) Hong Leong Senior Savers Savings Account;
 - (l) Hong Leong Senior Prime CA Account;
 - (m) Hong Leong Payroll Basic Savings Account/Hong Leong Payroll Basic Saving Account-i;
 - (n) Hong Leong Payroll Savings Account/ Hong Leong Payroll Savings Account-i; and/or
 - (o) Hong Leong Payroll Pay&Save Account/Hong Leong Payroll Pay&Save Account-i.

3. The following customers are **NOT** eligible to participate in the Campaign:
- (a) 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;
 - (b) Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein; and/or
 - (c) HLB and HLISB employees from PFS Retail Deposit.
4. All deposits under this Campaign must be **“New Funds”** only. For the avoidance of doubt, **“New Funds”** are defined as:
- (a) Cash, 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 Participating Account/Participating Account-i; 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 the Participating Account/Participating Account-i.
5. The following shall **NOT** be considered as **“New Funds”**:
- (a) Maturing Fixed Deposit or Fixed Deposit-i (**“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 Participating Account/Participating Account-i, FD/FD-i, Term Investment Account-i or General Investment Account (**“GIA”**); and
 - (c) Inter-branch transfer within HLB and HLISB including third (3rd) party transfer.

PROMOTION A – DEPOSIT RM888 TO WIN 20.21% p.a. 1-DAY BONUS INTEREST/PROFIT (“PROMOTION A”)

PROMOTION A: CAMPAIGN MECHANICS

6. In order to earn entry for this Promotion A, Customers **MUST** meet the Promotion A Criteria 1 as appended in Table 1 below:

Table 1

Promotion A Criteria 1	Entries Earned
Deposit RM888 in a day into the Participating Account/Participating Account-i during the Campaign Period	10
Promotion A Criteria 1	Additional Entries Earned
Every subsequent Incremental deposit of RM888 deposited into the Participating Account/Participating Account-i during the Campaign Period.	10

7. Promotion A Eligible Customers who meet the Promotion A Criteria (**“Promotion A Eligible Customers”**) will be eligible to win the following reward (**“Promotion A Reward”**) as shown in Table 2 below:

Table 2

Promotion A Reward	No. of Winners
20.21% p.a. 1-day bonus interest/profit	118

8. Each Promotion A Eligible Customer is only entitled to win one (1) Promotion A Reward.
9. Each Participating Account/Participating Account-i is considered as an independent entry. No entry form or registration of participation is required to participate in Promotion A. The Bank will track the Promotion A Eligible Customers automatically at the end of the Campaign Period.
10. The Bank shall not be liable and responsible for any failure or delay in transmission and/or reflection in the Promotion A Eligible Customers' Participating Account/Participating Account -i on the relevant deposits which may result in the Promotion A Eligible Customers being omitted from earning the entry for Promotion A.
11. The Promotion A Reward will be calculated at the end of the Campaign Period which is on 28 February 2021, based on the end day balance of the Participating Account/Participating Account-i. For the avoidance of doubt, the end day balance of the Participating Account/Participating Account-i must not be less than Ringgit Malaysia Five Hundred (RM500) and must not exceed Ringgit Malaysia Fifty Thousand (RM50,000).
12. In the event the end day balance of the Participating Account/Participating Account-i exceeds Ringgit Malaysia Fifty Thousand (RM50,000), the surplus amount shall not be computed for the purpose of calculating the Promotion A Reward.
13. Below is the formula for the Promotion A Reward calculation:

$$\text{Promotion A Reward} = \frac{\text{End day Balance in the Participating Account/Participating Account-i ("EOD")} \times \text{Rate (R)}}{365 \text{ days}}$$

Note:

EOD = Total Balance in the Participating Account/Participating Account-i on 28 February 2021

Rate (R) = 20.21% p.a.

Time (T) = 365 days

For example, if a customer deposits into his/her account on 30 January 2021 and maintains a balance of RM50,000 in his/her account until 28 February 2021, the calculated Bonus would be RM27.68.

14. The total Promotion A Reward allocation under this Campaign A is limited to Ringgit Malaysia Fifty Thousand (RM50,000) only. Once the total allocated amount has been reached, the Bank reserves the right to end the Campaign and/or not offer any further Promotion A Reward.

PROMOTION A: WINNER SELECTION & PROMOTION A REWARD FULFILMENT

15. The winners selection process is as follows:

- (a) A total of two hundred fifty (250) Promotion A Eligible Customers who have earned entries in accordance with Clause 6 shall be shortlisted randomly by the Bank from the list of total qualifying entries ("**Promotion A Shortlisted Customers**").
- (b) The Promotion A Shortlisted Customers shall be contacted by the Bank via Short Message Service ("**SMS**") and given a Bank-related question. The Promotion A Shortlisted Customers are required to reply to the SMS with the correct answer in the fastest time.
- (c) The first one hundred eighteen (118) Promotion A Shortlisted Customers who respond with the correct answer (within the given time frame stated in the SMS) will be entitled to the Promotion A Reward ("**Promotion A Winners**"). Promotion A Shortlisted Customers shall bear the standard telecommunications charges imposed for each SMS sent to the Bank.
- (d) In the event of a tie, i.e. there is more than one Promotion A Shortlisted Customers who have answered correctly at the same time and would have been the Promotion A Winners if not for the tie, the Promotion A Shortlisted Customer with the highest balance in their account throughout the Campaign Period will be the Promotion A Winner.
- (e) In the event the Promotion A Shortlisted Customers do not respond within the given time frame, resulting in insufficient Promotion A Winners, the Bank will perform the process outlined under Clauses 15(a), 15(b) and 15(c) above for the second time. If there are still insufficient Promotion A Winners after performing the abovementioned process for the second time, the Bank shall be entitled to forfeit those Promotion A Reward, which have not been won.

16. For the avoidance of doubt, the SMS sent to the Promotion A Shortlisted Customers will be based on the latest mobile number duly captured by and reflected in the Bank's system and/or records. The SMS service for Promotion A is provided by Infobip Asia Pacific Sdn Bhd (898379-U), a SMS vendor officially appointed by the Bank ("**Infobip**").

17. Promotion A Shortlisted Customers will not be notified immediately whether they are the Promotion A Winners upon replying to the said SMS.

18. The Promotion A Reward will be credited into the Promotion A Winner's Participating Account/Participating Account-i by 31 July 2021. Nevertheless, the Bank will not be responsible for any delay in crediting the Promotion A Reward. Promotion A Shortlisted Customers who do not receive the Promotion A Reward after 31 July 2021 are deemed not qualified for the Promotion A Reward and any appeal/request for the payment of the Promotion A Reward shall not be entertained by the Bank.

19. For Shariah compliant purpose of the Promotion A Reward, the Promotion A Eligible Customers have consented HLISB to utilise the total balance in the Participating Account-i being the purchase price for the purpose of Commodity Trading for facilitating the Promotion A Reward. The Commodity Trading will be performed by 31 July 2021, prior to the crediting the Promotion A Reward.

PROMOTION B – LI CHUN SPECIAL: DEPOSIT RM88 TO WIN RM888 (“PROMOTION B”)

Important Note: HLISB is not promoting the belief in “Li Chun”. However, HLISB customers are eligible to participate in Promotion B provided the requirements set out under the n Promotion B Criteria below are met.

PROMOTION B: CAMPAIGN MECHANICS

20. In order to earn entry for Promotion B, Customers MUST meet the Promotion B Criteria as appended in the Table 3 below:

Table 3

Promotion B Criteria	Entries Earned
Deposit a single exact amount of RM88 into the Participating Account/Participating Account-i on 3 February 2021.	1

21. Customers who meet the Promotion B Criteria (“**Promotion B Eligible Customers**”) will be eligible to win the following reward set out in Table 4 below (“**Promotion B Reward**”):

Table 4

Promotion B Reward	No. of Winners
RM888 Cash	10

22. Each Participating Account/Participating Account-i is considered as an independent entry. No entry form or registration of participation is required to participate in Promotion B. The Bank will track the Promotion B Eligible Customers automatically at the end of the Campaign Period.
23. The Bank shall not be liable and responsible for any failure or delay in transmission and/or reflection in the Promotion B Eligible Customer’s Participating Account/Participating Account -i on the relevant deposits which may result in the Promotion B Eligible Customers being omitted from earning the entry for Promotion B.
24. Each Promotion B Eligible Customer is only entitled to one entry for the Promotion B, notwithstanding that he/she has placed more than one (1) Ringgit Malaysia Eighty-Eight (RM88) deposit into the Participating Account/Participating Account-i on 3 February 2021.

PROMOTION B: WINNERS SELECTION AND PROMOTION B REWARD FULFILLMENT

25. The winners selection process is as follows:

- (a) A total of fifty (50) Promotion B Eligible Customers who have earned entries in accordance with Clause 21 above shall be shortlisted randomly by the Bank from the list of total qualifying entries ("**Promotion B Shortlisted Customers**").
- (b) The Promotion B Shortlisted Customers shall be contacted by the Bank and given a Bank-related question via SMS. The Promotion B Shortlisted Customers shall then be required to reply to the SMS with the correct answer in the fastest time.
- (c) The first ten (10) Promotion B Shortlisted Customers who respond with the correct answer (within the given time frame stated in the SMS) will be entitled to the Promotion B Reward ("**Promotion B Winners**"). The Promotion B Shortlisted Customers shall bear the standard telecommunications charges imposed for each SMS sent to the Bank.
- (d) In the event of a tie, i.e. there is more than one (1) Promotion B Shortlisted Customer who has answered correctly at the same time and would have been the Promotion B Winner if not for the tie, the Promotion B Shortlisted Customer with the highest Incremental DAB throughout the Campaign Period will be declared as the Promotion B Winner.
- (e) In the event the Promotion B Shortlisted Customers do not respond within the given time frame resulting in insufficient Promotion B Winners, the Bank will perform the process outlined under Clauses 25(a), 25(b) and 25(c) the second time. If there are still insufficient Promotion B Winners after performing the above mentioned process for the second time, the Bank shall be entitled to forfeit those Promotion B Rewards which have not yet been won.

26. For the avoidance of doubt, the SMS sent to the Promotion B Shortlisted Customers will be based on the latest mobile number duly captured by and reflected in the Bank's system and/or records. In addition, the SMS service for Promotion B is provided by Infobip.

27. Promotion B Shortlisted Customers will not be notified immediately whether they are the Promotion B Winners upon replying to the said SMS.

28. The Promotion B Reward will be credited into the Promotion B Winner's Participating Account/Participating Account-i by 31 July 2021. Nevertheless, the Bank will not be responsible for any delay in crediting the Promotion B Reward. Promotion B Shortlisted Customers who do not receive the Promotion B Reward by 31 July 2021 are deemed not qualified for the Promotion B Reward and any appeal/request for the payment of the Promotion B Reward shall not be entertained by the Bank.

29. The Promotion B Winner's Participating Account/Participating Account-i must at all times remains open, active and valid with a minimum account balance of Ringgit Malaysia Five Hundred (RM500), failing which, the Promotion B Winner shall be disqualified from receiving the Promotion B Reward.

GENERAL

35. 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 Terms & Conditions of the Participating Accounts and Participating Accounts-i;
- (b) that the Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding on all the Customers;
- (c) to access HLB's website at www.hlb.com.my and HLISB's website at 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;
- (d) that the Promotion A Reward and Promotion B Reward (collectively known as "**Rewards**") earned is non-transferable to any third party and non-exchangeable for up-front credit, cheque or benefit-in-kind;
- (e) consent to and authorize the Bank to disclose their personal data (i.e. names, ID Numbers, email address and/or contact details, where applicable) to the Bank's service providers including but not limited to the Bank's SMS vendor, Infobip, for the purpose of this Campaign;
- (f) 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 that the Bank is unable to contact the Eligible Customers, if applicable, 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; and
- (g) 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.

36. The Bank reserves the right:

- (a) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, including but not limited to substituting the Rewards with other offer or product of similar value at its absolute discretion, by way of posting on the Bank's Websites with twenty-one (21) days' prior notice, or in any other manner which the Bank deems practical;
- (b) to alter, add, cancel or substitute any or all of the Rewards with alternative products of similar value at any time with prior notice;
- (c) to disqualify any Customers for non-compliance of the T&Cs herein from participating in the Campaign; and
- (d) forfeit the Rewards in the event of non-compliance by the customers of the T&Cs herein and/or Hong Leong General Terms and Conditions of Accounts, Terms & Conditions of the Participating Accounts and Participating Accounts-i and all other laws/rules applicable.

37. The T&Cs herein and the General Terms and Conditions of Accounts, Terms & Conditions of the Participating Accounts and Participating Accounts-i shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein and the General Terms and Conditions of Accounts and Terms & Conditions of the Participating Accounts and Participating Accounts-i, the specific T&Cs herein shall prevail to the extent of such discrepancy.

38. 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.

39. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

The Participating Accounts-i are deposit accounts based on the Shariah principle of Tawarruq.

Deposit/Deposit-i Products are eligible for protection by Perbadanan Insurans Deposit Malaysia (“PIDM”) up to RM250,000 for each depositor.