

HLB@SHOPEE MUM'S CLUB 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**") "**HLB@Shopee Mum's Club 3-in-1 Junior Account/3-in-1 Junior Account-i Campaign**" ("**Campaign**") commences on 01 October 2021 and ends on 31 October 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. The Campaign is open to all Malaysian and non-Malaysian individuals ("**Customer(s)**") who apply for any Participating Account (as defined in Clause 3 below) with the Bank through the HLB Official Store @ Shopee ("**HLB@Shopee**") during the Campaign Period.
2. For the avoidance of doubt:
 - (a) As the Participating Account is a trust account, "**Customer**" refers to the primary accountholder who is the parent/legal guardian of the child who is the beneficiary of the Participating Account ("**Junior Accountholder**"); and
 - (b) The HLB Official Store @ Shopee refers to the Hong Leong e-Commerce Marketplace store that is accessible via Shopee's website at <https://shopee.com.my/> or Shopee Mobile Application.
3. The participating accounts ("**Participating Account(s)**") for this Campaign are as follows:
 - (a) Hong Leong 3-in-1 Junior Account; and
 - (b) Hong Leong 3-in-1 Junior Account-i.
4. 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.
5. This Campaign is **NOT** valid with any other on-going promotions offered by the Bank from time to time.

CAMPAIGN MECHANICS

6. This Campaign is open to Customers who have applied for the Participating Accounts via HLB@Shopee during the Campaign Period.
7. In order to participate in this Campaign and to qualify for the respective rewards below (“**Rewards**”), Customers **MUST** fulfil the following qualifying criteria (“**Qualifying Criteria**”) set out in Table 1 below (“**Eligible Customers**”):

Table 1

Qualifying Criteria	Rewards
Complete the opening of the Participating Account successfully and perform an initial deposit with a minimum amount of Ringgit Malaysia One Hundred (RM100) upon account opening	<p><u>First 100 Eligible Customers:</u> One (1) RM15 Shopee Voucher & One (1) RM18 Shopee Voucher</p> <p><u>101st Eligible Customer and onwards:</u> One (1) RM15 Shopee Voucher</p>
Register and log in to HLB Pocket Connect App (“ Pocket App ”)*	Pocket Shopping Bag
Maintain a minimum account balance of Ringgit Malaysia Five Hundred (RM500) on 31 December 2021	RM15 Cash Reward

*The Junior Accountholder 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.

8. The Pocket Shopping Bag is limited to the first one thousand four hundred (1,400) Eligible Customers on a first come, first served basis. Notwithstanding the T&Cs herein, no further Pocket Shopping Bag will be rewarded once the capped limit is reached.
9. Each Eligible Customer is only entitled to a maximum of one (1) Reward under each Qualifying Criteria irrespective of the number of the Participating Accounts opened for the same Junior Accountholder throughout the Campaign Period.
10. Both the **Shopee Voucher(s)** and **Pocket Shopping Bag** will be given on the spot by the Bank’s officer directly to the Eligible Customers upon the successful account opening and registration of Pocket App, respectively.
11. The RM15 Cash Reward will be credited into the Participating Accounts within ninety (90) days from the end of the Campaign Period. The crediting of the RM15 Cash 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 RM15 Cash Reward has been credited. In the event the Participating Account is closed due to any reason whatsoever prior the crediting of RM15 Cash Reward, the Eligible Customer shall be disqualified from receiving the RM15 Cash Reward.

12. If the Eligible Customers do not receive any notification from the Bank, the Eligible Customers are deemed **NOT** qualified or entitled for the RM15 Cash Reward.
13. In the event of non-receipt of the RM15 Cash Reward after the Eligible Customers are notified by the Bank in accordance with Clause 11 above, the Eligible Customers shall be responsible to notify the Bank in writing no later than 31 March 2022, failing which the RM15 Cash Reward is deemed to have been received by the Eligible Customers and the Bank shall not entertain any claim of non-receipt of the RM15 Cash Reward by the Eligible Customers.
14. 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

15. 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 the terms & conditions applicable to the Participating Accounts, Junior Debit Card/Junior Debit Card-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) 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;
 - (d) that the Rewards are non-exchangeable for up-front cash, credit, cheque or benefit-in-kind;
 - (e) that the Bank gives no representation or warranty with respect to the quality or suitability of the Shopee Voucher(s) and Pocket Shopping Bag;
 - (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 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;
 - (g) to consent and authorise the Bank to disclose their personal data to the Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)), a SMS vendor officially appointed by the Bank to provide SMS service for this Campaign; and
 - (h) 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.
16. 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; and
 - (c) to claw-back the funds in the event there is any detected fraud, breaches against the Campaign's T&Cs or inactive accounts.

17. The T&Cs herein, the Bank's General Terms and Conditions of Accounts and the terms & conditions applicable to the Participating Accounts, Junior Debit Card/Junior Debit Card-i and Pocket App 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 the Specified Terms & Conditions for the Participating Accounts, the T&Cs herein shall prevail to the extent of such discrepancy.
18. 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.
19. 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.
20. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

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.