

WIN LOAN/FINANCING CASHBACK WITH HLB CONNECT CAMPAIGN

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**") "**Win Loan/Financing Cashback with HLB Connect Campaign**" ("**Campaign**") commences on 22 March 2021 and ends on 21 May 2021 ("**Campaign Period**"), both dates inclusive, 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 the Bank's customers ("**Customers**") who:
 - (i) have a current and valid Auto Loan Financing/Auto Loan Financing-i, Property Loan Financing/Property Loan Financing-i, Personal Loan/Financing-i and/or ASB Financing-i Account ("**Loan/ Financing-i Account**");
 - (ii) do not hold any other products with the Bank;
 - (iii) have not registered for HLB Connect Online Banking prior to the Campaign Period; and
 - (iv) have received an invitation to participate through Short Message Service ("**SMS**") and/or e-Direct Mailer ("**eDM**") and/or targeted Facebook posting or Instagram advertising by the Bank.

2. The Bank reserves the right to disqualify any Customer who:
 - (i) has in the past committed, or is currently suspected of committing fraudulent, unlawful or wrongful acts in relation to any facilities granted by the Bank;
 - (ii) is facing bankruptcy proceedings, or has been declared bankrupt either before or during the Campaign Period and/or
 - (iii) has breached any term and condition of the Loan/Financing -i Account at any time during the Campaign Period.

3. Both permanent and contractual employees of the Bank are not eligible to participate in this Campaign.

4. Customers who meet the eligibility requirements in Clause 1 above can participate in this Campaign and shall stand a chance to win cashback for Loan/Financing-i Account payment of Ringgit Malaysia One Thousand (RM 1,000) each ("**Cashback**").

Campaign Mechanics

5. To participate in the Campaign, the Customers must:
 - (i) Register for HLB Connect Online Banking ("**Connect Registration**") by clicking the link and/or button for the Campaign promo webpage and all marketing communications for this Campaign that will be provided through SMS, eDM, Facebook and/or Instagram advertising during the Campaign Period; and

- (ii) Upon successful Connect Registration, the Customers must log in to HLB Connect Online Banking at least one (1) time during the Campaign Period.

Customers who have fulfilled the requirements of Clause 5 above shall be referred to as “**the Eligible Customers.**”

6. The total Cashback allocation for this Campaign is limited to Ringgit Malaysia Sixty Thousand (RM60,000). The Cashback will be awarded to a total of sixty (60) Eligible Customers (“**Cashback Winners**”) according to the winner selection method specified below.
7. Each Cashback Winner is eligible to receive only one (1) Cashback throughout the Campaign Period. The Cashback is non-transferable to any third party and non-exchangeable for up-front credit, cheque or benefit-in-kind.

Winner Selection

8. As part of the Cashback Winner selection process, the Bank will allocate serial numbers to each Eligible Customer on a first come, first served basis starting from serial number “1” throughout the Campaign Period.
9. Every 50th Eligible Customer who performed the steps outlined in the campaign mechanics is entitled to win the Cashback. Eligible Customers bearing the following serial numbers will be selected as the Cashback Winners: **50th, 100th, 150th, 200th, and so forth.**

Fulfilment of Cashback

10. Eligible Customers will be notified via SMS and/or email by 4 June 2021 if they have been selected as Cashback Winners. The Cashback will be credited to the Cashback Winners’ HLB Current or Savings Account/HLISB Current or Savings Account-i (“**CASA/CASA-i**”) with the Bank by 16 July 2021.
11. As such, Cashback Winners must maintain an active and valid CASA/CASA-i until 16 July 2021, failing which the Cashback shall be forfeited.
12. Eligible Customers are required to open a CASA/CASA-i with the Bank at the point when we notify them that they are one of the Cashback Winners by 25 June 2021 to enable the Cashback to be credited into their CASA/CASA-i with the Bank.
13. It is the obligation of the Cashback Winners to contact the Bank regarding non-receipt of the Cashback before 31 July 2021, failing which the Cashback Winners are deemed to have received the Cashback and any claim for reimbursement will not be processed.

General

14. By participating in this Campaign, Customers agree:
 - (i) that they have read, understood and are bound by the T&Cs herein;
 - (ii) that they have read, understood and agree to be bound by the Bank’s Privacy Notice, both of which are available in the Bank’s website (www.hlb.com.my / www.hlisb.com.my);

- (iii) that all records of the fulfilment of the requirements under Clause 4 and Clause 5 are captured by the Bank's system within the Campaign Period and the Cashback Winners selection shall be accurate and final;
- (iv) that the Bank's decisions on all matters regarding the Campaign shall be final, conclusive and binding on all Customers and no further correspondence and/or appeal to dispute the Bank's decision shall be entertained;
- (v) to consent to the Bank to disclose their mobile numbers to M3 Technologies (Asia) Berhad (199901007872 (482772-D)), the vendor appointed by the Bank to provide SMS services for this Campaign;
- (vi) to be responsible for providing the Bank with their valid and current contact details including mobile number and email address, and promptly notifying the Bank in the event of changes;
- (vii) to access the Campaign website at www.hlb.com.my/loanonus ("Campaign Website") at regular intervals to view the T&Cs of the Campaign and to ensure that they keep up-to-date with any changes or variations to the T&Cs; and
- (viii) 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 this Campaign.

15. The Bank reserves the right:

- (i) 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 Campaign Website; and
- (ii) to forfeit the Cashback 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, Terms and Conditions governing the Loan/Financing-i Account and all other laws/rules applicable.

16. In addition to the T&Cs stipulated above, the Customers agree that the Terms and Conditions for the use of HLB Connect, the General Terms and Conditions of Accounts and the Terms and Conditions governing the Loan/Financing- i Account 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, the General Terms and Conditions of Accounts and the Terms and Conditions governing the Loan/Financing- i Account, the specific T&Cs herein shall prevail to the extent of such discrepancy.

17. 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 Website shall prevail.

18. 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.

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