

HLB CONNECT CHRISTMAS CAMPAIGN: FOR NEW & EXISTING CONNECT USERS

Last Updated on 14 November 2022

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 Connect Christmas Campaign" ("Campaign") commences on 01 December 2022 and ends on 24 December 2022 ("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

- This Campaign is open to the Bank's customers ("Customers") who are new and existing HLB Connect Online and/or HLB Connect App ("HLB Connect") users with a HLB Current or Savings Account/HLISB Current or Savings Account-i ("CASA/CASA-i") during the Campaign Period.
- The Bank reserves the right to disqualify any Customer who:
 - 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;
 - is facing bankruptcy proceedings, or has been declared bankrupt either before, during or after the Campaign Period; and/or
 - have breached any terms and conditions of the CASA/CASA-i, the General Terms and Conditions of Accounts and the Terms and Conditions for the use of HLB Connect at any time before or during the Campaign Period.

CAMPAIGN MECHANICS AND WINNERS' SELECTION

- To participate in the Campaign, Customers must fulfil the following pre-requisites:
 - register for HLB Connect** between 21 November 2022 to 24 December 2022 (only applicable for new HLB Connect users); and/or
 - log in** to HLB Connect Online and/or HLB Connect App and **perform the Eligible Transactions** (as stated in Table 2 below) between 01 December 2022 to 24 December 2022 to earn Points for participation.

(Customers who have fulfilled the relevant requirements stated under Clause 3 above are hereinafter referred to as "**Eligible Customers**").

- Eligible Customers who meet the requirements set out under Clause 3 will be in the running to win the list of Prize or Cashback ("**Prize or Cashback Winners**"), as shown in Table 1 below.

Table 1

| Campaign Dates | Prize Segment | Total Prize Allocation (units) | Total No. of Winners for Group 1 | Total No. of Winners for Group 2 |
|------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------------|
| 01 December 2022 | Dyson V8 Slim Fluffy+ | 4 | 2 | 2 |
| 02 December 2022 | RM200 AEON Voucher | 20 | 10 | 10 |
| 03 December 2022 | Nespresso Essenza Mini Bundle | 4 | 2 | 2 |
| 04 December 2022 | RM100 Cashback | 20 | 10 | 10 |
| 05 December 2022 | Nintendo Switch OLED | 4 | 2 | 2 |
| 06 December 2022 | Samsung Smart Air Purifier | 4 | 2 | 2 |
| 07 December 2022 | RM100 Cashback | 20 | 10 | 10 |

| | | | | |
|------------------|---|----|----|----|
| 08 December 2022 | Nespresso Essenza Mini Bundle | 4 | 2 | 2 |
| 09 December 2022 | Samsonite Apinex Spinner 55/20 Luggage | 4 | 2 | 2 |
| 10 December 2022 | RM200 AEON Voucher | 20 | 10 | 10 |
| 11 December 2022 | Sony 5.1ch Home Cinema Soundbar System with Bluetooth | 4 | 2 | 2 |
| 12 December 2022 | RM100 Cashback | 20 | 10 | 10 |
| 13 December 2022 | Samsonite Apinex Spinner 55/20 Luggage | 4 | 2 | 2 |
| 14 December 2022 | Dyson Supersonic Hair Dryer | 2 | 1 | 1 |
| 15 December 2022 | RM200 AEON Voucher | 20 | 10 | 10 |
| 16 December 2022 | Nintendo Switch OLED | 4 | 2 | 2 |
| 17 December 2022 | Samsung Smart Air Purifier | 4 | 2 | 2 |
| 18 December 2022 | RM100 Cashback | 20 | 10 | 10 |
| 19 December 2022 | iPad Mini 6 – 64GB | 4 | 2 | 2 |
| 20 December 2022 | RM100 Cashback | 20 | 10 | 10 |
| 21 December 2022 | Nespresso Essenza Mini Bundle | 4 | 2 | 2 |
| 22 December 2022 | Sony 5.1ch Home Cinema Soundbar System with Bluetooth | 4 | 2 | 2 |
| 23 December 2022 | Dyson Supersonic Hair Dryer | 2 | 1 | 1 |
| 24 December 2022 | Dyson V8 Slim Fluffy+ | 4 | 2 | 2 |

- As part of the Winner selection process for the Prize and Cashback, the Bank will allocate Points to each Eligible Customer for each successfully performed Eligible Transaction(s) during the Campaign Period as shown in Table 2 below.
- The Bank will split the Eligible Customers into 2 groups, namely (i) existing HLB Connect customers (“**Group 1**”) and (ii) new HLB Connect customers (i.e. customers who registered for HLB Connect from 21 November 2022 to 24 December 2022) (“**Group 2**”). The number of Winners will be allocated equally between Group 1 and Group 2, in accordance with Table 1 above.
- The Eligible Customer(s) from their respective group who collects the highest Points for the day (“**Daily Points**”) from performing the Eligible Transaction(s) listed in Table 2 will win the daily Prize or Cashback on a first come first served basis, until the total number of Winners for each day has been allocated in full, as shown in Table 1.

Table 2

| Eligible Transactions | Points To Be Earned |
|---|---|
| A. Transaction Points | |
| <ul style="list-style-type: none"> <i>Qualification Period: 01 December 2022 – 24 December 2022</i> | |
| Place an eFixed Deposit/eFixed Deposit-i via HLB Connect <i>eFixed Deposit/eFixed Deposit-i is protected by PIDM up to RM250,000 for each depositor</i> | <p align="center">20 Points</p> <p align="center">upon successful placement during the Campaign Period.</p> <p>Remark: Customers can only earn a maximum of 20 Points for this Eligible Transaction throughout the Campaign Period.</p> |

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|--|---|
| Perform an Overseas Transfer via HLB Connect Online | <p align="center">20 Points</p> upon successful transaction throughout the Campaign Period. |
| Apply for an HLB Credit Card via HLB Connect | <p align="center">20 Points</p> upon successful application submission where you will receive a receipt of acknowledgement. Remark: Customers can only earn a maximum of 20 Points for this Eligible Transaction throughout the Campaign Period. |
| Apply for a Personal Loan via HLB Connect | <p align="center">20 Points</p> upon successful application submission where you will receive a receipt of acknowledgement. Remark: Customers can only earn a maximum of 20 Points for this Eligible Transaction throughout the Campaign Period. |
| Apply for a Quick Cash/Balance Transfer/Flexi Payment Plan via HLB Connect | <p align="center">10 Points</p> upon successful application. Remark: Customers can only earn a maximum of 20 Points for this Eligible Transaction throughout the Campaign Period. |
| Perform a payment with FPX via HLB Connect Online | <p align="center">10 Points</p> upon successful payment. Remark: Customers can earn a daily maximum of 20 Points for this Eligible Transaction throughout the Campaign Period. |
| Perform a Bill Payment with JomPAY via HLB Connect | <p align="center">10 Points</p> upon successful payment. Remark: Customers can earn a daily maximum of 20 Points for this Eligible Transaction throughout the Campaign Period. |
| Perform a Prepaid Reload via HLB Connect | <p align="center">10 Points</p> upon successful payment. Remark: Customers can earn a daily maximum of 20 Points for this Eligible Transaction throughout the Campaign Period. |
| Perform a DuitNow QR Payment to any merchants via HLB Connect App | <p align="center">5 Points</p> upon successful payment. Remark: Customers can earn a daily maximum of 20 Points for this Eligible Transaction throughout the Campaign Period. |
| Perform a DuitNow Transfer to a Mobile/NRIC/Passport/Business Registration Number via HLB Connect | <p align="center">2 Points</p> upon successful transfer. Remark: Customers can earn a daily maximum of 20 Points for this Eligible Transaction throughout the Campaign Period. |

B. Bonus Points for new HLB Connect user

- *Qualification Period: 21 November 2022 – 24 December 2022*
- *Bonus Points will be added to Customer's highest Daily Points which was achieved via (A) Transaction Points at the end of the Campaign Period. Please see Clause 8 below for an illustration*

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|--|--|
| Register for HLB Connect and login for the first-time from 21 November 2022 to 24 December 2022 | <p style="text-align: center;">40 Points upon successful registration and login.</p> <p>Remark: Customers can only earn a maximum of 40 Points for this Eligible Transaction throughout the Campaign Period.</p> |
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8. Eligible Customers who have successfully registered for HLB Connect between 21 November 2022 and 24 December 2022 will be awarded with forty (40) Points (“**Bonus Points**”) and will be guided by the following specific terms and conditions:
- (i) Bonus Points will be added to the Eligible Customer’s highest Daily Points achieved in accordance with Table 2: (A) Transaction Points at the end of the Campaign Period.
 - (ii) In the event the Eligible Customer has accumulated the same Daily Points (which are the highest throughout the Campaign Period) on two (2) or more separate days, the earliest day the Eligible Customer achieves the highest Daily Points will be used as the day to add the Bonus Points to, to break the tie.

Please see Scenario 1 below for illustration.

Scenario 1:

| Participation Date for Eligible Customer “A” | Daily Points Collected | Tie-breaker Time Taken To Achieve Highest Daily Points | Bonus Points |
|--|------------------------|---|------------------|
| 03 December 2022 | 30 Points | | |
| 12 December 2022 | 25 Points | | |
| 23 December 2022 | 60 Points | 23 days 3 hours 5 minutes 10 seconds | 40 Points |
| 24 December 2022 | 60 Points | 24 days 6 hours 15 minutes 3 seconds | |

For Scenario 1 above, Eligible Customer “A” will receive the Bonus Points on 23 December 2022, because Customer “A” took the shortest amount of time to achieve the highest Daily Points compared to 24 December 2022 during the Campaign Period.

9. In the event there are two (2) or more Eligible Customers who have accumulated the same highest Daily Points, the Eligible Customer who first accumulated the highest Daily Points from the Eligible Transactions performed will be selected as the Prize or Cashback Winner.
10. Each Winner is eligible to receive only one (1) Prize or one (1) Cashback throughout the Campaign Period. Both Prize and Cashback are non-transferable to any third party and non-exchangeable for another model or colour, cash, up-front credit, cheque or benefit-in-kind.

DAILY POINTS TRACKER PAGE

11. Eligible Customers who have successfully performed any Eligible Transactions mentioned in Table 2 above within the Campaign Period can view their Points on the Daily Points Tracker Page. This page can be accessed by clicking on the ‘Christmas banner’ or ‘Christmas button’ on HLB Connect Online welcome page after they log in.
12. Unsuccessful or incomplete transactions (for example a system timeout) where the Eligible Customers perform Eligible Transactions as specified in Table 2 above but did not complete the transaction, will not be entitled to any Points.

13. For Eligible Transactions where the transaction status is not available immediately, once the Eligible Transaction has been carried out successfully, the Points will be added to the day the Eligible Transaction was performed.
14. In the event of any Points discrepancies, the Points calculated by the Bank after the conclusion of this Campaign shall be considered accurate and final.

CAMPAIGN PRIZE & CASHBACK FULFILMENT

15. The Prize & Cashback Winner's list will be published at <http://www.hlb.com.my/xmas> ("Campaign Website") by 06 February 2023.
16. All Cashback will be credited to Cashback Winners' CASA/CASA-i with the Bank by 20 March 2023. As such, Cashback Winners must maintain an active and valid CASA/CASA-i until 20 March 2023, failing which the Cashback shall be forfeited.
17. It is the obligation of the Cashback Winners to contact the Bank regarding the non-receipt of the Cashback before 03 April 2023, failing which the Cashback Winners are deemed to have received the Cashback and any claim for reimbursement will not be processed.
18. The Prize Winners are to arrange for self-collection and shall present their identity card (NRIC/Passport), to claim the Prize at their preferred HLB branch between 20 March 2023 and 22 May 2023, failing which the Prize shall be forfeited. The Prize Winners will bear all related costs and expenses including delivery fees, travelling, out-of-pocket expenses, maintenance fees, etc.) for the Prize redemption and warranty registration. In an event the Prize Winners are unable to collect themselves, they may nominate a designated representative to collect. The representative will be required to present a written authorisation from the Prize Winners and a photocopy of the Prize Winner's identity card (front and back) or valid passport (applicable for foreigners).
19. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Prize (including but not limited to the validity and/or usage of the Prize and shall not be responsible to replace any lost, stolen or damaged Prize). The Prize Winners shall deal directly with the manufacturer/vendor for any queries, disputes, warranty information or claims pertaining to the Prize without recourse to the Bank. All risks, loss, damage and/or injury associated with the use of the Prize shall be assumed by the Prize Winners.
20. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Prizes due to any unforeseen circumstances beyond the reasonable control of the Bank.
21. The Bank reserves the rights to replace the Prize with any other item or Cashback of equal value at its discretion with prior notice.
22. The Prize will be provided on an "As Is Where Is" basis. Prize featured in all printed materials and/or the Bank's website is for illustration purposes only. Any props, accessories or equipment featured with the Prize in any pictorial materials are for decorative purposes and shall not form part of the Prize.

GENERAL

23. By participating in this Campaign, the Eligible Customers agree:
 - (i) that they have read, understood, accepted the T&Cs and to be bound by the T&Cs herein;
 - (ii) that all records of the fulfilment of the requirements captured by the Bank's system within the Campaign Period and the selection for the Cashback or Prize Winners shall be final;
 - (iii) that the Bank's decisions on all matters regarding the Campaign shall be final, conclusive and binding on all Eligible Customers;
 - (iv) to consent and authorise the Bank to disclose their mobile numbers to M3 Technologies (Asia) Berhad (199901007872 (482662-D)) and/or Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or email addresses to DCatalyst Sdn Bhd

- (200801017996 (819292-U)), the vendor(s) appointed by the Bank to provide SMS and/or email services for this Campaign;
- (v) to be responsible for providing the Bank with their valid and current contact details including mobile number and email address for the purpose of this Campaign, and promptly notifying the Bank in the event of changes;
 - (vi) to consent to and authorise the Bank's usage, disclosure or publication of their personal data (i.e., name and masked ID and/or account number) without compensation for publicity, advertising or promotion purposes in any media;
 - (vii) to access the Campaign Website at regular intervals to view the T&Cs of the Campaign and to ensure they keep up-to-date with any changes or variations to the T&Cs;
 - (viii) that any SMS sent to the Eligible Customers or by the Eligible Customers to the Bank is entirely dependent on the availability and quality of service of the mobile network service provider. The Bank does not have any control whatsoever on the SMS traffic congestion network failure and/or interruptions that may be experienced by the relevant telecommunications network ("**Network Failure**"). As such, the Bank shall not be responsible or liable for any loss or expense incurred by you or any third party from any delay or failure in receiving any SMS transmission from the Bank and vice versa due to the Network Failure. No appeals on such delay or failure will be processed;
 - (ix) to be liable for any telco charges, roaming or phone charges, whether in or outside Malaysia as a result of communications with the Bank associated with this Campaign; and
 - (x) 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.
24. The Bank reserves the right:
- (i) with prior notice to the Eligible 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;
 - (ii) to forfeit the Cashback or Prize in the event of non-compliance by the Eligible Customers of the T&Cs herein, any terms and conditions of the CASA/CASA-i, the General Terms and Conditions of Accounts, the Terms and Conditions for the use of HLB Connect, and all other laws/rules applicable.
25. In addition to the T&Cs stipulated above, the Eligible Customers agree that the T&Cs herein, any terms and conditions of the CASA/CASA-i, the General Terms and Conditions of Accounts, and the Terms and Conditions for the use of HLB Connect shall be read together with these T&Cs as an entire agreement. In the event of any discrepancies, the specific T&Cs herein shall prevail to the extent of such discrepancy.
26. 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.
27. These T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the jurisdiction of the Courts of Malaysia.
28. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

If you have any enquiries regarding the T&Cs, please email us at hlonline@hlbb.hongleong.com.my or call 03-7626 8899.