



WIN A DESIGNER HOME MAKEOVER WITH HLB CONNECT

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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 a Designer Home Makeover with HLB Connect**" ("**Campaign**") commences on 9 May 2022 and ends on 8 August 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

- 1. This Campaign is open to the Bank's customers ("**Customers**") who:
 - are new or existing Malaysian and non-Malaysian individual customers of the Bank who resides in Wilayah Persekutuan Kuala Lumpur, Wilayah Persekutuan Putrajaya, Selangor, Negeri Sembilan and Malacca;
 - (ii) are new or existing HLB Connect Online Banking and/or Connect App ("**HLB Connect**") users; and
 - (iii) 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, during or after the Campaign Period; and/or
 - (iii) has breached any terms and conditions governing the respective Eligible Transactions listed in Table 1 and the Terms and Conditions for the use of HLB Connect at any time during the Campaign Period.
- 3. Customers who meet the eligibility requirements above can participate in this Campaign and may stand a chance to receive a Designer Home Makeover Package worth Ringgit Malaysia Thirty-Three Thousand (RM33,000) ("**Prize**") which includes interior products and services from Guocera Sdn Bhd (197801000415 (37438-T)) ("**Guocera**"). Any extra costs which exceed Ringgit Malaysia Thirty-Three Thousand (RM33,000 will not be borne by the Bank.

CAMPAIGN MECHANICS

4. To participate in the Campaign, the Customers must:

(i) For New-To-Bank Customers:

Perform at least one (1) successful Eligible Transaction via HLB's Website (<u>https://www.hlb.com.my</u>), HLISB's Website (<u>https://www.hlisb.com.my</u>) or Apply@HLB App, details of which are set out in Table 1 below during the Campaign Period;

(ii) For Existing-To-Bank Customers:

Perform at least one (1) successful Eligible Transaction via HLB Connect Online Banking and/or Mobile Banking App, HLB's Website (<u>https://www.hlb.com.my</u>), HLISB's Website (<u>https://www.hlisb.com.my</u>) or Apply@HLB App, details of which are set out in Table 1 below during the Campaign Period;





The Customers who have fulfilled all requirements under this Clause 4 are hereinafter referred to as **"Eligible Customers"**.

Table 1

Eligible Transactions	Number of Entry
Open a Current and Savings Account/Current and Savings Account-i ("CASA/CASA-i") CASA/CASA-i is protected by PIDM up to RM250,000 for each depositor.	1 entry upon every successful application and account opening
Apply for a Credit Card	1 entry upon every successful and approved application
Apply for a Personal Loan/Financing-i	1 entry upon every successful and approved application of RM1,000
Apply for Balance Transfer	1 entry upon every successful and approved application of RM1,000
Apply for Quick Cash	1 entry upon every successful and approved application of RM1,000
Apply for Flexi Payment Plan	1 entry upon every successful and approved application of RM1,000

- 5. Eligible Customers who fulfilled the requirements set out under Clause 4 above will stand a chance to win the Prize in accordance with the winner selection method mentioned under Clause 9 below.
- 6. The total Prize allocation for the Campaign is limited to three (3) Prizes worth Ringgit Malaysia Thirty-Three Thousand (RM33,000) each, representing a total value of Ringgit Malaysia Ninety-Nine Thousand (RM99,000) to be rewarded for this Campaign, with one (1) Prize will be allocated every month throughout the Campaign Period.
- 7. Each Eligible Customer is eligible to receive only one (1) Prize throughout the Campaign Period. The Prize is non-transferable to any third party and non-exchangeable for cash, up-front credit, cheque or benefit-in-kind.
- 8. In the event the Eligible Customer is selected as the Winner pursuant to Clause 9 below, the Winner shall agree and/or give permission to the representatives from the Bank and Guocera to visit the Winner's Residence (as defined under Clause 11 below) for the home makeover to take place. The Winner shall also agree for the Bank to bring along a team of production crew to video the process of the home makeover at the Winner's Residence and shall allow the Bank to use the before and after videos and pictures for advertising purposes.





Winner Selection and Prize Fulfilment

- 9. As part of the winner selection process, the Bank will allocate entry/entries based on the successful and approved Eligible Transaction performed as stated in Table 1 above by each Eligible Customer during the Campaign Period.
 - (a) The Eligible Customer who collects the highest entries during the Campaign Month listed in Table 2 below will be entitled to the Prize ("**Winner**").
 - (b) In the event there are two (2) or more Eligible Customers who have accumulated the same number of highest entries, the Eligible Customer who first accumulated the highest number of entries will be selected as the Winner.
 - (c) An official letter ("**Notification Letter**") will be mailed to the Winners' address (based on the mailing address in the Bank's record) within thirty (30) days after the Winner announcement for redemption of the Prize from Guocera as set out in Table 2 below.

Campaign Month	Campaign Month Period	Number of Winner	Winner Announcement by	Notification Letter Issuance by
Month 1	9 May 2022 – 8 June 2022	One (1) Winner	15 July 2022	31 August 2022
Month 2	9 June 2022 – 8 July 2022	One (1) Winner	15 August 2022	30 September 2022
Month 3	9 July 2022 – 8 August 2022	One (1) Winner	15 September 2022	31 October 2022

Table 2

- 10. The Winner must begin the engagement with Guocera for the service within thirty (30) days from the date of the Notification Letter issuance to redeem the Prize.
- 11. The redemption of the Prize must be completed within eight (8) months from the date of the Notification Letter issuance ("**Redemption Period**"). The Redemption Period refers to both the start and end dates of interior products and services work carried out for the Winners by Guocera in one (1) residence address located in Wilayah Persekutuan Kuala Lumpur, Wilayah Persekutuan Putrajaya, Selangor, Negeri Sembilan and Malacca only ("**Residence**").
- 12. The redemption of the Prize is valid for one-time use only. Any unused balance is not refundable. If the value of the Prize is less than the value of the interior products and services work carried out by Guocera, the difference shall be borne by the Winners. Each Prize is only good for one (1) time redemption only.
- 13. The Bank reserves the rights to replace the Prize with any other item or Cashback of equal value at its discretion.
- 14. 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), and shall not be responsible to replace any lost or stolen Notification Letter. The Winners shall deal directly with the Interior Service Provider for any queries, disputes 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 Winners.





15. The 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

- 16. By participating in this Campaign, the Eligible Customers agree:
 - (i) that they have read, understood, accepted the T&Cs and agree to be bound by the T&Cs herein;
 - that they have read, understood, accepted the Bank's Privacy Notice and agree to be bound by it, both of which are available in the Bank's website (<u>www.hlb.com.my</u> / <u>www.hlisb.com.my</u>) ("Bank's Websites");
 - (iii) that all records of the fulfilment of the requirements captured by the Bank's system within the Campaign Period and the selection for Winners shall be final;
 - (iv) that the Bank's decisions on all matters regarding the Campaign shall be final, conclusive and binding on all Customers;
 - (v) to consent and authorise the Bank to publish their names, masked ID or account number, pictures, video and city of Residence for publicity, advertising or promotion purposes in any media without compensation for advertising and publicity purposes;
 - (vi) to consent and authorize the Bank to disclose their personal data (i.e., names, ID Numbers, address, email address and/or contact details, where applicable) to the Bank's service providers, Guocera and its service providers for the purpose of this Campaign;
 - (vii) to provide their latest and accurate contact details i.e., mobile number and addresses to the Bank. The Bank shall not be held responsible/liable in the event the Bank is unable to contact the Eligible Customers and/or Winners, and/or to deliver the Winner Notification Letter, if applicable, due to the inaccurate/invalid mobile number and/or address provided by the Eligible Customers or the SMS and/or Notification Letter is unable to be delivered due to any reason whatsoever;
 - (viii) to access the Campaign website at <u>www.hlb.com.my/dreamhome</u> ("Campaign Website") 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;
 - (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.
- 17. 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;
 - (ii) to publish or display the name picture, video and city of Residence of the Winners for this Campaign for advertising and publicity purposes in any manner it deems appropriate;
 - to forfeit the Prize in the event of non-compliance by the Customers of the T&Cs herein, the Terms and Conditions governing the respective Eligible Transactions, the Terms and Conditions for the use of HLB Connect and all other laws/rules applicable;
 - (iv) to replace the Prize with any other item of equal value at its discretion; and
 - to disqualify any Customers for non-compliance of the T&Cs herein from participating in this Campaign and/or be entitled for the Prize.
- 18. In addition to the T&Cs stipulated above, the Customers agree that the Terms and Conditions governing the respective Eligible Transactions 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.





- 19. 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.
- 20. These T&Cs shall be governed by and constructed in accordance with the laws of Malaysia and the Customers agree to submit to the jurisdiction of the Courts of Malaysia.
- 21. 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 <u>hlonline@hlbb.hongleong.com.my</u> or call 03-7626 8899.