

BRANCH 7.7 INVEST & WIN CAMPAIGN

Last update on 26 June 2022

CAMPAIGN PERIOD

The Hong Leong Bank Berhad (Company No. 193401000023 (97141-X)) (“**HLB**”) and Hong Leong Islamic Bank Berhad (200501009144 (686191-W)) (“**HLISB**”) (collectively referred to as “**the Bank**”) “**Branch 7.7 Invest & Win Campaign**” (“**Campaign**”) commences on **01 July 2022** and ends on **07 July 2022**, both dates inclusive (“**Campaign Period**”), unless otherwise notified by way of posting on HLB’s website at www.hlb.com.my (“**HLB’s Website**”).

TERMS AND CONDITIONS

The following sets out the terms and conditions applicable to the Campaign (“**T&Cs**”):

ELIGIBILITY

1. This Campaign is open to HLB’s existing and/or new accountholders, both Malaysian and non-Malaysian citizens (“**Customers**”).
2. For the avoidance of doubt:
 - (a) New accountholders refer to individual primary accountholders who do not have any Participating Account (as defined under Clause 4 below) and Investment Account (as stated under Clause 3 below) prior to the Campaign Period and have opened a Participating Account and an Investment Account during the Campaign Period.
 - (b) Existing accountholders refer to individual primary accountholders who have opened a Participating Account and an Investment Account prior to the Campaign Period.
3. Investment Account for the purpose of this campaign refers to the Unit Trust account that is held at HLB.
4. The participating accounts/participating accounts-i (“**Participating Account(s)**”) for this Campaign are as follows:
 - (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 Current One Account-i;
 - (e) Hong Leong Basic Savings Account/Hong Leong Basic Savings Account-i;
 - (f) Hong Leong Savings Account/Hong Leong Savings Account-i;
 - (g) Hong Leong Harvest Savings Account;
 - (h) Hong Leong 3-in-1 Junior Account/-i and Junior Savings Account/-i;
 - (i) Hong Leong Top Yield Account;
 - (j) Hong Leong Premium Savings Account;
 - (k) Hong Leong Multi-tier Savings Account-i;
 - (l) Hong Leong Smartlink Account;
 - (m) Hong Leong One Account;
 - (n) Hong Leong Senior Savers Savings Account;
 - (o) Hong Leong Senior Prime CA Account;
 - (p) Hong Leong Payroll Basic Saving Account/Hong Leong Payroll Basic Savings Account-i;and
 - (q) Hong Leong Payroll Savings Account/Hong Leong Payroll Savings Account-i.
5. Non-individual customers shall not be eligible to participate in the Campaign, including Corporations, Business Entities, Solicitor Account Holders, Associations, Clubs, Schools, Societies, Non-profitable Organizations, Sole Proprietorships, Partnerships, Limited Liability Partnerships and Professional Practices duly registered or incorporated in Malaysia.
6. This Campaign cannot be used in conjunction with other investment campaigns.

CAMPAIGN MECHANICS

7. To qualify for this Campaign, the Customers are required to satisfy the following qualifying criteria during the Campaign Period:
- Invest in any of the “**Eligible Investment Products**” which fulfil the “**Investment Criteria**” as stated in Table 1 below; and
 - Invest at least the minimum “**Accumulated Investment Amount**” stated in Table 1 below.

Customers who satisfy the criteria above shall be referred to as “**Eligible Customers**”.

Table 1

Eligible Investment Products	Investment Criteria (Min Sales Charge)	Accumulated Investment Amount
Unit Trust - Lump Sum, Regular Savings Plan	2.00%	Minimum RM20,000 across all Eligible Investment Products during the Campaign Period

8. For the avoidance of doubt, Table 2 below illustrates how the Accumulated Investment Amount will be determined under this Campaign.

Table 2

Customer A's Investment(s)	Investment Amount	Investment Date	Eligibility
Unit Trust (Sales charge = 2.00%)	RM1,000,000	01 July 2022	Yes
Unit Trust (Sales charge = 1.50%)	RM1,500,000	10 July 2022	No
Total Accumulated Investment Amount	RM1,000,000	-	-

Based on the illustration in Table 2 above, the Accumulated Investment Amount for Customer A is Ringgit Malaysia One Million (RM1,000,000). The unit trust investment of Ringgit Malaysia One Million Five Hundred Thousand (RM1,500,000) with a sales charge of 1.50% is not eligible as it does not meet the minimum sales charge criteria of 2.00% as stated in Table 1 above.

9. For the purpose of this Campaign, “**Investment Date**” shall mean the date when the investment is traded.
10. At the end of the Campaign Period, each Eligible Customer is able to earn entries (“**Entries**”) based on the Accumulated Investment Amount (as stated in Table 3 below):

Table 3

Accumulated Investment Amount*	Entries
RM20,000 – RM49,999	1
RM50,000 – RM99,999	5
RM100,000 – RM299,999	10
RM300,000 – RM499,999	20
RM500,000 – RM999,999	50

RM1,000,000 – RM1,499,999	100
RM1,500,000 – RM1,999,999	150
RM2,000,000 and above	200

11. Based on the illustration under Clause 8, Customer A has an Accumulated Investment Amount of Ringgit Malaysia One Million (RM1,000,000) and will be able to earn one hundred (100) Entries for this Campaign.
12. Eligible Customers who meet the criteria as stated under Clause 7 will stand a chance to win one (1) of the following prizes (“Prizes”) as stated in Table 4 below:

Table 4

Campaign Prizes		No. of Winner
1 st Prize	Samsung Galaxy S22+	1
2 nd Prize	Ipad Air 5	1
3 rd Prize	Garmin Venu 2+ Smart Watch	1

13. Each Eligible Customer shall be eligible for one (1) Prize only.
14. Each prize is non-transferable, non-refundable and no cash alternative is available.
15. Eligible Customers must be the Primary Accountholder of the Participating Account (as defined under Clause 4 above) and Investment Account (as stated under Clause 3 above). For avoidance of doubt, the joint accountholder whose name appears first in the records of HLB will be the primary accountholder (“**Primary Accountholder**”) and the other joint accountholder will be the secondary accountholder.
16. The Prizes stated in Table 4 are subject to availability of stock and might be varied or swapped for a suitable alternative if the Bank deems it appropriate or necessary.

WINNER SELECTION

17. The winner selection process is as follows:
 - (a) Upon fulfilment of eligibility as stated under Clause 8, Eligible Customers will be shortlisted by way of a computerised random selection.
 - (b) The shortlisted Eligible Customers will be contacted by the Bank’s appointed third-party service provider, Shopperplus Sdn Bhd (1099242-W) via phone call to answer one (1) question, using the contact number of the Eligible Customers in the Bank’s records at any time during office hours (9:00 a.m. to 5:00 p.m.) on any working day from Mondays to Fridays. The third-party service provider shall make three (3) attempts to contact each Eligible Customer.
 - (c) Upon successful contact, the shortlisted Eligible Customers will be deemed as a winner if he/she is able to answer one (1) question correctly and agree to accept the Prize (“**Winner(s)**”).
 - (d) If the Eligible Customer fails to answer the question correctly and/or is uncontactable, the Eligible Customer will be deemed disqualified and the Bank shall have the absolute right to select another shortlisted Eligible Customer.
18. The Winners will be selected within ninety (90) days after the end of the Campaign.

For the avoidance of doubt, the number of entries equates to the number of times a Customer's name would appear in the random selection software.

For example, Customer B has invested RM1,000,000 during the Campaign Period. According to Clause 11, the investment of RM1,000,000 will grant 100 entries. Therefore, Customer B's name will appear 100 times in the random selection software. The higher the number of entries, the higher the chances of winning the prizes.

19. It is the obligation of the Eligible Customers to update and/or provide his/her latest and accurate contact information (i.e., mobile numbers) to the Bank. The Bank shall not be responsible in the event the Eligible Customers are unable to be contacted for any reason whatsoever.

PRIZE FULFILMENT

20. No entry form or registration of participation is required to participate in the Campaign. The Bank will automatically track the Accumulated Investment Amount of each Eligible Customer throughout the Campaign Period.
21. The Bank shall not be liable and responsible for any failure or delay in transmission and/or reflection of such transmission of Eligible Customers' relevant investments which may result in the Eligible Customers being omitted from earning the Entries for the Campaign.
22. Once the Winners have been identified, they will be notified by the Bank via SMS ("**SMS**"). The SMS service for this Campaign is provided and supported by XOX Technology Berhad (199901007872 [482772-D]) ("**XOX Tech**"), an SMS vendor officially appointed by the Bank.
23. For the avoidance of doubt, Eligible Customers who do not receive any Notification within within ninety (90) days after the Campaign Period shall be deemed as not having won any of the Prizes. For the purpose of this Campaign, Fulfilment Period shall mean the period within ninety (90) days after the Campaign Period.
24. The Prizes will be delivered to the branch where the Eligible Customer made the transaction/investment during the Campaign Period ("**Transacting Branch**") within ninety (90) days after the Campaign Period. In the event the Prizes are not available due to shortage of stock, the delivery period will be extended for another (30) days.
25. The Bank will send an SMS to the Eligible Customers once the Prizes are ready for collection at the Transacting Branch. The Eligible Customers are required to present the SMS to the Branch Manager of the Transacting Branch upon collection.
26. The Prizes are not inclusive of any registration fees, insurance/takaful and related taxes in relation to obtaining the Prizes. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Prizes or changes to the Prizes details or any unforeseen circumstances beyond the reasonable control of the Bank and for any act or default by any vendor or third-party supplier of the Prizes.
27. The Prizes featured in all printed materials and/or HLB's Website is for illustration purposes only. Any props, accessories or equipment featured with the Prizes in any pictorial materials are for decorative purposes and shall not form part of the Prizes.
28. The Bank shall not be liable in any circumstances for any loss, damaged or stolen Prizes and any request for replacement Prizes shall not be entertained by the Bank. The Bank gives no representation or warranty with respect to the quality or suitability of the Prizes and shall not be responsible to replace any loss, stolen or damaged Prize (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). The Eligible Customers shall deal directly with the relevant merchant(s) and/or manufacturer(s) for all warranty information and claims without recourse to the Bank.

ELIGIBLE INVESTMENT PRODUCTS TERMS AND CONDITIONS

29. The selected conventional or Shariah-compliant UT funds will be listed and available for viewing at any of the HLB Branches.
30. The trade date of the Eligible Investment Products shall be considered as the investment placement date.
31. All the existing terms and conditions, rules and regulations governing the Eligible Investment Products' transactions shall apply.

Important Notice: HLB's Customers are not covered by the compensation fund under Part IV of the Capital Markets and Services Act 2007. This compensation fund does not extend to HLB's Customers if HLB's Customers suffer monetary loss as a result of a defalcation, or fraudulent misuse of monies and other property, by a director, officer, employee or representative of HLB.

32. Investments in the Eligible Investment Products utilising funds from the Employees Provident Fund ("EPF") under the EPF Member Investment Scheme are not allowed to participate in the Campaign.
33. In the event the Eligible Customers exercise his/her UT cooling-off right or any transaction of the Eligible Investment Products is rejected or cancelled by any parties for whatsoever reason, the Eligible Customers shall NOT be eligible for the Campaign.
34. The terms and conditions governing the UT transactions and products of the selected conventional or Shariah-compliant UT funds under Eligible Investment Products are specified in the relevant latest Prospectus(es) and Supplemental Prospectus(es) thereto (if any) that have been duly registered and approved by the Securities Commission Malaysia which shall be governed by and regulated in accordance with the Capital Markets And Services Act 2007 (as amended) and the relevant guidelines and directives issued by the relevant authorities.
35. **Unit Trust Disclaimer:** This document is not intended to be an invitation or offer for subscription of unit trusts nor does it amount to a solicitation by the Bank for subscription of unit trusts by anyone. Investors are advised to read and understand the contents of the prospectus which has been registered with the Securities Commission Malaysia, who takes no responsibility of its contents, before investing. A copy of the prospectus can be obtained from any of the Bank's branches or Fund Manager's offices. Any issue of units to which the prospectus relates will only be made on receipt of an application form referred to and accompanying a copy of the prospectus. Investors should note that there are fees and charges involved in the purchase of unit trusts. Investors are advised to consider the fees and charges involved before investing and consult their licensed financial or other professional advisor, if in doubt about any feature or nature of the fund. Please note that the price of units and distributions payable, if any, may go down or up. Past performance of a fund is not indicative of its future performance. The returns on unit trust investments are not guaranteed and unit trusts do not constitute bank deposits or obligations of the Bank nor are they guaranteed or insured by the Bank. Unit Trust schemes are subject to investment risks, including the possible loss of the principal amount invested. Unit trust schemes and units in such schemes and any money withdrawn from an insured deposit for the purpose of purchasing any units in a unit trust scheme is/are no longer protected by Perbadanan Insurans Deposit Malaysia ("PIDM").

GENERAL

36. By participating in the Campaign, Customers agree:
 - (a) to have read, understood, accept and agree to be bound by the T&Cs herein and General T&Cs of Accounts and T&Cs applicable to the Participating Accounts;
 - (b) that all records of transactions captured by HLB's system within the Campaign Period and the list of the Eligible Customers shall be deemed accurate and conclusive;

- (c) that HLB's decision on all matters relating to the Campaign (including but not limited to the Prize winners) shall be final, conclusive and binding on all Customers;
 - (d) that the T&Cs herein, Investment Service Agreements (if applicable), the terms and conditions applicable to the relevant Eligible Investment Product and the General Terms and Conditions of Accounts shall be read as an entire agreement. Should there be any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy;
 - (e) to access the HLB's Website at regular intervals to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs; and
 - (f) 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.
37. The Bank reserves its right to:
- (a) add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, or to terminate the Campaign by way of posting on HLB's Website with fourteen (14) days' notice, or in any manner which the Bank deems practical by the Bank; and
 - (b) disqualify any Customers from participating in the Campaign and/or from receiving the Prizes for any reason whatsoever as the Bank may deem fit.
38. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the services and/or facilities granted by the Bank or have been declared bankrupt (pursuant to a petition by either banks 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.
39. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
40. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

HLB and HLISB are members of PIDM. Deposit accounts are protected by PIDM up to RM250,000 for each depositor.

Any money withdrawn from an insured deposit for the purpose of purchasing any units in a unit trust scheme is no longer protected by PIDM.

If you have any enquiries regarding the T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my