

PAY&SAVE: GET CASHBACK FOR OVERSEAS ATM WITHDRAWAL CAMPAIGN

Last updated on 09 December 2022

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("HLISB") (collectively referred to as "the Bank") "Pay&Save: Get Cashback For Overseas ATM Withdrawal Campaign" ("Campaign") commences on 30 December 2022 and ends on 30 March 2023, 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. This Campaign is open to new and existing individual accountholders of the Participating Accounts ("Customers"), as defined under Clause 2 below.

New Customers refer to those who do not hold any of the Participating Accounts prior to the Campaign Period.

2. The "Participating Accounts" for this Campaign are as follows:
 - (a) Hong Leong Pay&Save Account (with active Multi Currency Feature ("MCF")); and
 - (b) Hong Leong Pay&Save Account-i (with active MCF).
3. The following Customers shall **NOT** be eligible to participate in this Campaign:
 - (a) 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 or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period; and
 - (b) Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein.
4. This Campaign is **NOT** valid with any other on-going promotions or campaigns offered by the Bank from time to time.

CAMPAIGN MECHANICS

5. In order to participate in this Campaign, the Customers are required to perform an ATM withdrawal overseas via a VISA PLUS/Mastercard Cirrus network- supported ATM from any of the following countries listed in **Table 1** below within the respective Dates during the Campaign Period to stand a chance to win the respective Cashback under Offer A or Offer B as set out in **Table 2** below:

Table 1

(i) Australia	(v) Japan	(ix) Singapore
(ii) Canada	(vi) New Zealand	(x) Thailand
(iii) Europe (as listed in Table 3)	(vii) United Kingdom	(xi) United States of America
(iv) Hong Kong	(viii) Saudi Arabia	

Table 2

	Offer A	Offer B
Dates	30 December 2022 – 30 March 2023	1 January 2023
Cashback	RM10 Cashback	RM12 Cashback
Capping	First 4,500 customers	First 500 customers
Illustration	Customer A is in London and withdraws GBP500 at a local ATM.	
	Withdrawal Amount	GBP500
	Bank charges	GBP2.50
	Cashback	RM10
Illustration	Customer A is in London and withdraws GBP500 at a local ATM.	
	Withdrawal Amount	GBP500
	Bank charges	GBP2.50
	Cashback	RM12

Table 3

(i) Austria	(ix) Ireland	(xvii) Slovakia
(ii) Belgium	(x) Italy	(xviii) Slovenia
(iii) Cyprus	(xi) Latvia	(xix) Spain
(iv) Estonia	(xii) Lithuania	
(v) Finland	(xiii) Luxembourg	
(vi) France	(xiv) Malta	
(vii) Germany	(xv) The Netherlands	
(viii) Greece	(xvi) Portugal	

For the purpose of this Campaign, Customers who have fulfilled and performed all the criteria under Clause 5 above shall be referred to as “**Eligible Customers**”.

- No campaign entry form or registration of participation are required to participate in this Campaign. The Bank will track the Eligible Customers automatically at the end of the Campaign Period. Eligible Customers who do not receive the Cashback within forty-five (45) days after 30 March 2023 are deemed not qualified to receive the Cashback. The Participating Accounts must remain valid/active, in good standing and must not be in breach of any of the T&Cs of this Campaign, the General Terms and Conditions of Accounts and the Terms and Conditions applicable to the Participating Accounts, failing which Eligible Customers will be disqualified automatically.

CAMPAIGN FULFILMENT

- A total of Four Thousand and Five Hundred (4,500) Eligible Customers for Offer A and a total of Five Hundred (500) Eligible Customers for Offer B as stated in Table 2 above will be selected on a first-come-first-served basis to win the Cashback under this Campaign. For the avoidance of doubt, Eligible Customers are entitled to a maximum of one (1) Cashback only throughout the Campaign Period irrespective of the total number of ATM withdrawals performed overseas as stated under Clause 5.
- The Cashback will be credited into the Eligible Customers’ respective Participating Accounts within forty-five (45) days after 30 March 2023.
- The Bank is under no obligation to inform Eligible Customers should the Cashback have reached the maximum fund allocation during the Campaign Period.

10. Eligible Customers must enable the **MCF** and overseas ATM withdrawal feature of the Participating Accounts to be eligible for the Cashback. Eligible Customers who do not fulfill the participating criteria as stated under Clause 5 shall be disqualified from receiving the Cashback.

GENERAL

11. By participating in this Campaign, the Customers/Eligible Customers agreed and confirmed:
- (a) that they have read, understood, accepted and agreed to be bound by the T&Cs herein, the General Terms and Conditions of Accounts and the Terms and Conditions applicable to the Participating Accounts;
 - (b) that the Bank's decision on all matters relating to the Campaign shall be accurate, final, conclusive and binding on all Eligible Customers;
 - (c) to access the Bank's website at www.hlb.com.my ("**Bank's Website**") 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 Cashback is non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind; and
 - (e) 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.
12. The Bank reserves the right:
- (a) to 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 the Bank's Website with twenty-one (21) days' prior notice, or in any other manner which the Bank deems practical;
 - (b) to disqualify any Eligible Customers for any reason whatsoever as the Bank may deem fit to participate in the Campaign and/or be entitled to the Cashback; and
 - (c) to claw-back the Cashback in the event there is any detected fraud or breaches of the T&Cs.
13. The T&Cs herein, the General Terms and Conditions of Accounts and the Terms and Conditions applicable to the Participating Accounts shall be read as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancy.
14. 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 Website shall prevail.
15. 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.
16. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Deposit/Deposit-i products are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

Hong Leong Pay&Save Account-i are deposit accounts based on the Shariah principle of Tawarruq.

If you have any enquiries regarding the T&Cs, please email us at hlonline@hlbb.hongleong.com.my.