

HONG LEONG 2022 DUITNOW QR CAMPAIGN

Last updated on 29 March 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**") "**Hong Leong 2022 DuitNow QR Campaign**" ("**Campaign**") commences on 01 April 2022 and ends on 30 June 2022, 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

- The Campaign is open to all **New Customers** who during the Campaign Period:
 - open any of the Participating Account/Participating Account-i (as stated under Clause 4 below) with the Bank; and
 - registered as a HLB DuitNow QR Merchant.
- The Campaign is divided into two (2) categories and open to the following groups of the New Customers:
 - Promotion A**: Non-individual Customers and Micro Sellers with annual sales turnover below Ringgit Malaysia Three Hundred Thousand (RM300,000) and are from either F&B, Groceries, Retail, Agriculture or Tourism industries ("**Promotion A Customers**"); and
 - Promotion B**: Sole Proprietors only ("**Promotion B Customers**").
- For the avoidance of doubt,
 - "New Customers" refer to those who do not have any Participating Account/Participating Account-i with the Bank prior to the Campaign Period.
 - "Non-individual Customers" refer to sole proprietorships, partnerships, associations, clubs, schools, societies, non-profitable organisations, limited liability partnerships, professional practices private limited companies, public listed companies duly registered or incorporated in Malaysia.
- The participating accounts/participating accounts-i ("**Participating Account/Participating Account-i**") for this Campaign are as follows:

Non-Individual Customers	Micro-Seller
1. Hong Leong Basic Current Account/Hong Leong Basic Current Account-i;	Hong Leong Savings Account/Hong Leong Savings Account-i;
2. Hong Leong Current Account/Hong Leong Current Account-i.	

- The following New Customers shall **NOT** be eligible to participate in this Campaign:
 - 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
 - who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein.
- This Campaign is **NOT** valid with any other on-going promotions offered by the Bank from time to time.

Promotion A – DuitNow QR Cashback (“Promotion A”)

Campaign Mechanics

7. In order to qualify for Promotion A Reward, Promotion A Customers **MUST** fulfil the Promotion A Qualifying Criteria as set out in Table 1 below during the Campaign Period (“**Eligible Promotion A Customers**”):

Table 1

Eligibility	New to DuitNow QR Merchant*	Existing to DuitNow QR Merchant**
Promotion A Reward	RM50 Cashback	RM20 Cashback
Promotion A Qualifying Criteria	Accepts a minimum of ten (10) DuitNow QR transactions within two (2) months from the Acquiring Approved Date***	Accepts a minimum of ten (10) DuitNow QR transactions within two (2) months from the Acquiring Approved Date***
Reward Capping	First 3,400 customers (Capped at RM170,000)	First 2,000 customers (Capped at RM40,000)

*New to DuitNow QR Merchant refers to Promotion A Customers who do not have a DuitNow QR Merchant ID registered under PayNet database prior to the Campaign Period and register to become a HLB DuitNow QR Merchant during the Campaign Period.

**Existing to DuitNow QR Merchant refers to Promotion A Customers who have a DuitNow QR Merchant ID registered under PayNet database prior to the Campaign Period but register to become a HLB DuitNow QR Merchant during the Campaign Period.

***Acquiring Approved Date refers to the date the Bank approved the application for HLB DuitNow QR Merchant submitted by the Promotion A Customers.

8. Each Eligible Promotion A Customer is only entitled a maximum of one (1) time Promotion A Reward irrespective of the number of Participating Account/Participating Account-i opened by the Eligible Promotion A Customer throughout the entire Campaign Period.
9. Total Promotion A Reward allocated by the Bank is capped at **Ringgit Malaysia Two Hundred Ten Thousand (RM210,000)** throughout the entire Campaign Period, on a first-come, first served basis. Notwithstanding the T&Cs herein, no further Promotion A Reward will be rewarded once the capped limit is reached.
10. Promotion A Reward will be credited into the Eligible Promotion A Customers’ Participating Account/Participating Account-i by 30 September 2022. For this purpose, the Eligible Promotion A Customers shall ensure that their Participating Account/Participating Account-i remain active until 30 September 2022 with a minimum account balance of **Ringgit Malaysia Five Hundred (RM500)**. In the event the Participating Account/Participating Account-i is closed due to any reason whatsoever prior to 30 September 2022, the Eligible Promotion A Customers shall be disqualified from receiving the Promotion A Reward.
11. Eligible Promotion A Customers will be notified by way of Short Message Service (“**SMS**”) no later than 30 September 2022 once the Promotion A Rewards have been credited into their Participating Account/Participating Account – i. . For the avoidance of doubt, the SMS sent to the Eligible Promotion A Customers will be based on the latest contact numbers duly captured by and reflected in the Bank’s system and/or records.

Promotion B – 1.80% p.a. Bonus Interest/Profit (“Promotion B”)

CAMPAIGN MECHANICS

12. Promotion B Customers who fulfill the following Promotion B Qualifying Criteria during the Campaign Period (“**Eligible Promotion B Customers**”) will be awarded with 1.80% p.a. Bonus Interest/Profit for one (1) month (“**Promotion B Reward**”):
- Open a new Participating Account/Participating Account-i as stated under Clause 4 and deposit a minimum initial prescribed amount into the Participating Account/Participating Account-i; and
 - Maintain a minimum Daily Average Balance (“**DAB**”) of Ringgit Malaysia Ten Thousand (RM10,000) for one (1) month as stated in Table 2 below:

Table 2

Account Opening Month	Bonus Interest/Profit Month
April 2022	May 2022
May 2022	June 2022
June 2022	July 2022

13. Each Eligible Promotion B Customer’s Participating Account/Participating Account-i must have a Month End Balance (“**MEB**”) of a minimum of **Ringgit Malaysia Ten Thousand (RM10,000)** by the end of the Campaign Period to be eligible for the Promotion B Reward.
14. Promotion B Reward is calculated based on and payable up to a maximum deposit balance limit of **Ringgit Malaysia One Hundred Thousand (RM100,000)** only in the Participating Account/Participating Account-i and each Eligible Promotion B Customer is entitled to receive one (1) Promotion B Reward only capped at a maximum amount of **Ringgit Malaysia One Hundred Fifty (RM150)** throughout the Campaign Period.
15. Total Promotion B Reward allocated by the Bank is capped at **Ringgit Malaysia Three Hundred Thousand (RM300,000)** throughout the entire Campaign Period, on a first-come, first served basis. Notwithstanding the T&Cs herein, no further Promotion B Reward will be rewarded once the capped limit is reached.
16. For the avoidance of doubt,
- Daily Average Balance (“**DAB**”) is defined as the sum of daily end day balances in the Participating Account/Participating Account-i divided by the number of days in the same month.
 - Month End Balance (“**MEB**”) is defined as the closing balance of Participating Account/Participating Account-i for each respective month end.
 - Bonus Interest/Profit is calculated as follows:

$$\frac{DAB \times 1.80\% \times \text{Total number of days in the eligible month}}{365 \text{ days}}$$

17. All deposit must be “New Funds” only. For the avoidance of doubt, “**New Funds**” are defined as:
- Cash, interbank GIRO, Instant Transfers and DuitNow new funds received via telegraphic transfer from other banks or local cheque or banker’s cheque issued by other banks which are deposited into the Participating Accounts/Participating Account-i; and
 - Proceeds arising from the redemption of equity, unit trust funds, bonds/sukuk and/or Hong Leong Invest Safe during the Campaign Period that are re-deposited into the Participating Accounts/Participating Account-i.

18. The following shall **NOT** be considered as “New Funds”:
- Maturing Fixed Deposit or Fixed Deposit-i (“**FD/FD-i**”) or premature withdrawal of any existing FD/FD-i account;
 - Intra-bank transfer of funds, i.e. transfer of funds from another Participating Accounts/Participating Account-i, FD/FD-i or General Investment Account (“**GIA**”); and
 - Inter-branch transfer within HLB and HLISB including third (3rd) party transfer.
19. The scenarios below set out examples of how the Promotion B Reward is calculated:

Scenario 1:

Sunny Trading opens a Basic Current Account on 01 April 2022:

Account Opening Month	Bonus Interest/ Profit Month	April MAB (RM)	April MEB (RM)	Eligibility	Bonus Interest/Profit (RM)
01 April 2022	01 – 31 May 2022	50,000	30,000	Yes	$50,000 \times 1.80\% \times 31/365 = 76$
Total (RM)					76

Scenario 2:

Nasi Lemak ABC opens a Current Account-i on 28 May 2022:

Account Opening Month	Bonus Interest/ Profit Month	June MAB (RM)	June MEB (RM)	Eligibility	Bonus Interest/Profit (RM)
28 May 2022	01 – 30 June 2022	110,000	50,000	Yes	$100,000 \times 1.80\% \times 30/365 = 150$
Total (RM)					150*

**Bonus Interest/Profit is payable up to RM100,000 MAB only*

20. The Promotion B Reward will be credited into the Eligible Promotion B Customers’ Participating Account/Participating Account-i by 30 September 2022. For this purpose, the Eligible Promotion B Customers shall ensure that their Participating Account/Participating Account-i remain active until 30 September 2022. . In the event the Participating Account/Participating Account -i is closed due to any reason whatsoever prior to 30 September 2022 , the Eligible Promotion B Customers shall be disqualified from receiving the Promotion B Reward.
21. Eligible Promotion B Customers will be notified by way of Short Message Service (“**SMS**”) no later than 30 September 2022 once the Promotion B Rewards have been credited into their Participating Account/Participating Account -i. . For the avoidance of doubt, the SMS sent to the Eligible Promotion B Customers will be based on the latest contact numbers duly captured by and reflected in the Bank’s system and/or records.

GENERAL

22. By participating in this Campaign, the Customers agree:
- (a) to have read, understood and agreed to be bound by the T&Cs herein and General Terms and Conditions of Accounts the Participating Account/Participating Account-i.
 - (b) that the Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding on all 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 Promotion A Reward and Promotion B Reward are 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.
23. The Bank reserves the right:
- (a) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, 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; and
 - (b) to disqualify any Customers for any reason whatsoever as the Bank may deem fit to participate in the Campaign and/or be entitled to the Promotion A Reward and/or the Promotion B Reward.
24. The T&Cs herein and the General Terms and Conditions of Accounts of the Participating Account/Participating Account-i shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein and the General Terms and Conditions of Accounts of the Participating Account/Participating Account-i, the specific T&Cs herein shall prevail to the extent of such discrepancy.
25. 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.
26. 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.
27. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

The Participating Accounts-i are deposit accounts based on the Shariah principle of Tawarruq.

Protected by PIDM up to RM250,000 for each depositor.

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