

HLB x IKEA APPLY AND GET UP TO RM140 IKEA GIFT CARDS

Last Updated on 19 April 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 x IKEA "Apply and Get Up to RM140 IKEA Gift Cards" ("Campaign")** commences on **15 April 2022** and ends on **15 July 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 both new or existing Malaysian and non-Malaysian individual customers of the Bank (collectively referred to as "**Customers**") who performed the Eligible Transactions listed in Table 1 below at the Bank's booth located at IKEA Tebrau, IKEA Damansara, IKEA Cheras or IKEA Batu Kawan ("**Hong Leong Booth**"):

Table 1

No	Eligible Transactions
1	Successful Application for Personal Loan/Financing-i
2	Successful Application for HLB Credit Card
3	Successful Application for HLB Balance Transfer
4	Successful Application for HLB Quick Cash
5	Successful Application for HLB Flexi Payment Plan
6	Successful account opening for Participating Account (as defined under Clause 3 below)

2. This Campaign is valid for Customers who:
 - (i) **successfully applied for HLB Personal Loan/HLISB Personal Financing-i ("Personal Loan/Financing-i")** during the Campaign Period;
 - (ii) **successfully applied for HLB Credit Card** during the Campaign Period;
 - (iii) **successfully applied for HLB Quick Cash, Balance Transfer and/or Flexi Payment Plan** during the Campaign Period; and/or
 - (iv) **are new to Participating Accounts** and do not have any Participating Accounts with the Bank prior to the Campaign Period and open any of the Participating Accounts during the Campaign Period.
3. The Participating Accounts for this Campaign are as follows:
 - (i) Hong Leong Pay&Save Account/Pay&Save Account-i;
 - (ii) Hong Leong Basic Savings Account/Basic Savings Account-i;
 - (iii) Hong Leong 3-in-1 Junior Account/3-in-1 Junior Account-i;
 - (iv) Hong Leong Junior Savings Account/Junior Savings Account-i;
 - (v) Hong Leong Basic Current Account/Basic Current Account-i; and
 - (vi) Hong Leong Current Account/Current Account-i.

4. The Bank reserves the right to disqualify any Customer who:
 - (i) has in the past committed, or 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.
5. This Campaign is **NOT** valid with any other on-going promotions offered by the Bank from time to time.
6. Customers who meet the eligibility requirements under the clauses above can participate in this Campaign and get a maximum of Ringgit Malaysia One Hundred Forty (RM140) worth of IKEA Gift Card per Customer subject to the terms and conditions of this Campaign.

CAMPAIGN MECHANICS

A. FOR PERSONAL LOAN/FINANCING-i, HLB CREDIT CARD, QUICK CASH, BALANCE TRANSFER AND/OR FLEXI PAYMENT PLAN

7. To participate in the Campaign, the Customers must:
 - (i) **STEP 1:** Perform at least one (1) successful Eligible Transaction, details of which are set out in Table 1 above during the Campaign Period; and
 - (ii) **STEP 2:** Successfully submit completed application(s), together with the relevant documents required.

Upon completion of Steps 1 and 2 above, Customers will get one (1) IKEA Gift Card worth Ringgit Malaysia Twenty (RM20) for each Eligible Transaction at the respective Hong Leong Booth where the Eligible Transaction was performed, subject to a maximum of Ringgit Malaysia One Hundred (RM100) worth of IKEA Gift Card as further elaborated under Clause 14 below.

8. There will be a total of Seven Hundred and Fifty (750) IKEA Gift Cards worth Ringgit Malaysia Twenty (RM20) each, representing a total value of Ringgit Malaysia Fifteen Thousand (RM15,000) to be redeemed for Personal Loan/Financing-i, HLB Credit Card, Quick Cash, Balance Transfer and/or Flexi Payment Plan throughout the Campaign Period ("**Maximum Allocation**") at Hong Leong Booth on a first come, first served basis. The allocation in each Hong Leong Booth ("**Booth Allocation**") is capped at:

Table 2

Location	IKEA Gift Cards Allocation for Personal Loan/Financing-i, HLB Credit Card, Quick Cash, Balance Transfer and/or Flexi Payment Plan Application(s)
IKEA Damansara	Five Hundred and Sixty Five (565)
IKEA Cheras	Five Hundred and Sixty Five (565)
IKEA Batu Kawan	One Hundred Eighty-Five (185)
IKEA Tebrau	One Hundred Eighty-Five (185)

TOTAL	One Thousand and Five Hundred (1500) IKEA Gift Cards
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B. FOR HLB PARTICIPATING ACCOUNTS

9. To participate in the Campaign, the Customers must:
- (i) **STEP 1:** Complete the opening of the Participating Accounts which are set out under Clause 3 above during the Campaign Period;
 - (ii) **STEP 2:** Perform an initial deposit of Ringgit Malaysia Eighty (RM80) or according to the Participating Account's initial deposit minimum amount requirement, whichever is higher ("**Minimum Amount**"); and
 - (iii) **STEP 3:** Register and log in to HLB Connect Online Banking and/or HLB Mobile Banking App during the Campaign Period.

Upon completion of Steps 1 to 3 above, Customers can get one (1) IKEA Gift Card worth Ringgit Malaysia Twenty (RM20) at the respective Hong Leong Booth subject to a maximum of Ringgit Malaysia Forty (RM40) worth of IKEA Gift Card as further elaborated under Clauses 10 and 11.

10. For opening of the Participating Account for individuals and sole proprietors, Eligible Customers are only entitled to a maximum of one (1) IKEA Gift Card irrespective of the number of Participating Accounts opened by such Eligible Customers throughout the Campaign Period.
11. For opening of the Participating Account for Junior Accountholders, Eligible Customers are only entitled to a maximum of one (1) IKEA Gift Card irrespective of the number of Participating Accounts opened under the same Junior Accountholder throughout the Campaign Period.
12. There will be a total of five thousand (5,000) IKEA Gift Cards worth Ringgit Malaysia Twenty (RM20) each, representing a total value of Ringgit Malaysia One Hundred Thousand (RM100,000) to be redeemed for Participating Accounts throughout the Campaign Period on a first come, first served basis. The Booth Allocation is capped at:

Table 3

Location	IKEA Gift Cards Allocation for Participating Accounts Application(s)
IKEA Damansara	One Thousand Seven Hundred Fifty (1,750)
IKEA Cheras	One Thousand Two Hundred Fifty (1,250)
IKEA Batu Kawan	One Thousand (1,000)
IKEA Tebrau	One Thousand (1,000)
TOTAL	Five Thousand (5,000) IKEA Gift Cards

13. The Customers who have performed and fulfilled the requirements under Clauses 7 to 12 above ("**Eligible Customers**") can get IKEA Gift Cards in accordance with the redemption selection method under Clauses 15 to 16 below.
14. Throughout the Campaign Period, each Eligible Customer is eligible to receive a maximum of seven (7) IKEA Gift Cards under this Campaign as illustrated in Table 4 below. The IKEA Gift

Card is non-transferable to any third party and non-exchangeable for cash, up-front credit, cheque or benefit in kind.

IKEA GIFT CARD REDEMPTION PROCESS

15. As part of the IKEA Gift Card Eligible Customers redemption process, the Eligible Transaction must be performed during the Campaign Period by Eligible Customer, as provided below.

Table 4

Eligible Transactions	Number of IKEA Gift Card Entitled for each Eligible Customer
Successful Application for Personal Loan/Financing-i	1x Ringgit Malaysia Twenty (RM20) IKEA Gift Card
Successful Application for HLB Credit Card	1x Ringgit Malaysia Twenty (RM20) IKEA Gift Card
Successful Application for HLB Balance Transfer	1x Ringgit Malaysia Twenty (RM20) IKEA Gift Card
Successful Application for HLB Quick Cash	1x Ringgit Malaysia Twenty (RM20) IKEA Gift Card
Successful Application for HLB Flexi Payment Plan	1x Ringgit Malaysia Twenty (RM20) IKEA Gift Card
Successful account opening for Participating Account for: Individuals and Sole Proprietors; and/or Junior Accountholders	1x Ringgit Malaysia Twenty (RM20) IKEA Gift Card 1x Ringgit Malaysia Twenty (RM20) IKEA Gift Card
TOTAL	7x Ringgit Malaysia Twenty (RM20) IKEA Gift Card

16. Eligible Customers who have successfully performed any of the Eligible Transactions listed in Table 4 above will be entitled to receive one (1) IKEA Gift Card at the Hong Leong Booth upon each completed application/account opening on a first come, first served basis, during the Campaign Period until the Maximum Allocation and/or Booth Allocation has been achieved.
17. The IKEA Gift Card is valid up to **30 June 2024**. Expired IKEA Gift Cards will not be accepted by Ikano Handal Malaysia Sdn Bhd. The IKEA Gift Cards validity period will not be extended upon expiry or any other circumstances. Any unused or unredeemed IKEA Gift Card after the validity period will lapse and be invalid.
18. Each IKEA Gift Card is valid for one-time use only. Any unused balance is not refundable. If the value of the IKEA Gift Card is less than the value of the item(s) purchased, the difference shall be borne by the IKEA Gift Card Eligible Customers.

19. The Bank gives no representation or warranty with respect to the quality or suitability of the IKEA Gift Card and/or the IKEA product(s), the validity and/or usage of the IKEA Gift Card. The Bank shall not be responsible to replace any lost, damaged or expired IKEA Gift Card. The IKEA Gift Card Eligible Customers shall at their own cost and expense deal directly with Ikano Handal Malaysia Sdn Bhd for any queries, disputes or claims pertaining to the IKEA Gift Card and/or the IKEA products without recourse to the Bank.

GENERAL

20. By participating in this Campaign, the Customers agree:
- (i) that they have read, understood, accept and to be bound by the T&Cs herein, the Bank's General Terms and Conditions of Account, terms and conditions applicable to the Participating Accounts and the terms and conditions applicable to the Personal Loan/Financing-i, HLB Credit Card, Quick Cash, Balance Transfer and/or Flexi Payment Plan;
 - (ii) that they have read, understood, accept the Bank's Privacy Notice and to be bound by it, both of which are available on the Bank's website www.hlb.com.my and/or www.hlisb.com.my ("**Bank's Websites**"), respectively;
 - (iii) that all records of the fulfilment of the eligibility requirement captured by the Bank's system within the Campaign Period are final;
 - (iv) that the Bank's decisions on all matters relating to the Campaign shall be final, conclusive and binding on all the Customers;
 - (v) that the IKEA Gift Cards are non-exchangeable for up-front cash, credit, cheque or benefit-in-kind;
 - (vi) that the Bank gives no representation or warranty with respect to the quality or suitability of the IKEA Gift Cards;
 - (vii) to access the Campaign website at www.hlb.com.my/ikea ("**Campaign Website**") at regular intervals to view the T&Cs of the Campaign and to ensure that they keep up-to-date with any changes or variations to the T&Cs; and
 - (viii) 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.
21. The Bank reserves the right:
- (i) with prior notice to the Customers, to add, delete, suspend or amend the T&Cs listed herein, either fully or partially, or to terminate the Campaign, by posting on the Campaign Website;
 - (ii) to disqualify any Customers for non-compliance of the T&Cs herein from participating in this Campaign and/or be entitled for the IKEA Gift Cards;
 - (iii) to replace the IKEA Gift Card with any other item of equal value at its discretion; and
 - (iv) to reassign the number of IKEA Gift Card allocation in each Hong Leong Booth throughout the Campaign Period.
22. The T&Cs herein, the Bank's General Terms and Conditions of Accounts, the terms and conditions applicable to the Participating Accounts and terms and conditions applicable to the Personal Loan/Financing-i, HLB Credit Card, Quick Cash, Balance Transfer and/or Flexi Payment Plan shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein, the Bank's General Terms and Conditions of Accounts, the terms and conditions applicable to the Participating Accounts and terms and conditions applicable to the Personal Loan/Financing-i, HLB Credit Card, Quick Cash, Balance Transfer and/or Flexi Payment, the T&Cs herein shall prevail to the extent of such discrepancy.
23. 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 T&Cs on the Campaign Website shall prevail.

24. These T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the jurisdiction of the Courts of Malaysia.
25. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Hong Leong Deposit-i are deposit accounts based on the Shariah principle of Tawarruq.

Deposit/Deposit-i Products are protected by Perbadanan Insurans Deposit Malaysia 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