

APPLY@HLB MEMBER-GET-MEMBER CAMPAIGN: REFER AND EARN

Last updated on 11 October 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**") "**Apply@HLB Member-Get-Member Campaign: Refer and Earn**" ("**Campaign**") commences on 15 October 2022 and ends on 15 December 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

1. The Campaign is open to the following customers ("**Eligible Customer**"):
 - (a) existing Hong Leong Bank customers who have any of the Participating Accounts (as stated under Clause 3 below) with the Bank and who have received a unique referral code by way of short message service ("**SMS**") and/or electronic direct mail ("**eDM**") ("**Referrer**"); and
 - (b) all Malaysian individuals that do not have any of the Participating Account who successfully open any of the Participating Accounts with the Bank through the Apply@HLB App with the Referrer's unique referral code during the Campaign Period ("**Referee**").
2. For the avoidance of doubt, Apply@HLB refers to the Bank's official account opening application that is downloadable from the Apple App Store, Google Play Store and Huawei App Gallery and accessible via handheld electronic devices such as smartphones and/or tablets.
3. The participating accounts ("**Participating Accounts**") for this Campaign are as follows:
 - (a) Hong Leong Pay&Save Account;
 - (b) Hong Leong Pay&Save Account-i;
 - (c) Hong Leong Basic Savings Account; and
 - (d) Hong Leong Basic Savings Account-i.
4. 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;
 - (b) customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein; and
 - (c) permanent and contract employees of the Bank.
5. This Campaign is **NOT** valid with any other on-going promotions offered by the Bank from time to time.

CAMPAIGN MECHANICS

6. In order to participate in this Campaign, the Referrer is required to perform the steps as stated under Clause 7 below.
7. Referrer and Referee shall be rewarded with cashback (“**Reward**”) as illustrated in Table 1.

Table 1: Criteria for Successful Referral

	Referrer	Referee												
Rewards	<ul style="list-style-type: none"> • RM50 cashback for first three (3) successful Referees. • RM25 cashback for subsequent each successful Referees. 	<ul style="list-style-type: none"> • RM25 cashback for successful account opened (maximum capping at RM25 per Referee). 												
Mechanics	<ol style="list-style-type: none"> 1. Referrer will be given a unique referral code to share with their Referee. 2. The more accounts opened using the Referrer’s unique referral code, the more cashback the Referrer may earn. 	<ol style="list-style-type: none"> 1. Referee must key in the referral code shared by the Referrer in order to complete the application. 2. Referee must open a Participating Account via the Apply@HLB in order to earn the Reward. 												
Examples	<ol style="list-style-type: none"> 1. Referrer A shares their unique code to Referee B, C, D, E and F. 2. Referees B, C, D, E and F successfully opened a Participating Account through Apply@HLB. 3. Referrer will be awarded with RM100 cashback. <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Successful Referee</th> <th>Cashback</th> </tr> </thead> <tbody> <tr> <td>B</td> <td rowspan="3">RM50</td> </tr> <tr> <td>C</td> </tr> <tr> <td>D</td> </tr> <tr> <td>E</td> <td>RM25</td> </tr> <tr> <td>F</td> <td>RM25</td> </tr> <tr> <td>Total Cashback</td> <td>RM100</td> </tr> </tbody> </table>	Successful Referee	Cashback	B	RM50	C	D	E	RM25	F	RM25	Total Cashback	RM100	<ol style="list-style-type: none"> 1. Referee B successfully opened a Participating Account via the Apply@HLB and entered Referrer A’s unique code. 2. Referee B will be awarded with RM25 cashback.
Successful Referee	Cashback													
B	RM50													
C														
D														
E	RM25													
F	RM25													
Total Cashback	RM100													

8. No campaign entry form or registration of participation is required to participate in the campaign. The Bank will track Eligible Customers automatically at the end of the Campaign Period. Eligible Customers who do not receive the Reward **forty-five (45) days after 31 December 2022** are deemed not qualified to receive the Reward. 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, 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

9. For the avoidance of doubt:
- (a) the Referrer has no limit on the Reward obtainable;
 - (b) the Referee is entitled to a maximum of one (1) Reward only throughout the Campaign Period irrespective of the total number of the Participating Accounts opened with the Bank via Apply@HLB App.
10. Rewards will be credited into the customer's respective accounts **within forty-five (45) days after 31 December 2022**.
11. The Participating Accounts of both Referrer and Referees must remain open and maintain a minimum amount of **Ringgit Malaysia Two Hundred (RM200)** ("**Minimum Account Balance**") in the Participating Account until **31 December 2022** for the purpose of the Reward fulfilment. In the event the end day balance of the Participating Accounts is less than Minimum Account Balance as at 31 December 2022, Eligible Customers shall be disqualified from receiving the Reward.

GENERAL

12. By participating in this Campaign, the Eligible Customers agree and confirm:
- (a) to have read, understood, accepted and agreed to be bound by the T&Cs herein, General Terms and Conditions of Accounts, Terms and Conditions of Apply@HLB 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 (the "**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) authorise the Bank to disclose their personal data i.e., correspondence/email addresses and/or contact numbers to authorised third party service provider, e.g., Compugraphic Media Sdn Bhd (200001002485 (505090-W)), Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or DCATALYST Sdn Bhd (200801017996 (819292-U)) as HLB deems fit for the purpose of sending SMS for the Campaign;
 - (e) to provide their latest and accurate contact details i.e., mobile number to the Bank. The Bank shall not be held responsible/liable in the event that the Bank is unable to contact the Eligible Customers, if applicable, due to the inaccurate/invalid mobile number provided by the Eligible Customers or the SMS is unable to be delivered due to any reason whatsoever; and
 - (f) that the Reward is non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind; and
 - (g) 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.

13. 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 Reward; and
 - (c) to claw-back the Reward in the event there is any detected fraud or breaches of the T&Cs.
14. The T&Cs herein, General Terms and Conditions of Accounts, Terms and Conditions of Apply@HLB 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.
15. 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.
16. 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.
17. 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 Basic Savings Account-i and 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.