

**2022 TERM 1 SCHOOL HOLIDAY SPECIAL: 3-IN-1 JUNIOR ACCOUNT/3-IN-1 JUNIOR ACCOUNT-I**  
Last updated on 31 May 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**") "**2022 Term 1 School Holiday Special: 3-in-1 Junior Account/3-in1 Junior Account-i**" ("**Campaign**") commences on 01 June 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**

1. This Campaign is open to **New Primary Accountholders** (as defined under Clause 2 (c)) of the following Participating Account(s) ("**Participating Accounts**"):
  - (a) Hong Leong 3-in-1 Junior Account; and
  - (b) Hong Leong 3-in-1 Junior Account-i.
2. For the avoidance of doubt:
  - (a) As the Participating Accounts are trust accounts, "**Primary Accountholders**" refer to the trustees who are the beneficiaries" (i.e., the junior accountholders) parents or legally appointed guardians;
  - (b) A trustee may hold more than one Participating Account for different beneficiaries and each of these Participating Accounts will constitute separate Participating Accounts which are eligible to participate in this Campaign;
  - (c) For the purpose of this Campaign, "**New Primary Accountholders**" refer to the trustees who open Participating Accounts for the beneficiaries provided that the beneficiaries **DO NOT** have any of the Participating Accounts with the Bank prior to the Campaign Period.
3. New Primary Accountholders 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 (pursuant to a petition by the Bank or other financial institutions 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.
4. This Campaign is **NOT** valid with any other on-going promotions offered by the Bank from time to time in relation to the Participating Accounts.

## CAMPAIGN MECHANICS

### **PROMOTION A – STAND A CHANCE TO WIN RM10,000 SCHOLARSHIP FOR YOUR CHILD WHEN YOU OPEN PARTICIPATING ACCOUNTS (“PROMOTION A”)**

5. In order to earn entry for Promotion A, New Primary Accountholders **MUST** meet the respective Promotion A Qualifying Criteria as appended in **Table 1** below during the Campaign Period:

**Table 1**

<b>Promotion A Qualifying Criteria</b>	<b>Entries Earned</b>
(a) Complete the opening of the Participating Accounts for your child i.e. beneficiary (“ <b>Account Opening</b> ”);	1 entry
(b) Download and register HLB Pocket Connect App (“ <b>Pocket App</b> ”) for the beneficiary of the Participating Accounts (“ <b>Pocket Registration</b> ”).	2 entries

*\*In order to perform a Pocket Registration, the New Primary Accountholder must be a registered user of HLB Connect Online Banking and the beneficiary of the Participating Account must be above seven (7) years of age and below eighteen (18) years old, with a valid MyKid or MyKad.*

6. New Primary Accountholders who meet the criteria as stated under Clause 5 (“**Promotion A Eligible Customers**”) will stand a chance to win the following campaign prize (“**Promotion A Campaign Prize**”):

**Table 2**

<b>Promotion A Campaign Prize</b>	<b>Value</b>	<b>No. of Winner</b>
Scholarship Cash Prize of RM10,000 • Subject to 24 months earmark in Participating Account	RM10,000	1

7. Each Participating Account is considered as an independent entry. No entry form or registration of participation is required to participate in the Promotion A. The Bank will track Promotion A Eligible Customers automatically at the end of the Campaign Period.
8. The winner selection process for Promotion A are as follows:
- A total of **thirty (30)** Promotion A Eligible Customers will be shortlisted randomly by the Bank from the list of total qualifying entries earned throughout the Campaign Period (“**Shortlisted Promotion A Eligible Customers**”).
  - The Shortlisted Promotion A Eligible Customers shall be contacted by the Bank via Short Message Service (“**SMS**”) and given a Bank-related question. The Shortlisted Promotion A Eligible Customers are required to reply the SMS with the correct answer, and the fastest respondent with the correct answer (within the given time frame stated in the SMS) will be entitled to the Promotion A Campaign Prize.
  - Shortlisted Promotion A Eligible Customers shall bear the standard telecommunications charges imposed for each SMS sent to the Bank. The Shortlisted Promotion A Eligible Customer will not be notified immediately whether they are the winners upon replying to the said SMS.
  - In the event of a tie (i.e., where there is more than **one (1)** Shortlisted Promotion A Eligible Customer who have answered correctly at the same time and would have been the winner if not for the tie), the Shortlisted Promotion A Eligible Customer with the highest account balance at the point of winner selection will be the winner (“**Promotion A Winner**”). There will only be **one (1)** Promotion A Winner, and the Promotion A Winner will be notified by the Bank via phone call and will receive an e-winner notification letter via email within ninety (90) working days from the end of the Campaign Period.

**PROMOTION B – EXISTING HLB/HLISB ACCOUNTHOLDERS GET UP TO RM50 BONUS CASHBACK WHEN YOU OPEN PARTICIPATING ACCOUNTS**

9. Promotion B is open exclusively to the New Primary Accountholders, who have HLB current or savings accounts/HLISB current or saving accounts-i prior to the Campaign Period and who have:
- (a) applied for the Participating Accounts online via HLB Connect Online Banking (<https://s.hongleongconnect.my/>) (“**HLB Connect**”); or
  - (b) received a SMS, email direct communication (“**EDM**”) and/or HLB Connect App in-app push notification invitation (“**Campaign Invitation**”) from the Bank on the Promotion B, and applied for the Participating Accounts via any Bank’s channels (i.e. HLB Connect, Bank’s branch, HLB@Shopee).
10. In order to participate in Promotion B the New Primary Accountholders **MUST** fulfil the Promotion B Qualifying Criteria as set out in Table 3 below during the Campaign Period. New Primary Accountholders who meet and fulfil the Promotion B Qualifying Criteria will win the respective Bonus Cashback as appended in Table 3 below (“**Promotion B Eligible Customers**”):

**Table 3**

<b>Promotion B Qualifying Criteria</b>	<b>Bonus Cashback</b>	<b>Total Allocation</b>
(a) Complete Account Opening and maintain a minimum account balance of <b>Ringgit Malaysia One Hundred (RM100)</b> on 31 July 2022;	RM25	RM62,500
(b) Complete Pocket Registration.	RM25	RM62,500

11. The Bonus Cashback is limited to the first two thousand five hundred (**2,500**) Promotion B Eligible Customers for each category, on a first come, first-served basis, and each Promotion B Eligible Customer is only entitled to a maximum of one (**1**) time Bonus Cashback per category per beneficiary throughout the Campaign Period (“**Promotion B Winners**”) irrespective of the number of Account Openings and/or Pocket Registration performed for the same beneficiary.
12. The total Bonus Cashback allocated by the Bank for the Promotion B is capped at **Ringgit Malaysia One Hundred Twenty-Five Thousand (RM125,000)** only throughout the Campaign Period. Notwithstanding the Campaign Period, no further Bonus Cashback will be rewarded once the capped limit has been reached.

## **FULFILMENT**

13. The **Promotion A Campaign Prize** and **Bonus Cashback** of Promotion B (collectively known as “**Rewards**”) will be credited into the Participating Accounts within **ninety (90)** working days from the end of the Campaign Period. The crediting of the Rewards will be reflected in the monthly e-statement of the Participating Accounts (as applicable) and the Promotion A Winner and Promotion B Winners (collectively known as “**Campaign Winners**”) will also be notified by way of SMS once the Rewards have been credited. In the event a Participating Account: (i) is closed due to any reason whatsoever or (ii) is inactive prior to the crediting of the Rewards, such Campaign Winners shall be disqualified from receiving the Rewards and the Rewards will be forfeited.
14. If any Promotion A Eligible Customers or Promotion B Eligible Customers do not receive any notification from the Bank within **ninety (90)** working days from the end of the Campaign Period, they shall be deemed **NOT** qualified or entitled for the Rewards.
15. If the Rewards are not received by the Campaign Winners after having been notified by the Bank in accordance with Clause 13 above, such Campaign Winners shall be responsible to notify the Bank in writing no later than **thirty (30)** calendar days from the date of receipt of the notification, failing which the Rewards shall be deemed to have been credited and received by the Campaign Winners. The Bank will not entertain any claims after **thirty (30)** calendar days from the date of receipt of the notification.
16. For the avoidance of doubt, the SMS notification sent to the Promotion A Eligible Customers and Promotion B Eligible Customers will be based on the latest contact numbers duly captured by and reflected in the Bank’s system and/or records, and it is the responsibility of the Promotion A Eligible Customers and Promotion B Eligible Customers to ensure that their contact details are updated. Please note that the SMS service for this Campaign is provided by Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)), a SMS vendor officially appointed by the Bank (“**Infobip**”).

## **GENERAL**

17. By participating in this Campaign, the New Primary Accountholders agree:
  - (a) to have read, understood, accept and to be bound by the T&Cs herein, the Bank’s General Terms and Conditions of Accounts and the Terms and Conditions applicable to the Participating Accounts and Pocket App;
  - (b) that the Bank’s decision on all matters relating to the Campaign shall be final, conclusive and binding on all New Primary Accountholders;
  - (c) that the Rewards are non-exchangeable for any up-front credit, cheque or benefit-in-kind;
  - (d) to access the Bank’s website at [www.hlb.com.my](http://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;
  - (e) to provide their latest and accurate contact numbers to the Bank. The Bank shall not be held responsible/liable in the event the Bank is unable to contact the Campaign Winners for the purpose of this Campaign, due to the inaccurate/invalid contact numbers provided by the Campaign Winners or the SMS is unable to be delivered due to any reason whatsoever;
  - (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; and
  - (g) to consent and authorise the Bank to disclose their personal data to Infobip for the purpose of this Campaign.

18. 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 prior notice, or in any other manner which the Bank deems practical;
  - (b) to disqualify any New Primary Accountholders from participating in this Campaign and/or to receive the Rewards if there is any non-compliance of the T&Cs herein, the Bank's General Terms and Conditions of Accounts and the Terms and Conditions applicable to the Participating Accounts and Pocket App; and
  - (c) to claw-back the Rewards in the event there is any detected fraud or breaches against the T&Cs herein, the Bank's General Terms and Conditions of Accounts and the Terms and Conditions applicable to the Participating Accounts and Pocket App.
19. The T&Cs herein, the Bank's General Terms and Conditions of Accounts, the Terms and Conditions applicable to the Participating Accounts and Pocket App 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 Pocket App, the T&Cs herein shall prevail to the extent of such discrepancy.
20. 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.
21. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the New Primary Accountholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
22. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**The Participating Accounts are protected by PIDM up to RM250,000 for each depositor.  
The Hong Leong 3-in-1 Junior Account-i is a deposit account based on the Shariah principle of Tawarruq.**

If you have any enquiries regarding these T&Cs, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my).