

**HLB CONNECT CNY 2023 CAMPAIGN**

Last Updated on 09 January 2023

**REMINDER: Please read and understand the below terms and conditions applicable to this HLB Connect Chinese New Year 2023 Campaign to participate.**

**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 Connect Chinese New Year 2023 Campaign**" ("**Campaign**") commences on 10 January 2023 and ends on 05 February 2023 ("**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 the Bank's customers ("**Customers**") who are new and existing HLB Connect Online and/or HLB Connect App ("**HLB Connect**") users with a HLB Current or Savings Account/HLISB Current or Savings Account-i ("**CASA/CASA-i**") during the Campaign Period.
2. The Bank reserves the right to disqualify any Customer who:
  - (i) has in the past committed, or is 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) have breached any terms and conditions of the CASA/CASA-i, the General Terms and Conditions of Accounts and the Terms and Conditions for the use of HLB Connect at any time before or during the Campaign Period.

**CAMPAIGN MECHANICS AND WINNERS' SELECTION**

3. To participate in the Campaign, Customers must fulfil the following pre-requisites:
  - (i) **register for HLB Connect**; and/or
  - (ii) **log in** to HLB Connect Online and/or HLB Connect App and **perform the Eligible Transactions** (as stated in Table 2 below) between 10 January 2023 to 05 February 2023 to earn Points for participation.

(Customers who have fulfilled the relevant requirements stated under Clause 3 above are hereinafter referred to as "**Eligible Customers**").

4. Eligible Customers who meet the requirements set out under Clause 3 will be in the running to win Weekly Prizes ("**Weekly Prize Winners**") or Daily Cashback ("**Daily Cashback Winners**"), as shown in Table 1 below.

**Table 1**

<b>(A) Weekly Prizes</b>			
<b>Campaign Week</b>	<b>Prize Segment</b>	<b>Winner Selection Method</b>	<b>Total Prize Allocation (unit)</b>
<b><u>Week 1:</u></b> 10 January 2023 – 18 January 2023 (9 days)	<b>Grand Prize:</b> 10gm Gold Bar	<ul style="list-style-type: none"> <li>• <b>1 Winner</b> with the highest accumulated number of Points at the end of the Campaign Week.</li> <li>• Customer can only win once throughout the Campaign Period.</li> </ul>	1

<b>(A) Weekly Prizes</b>			
<b>Campaign Week</b>	<b>Prize Segment</b>	<b>Winner Selection Method</b>	<b>Total Prize Allocation (unit)</b>
	<b>Runner-up Prize:</b> RM888 Cashback	<ul style="list-style-type: none"> <li>• <b>Subsequent 3 Winners</b> with the highest accumulated number of Points at the end of the Campaign Week.</li> <li>• Customer can only win once throughout the Campaign Period.</li> </ul>	3
	<b>Consolation Prize:</b> RM288 Cashback	<ul style="list-style-type: none"> <li>• <b>Subsequent 18 Winners</b> with the highest accumulated number of Points at the end of the Campaign Week.</li> <li>• Customer can only win once throughout the Campaign Period.</li> </ul>	18
<b>Week 2:</b> 19 January 2023 – 27 January 2023 (9 days)	<b>Grand Prize:</b> 10gm Gold Bar	<ul style="list-style-type: none"> <li>• <b>1 Winner</b> with the highest accumulated number of Points at the end of the Campaign Week.</li> <li>• Customer can only win once throughout the Campaign Period.</li> </ul>	1
	<b>Runner-up Prize:</b> RM888 Cashback	<ul style="list-style-type: none"> <li>• <b>Subsequent 3 Winners</b> with the highest accumulated number of Points at the end of the Campaign Week.</li> <li>• Customer can only win once throughout the Campaign Period.</li> </ul>	3
	<b>Consolation Prize:</b> RM288 Cashback	<ul style="list-style-type: none"> <li>• <b>Subsequent 18 Winners</b> with the highest accumulated number of Points at the end of the Campaign Week.</li> <li>• Customer can only win once throughout the Campaign Period.</li> </ul>	18
<b>Week 3:</b> 28 January 2023 – 05 February 2023 (9 days)	<b>Grand Prize:</b> 10gm Gold Bar	<ul style="list-style-type: none"> <li>• <b>1 Winner</b> with the highest accumulated number of Points at the end of the Campaign Week.</li> <li>• Customer can only win once throughout the Campaign Period.</li> </ul>	1
	<b>Runner-up Prize:</b> RM888 Cashback	<ul style="list-style-type: none"> <li>• <b>Subsequent 3 Winners</b> with the highest accumulated number of Points at the end of the Campaign Week.</li> <li>• Customer can only win once throughout the Campaign Period.</li> </ul>	3

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	<b>Consolation Prize:</b> RM288 Cashback	<ul style="list-style-type: none"> <li>• <b>Subsequent 18 Winners</b> with the highest accumulated number of Points at the end of the Campaign Week.</li> <li>• Customer can only win once throughout the Campaign Period.</li> </ul>	18

<b>(B) Daily Cashback</b>			
<b>Campaign Date</b>	<b>HLB Connect App Transaction(s)</b>	<b>Winner Selection Method</b>	<b>Total Cashback Allocation (RM)</b>
10 January 2023 – 21 January 2023	Send <b>e-Ang Pow</b> (a minimum of RM20) to a recipient's <b>Mobile/NRIC/Passport/Business Registration number</b> via HLB Connect App	<b>RM2 Cashback</b> <ul style="list-style-type: none"> <li>• Limited to the <b>first 80 daily</b> customers.</li> <li>• Customer can only win once from 10 January 2023 – 21 January 2023.</li> </ul>	1,920
	<b>Pay bills</b> (a minimum of RM20) with <b>JomPAY</b> via HLB Connect App	<b>RM2 Cashback</b> <ul style="list-style-type: none"> <li>• Limited to the <b>first 80 daily</b> customers.</li> <li>• Customer can only win once from 10 January 2023 – 21 January 2023.</li> </ul>	1,920
	Perform a <b>prepaid reload</b> (a minimum of RM10) via HLB Connect App	<b>RM2 Cashback</b> <ul style="list-style-type: none"> <li>• Limited to the <b>first 80 daily</b> customers.</li> <li>• Customer can only win once from 10 January 2023 – 21 January 2023.</li> </ul>	1,920
22 January 2023 – 05 February 2023	Send <b>e-Ang Pow</b> (a minimum of RM20) to a recipient's <b>Mobile/NRIC/Passport/Business Registration number</b> via HLB Connect App	<b>RM5 Cashback</b> <ul style="list-style-type: none"> <li>• Limited to the <b>first 80 daily</b> customers.</li> <li>• Customer can only win once from 22 January 2023 – 05 February 2023.</li> </ul>	6,000
	Perform a <b>prepaid reload</b> (a minimum of RM10) via HLB Connect App	<b>RM5 Cashback</b> <ul style="list-style-type: none"> <li>• Limited to the <b>first 80 daily</b> customers.</li> <li>• Customer can only win once from 22 January 2023 – 05 February 2023.</li> </ul>	6,000

5. As part of the Winner selection process for the Weekly Prizes, the Bank will allocate Points to each Eligible Customer for each successfully performed Eligible Transaction(s) as shown in Table 2 below during the Campaign Period. The Points will be reset on a weekly basis.

**Table 2**

<b>Eligible Transactions</b>	<b>Points To Be Earned</b>
Place an <b>eFixed Deposit/eFixed Deposit-i</b> via HLB Connect  <i>eFixed Deposit/eFixed Deposit-i is protected by PIDM up to RM250,000 for each depositor</i>	<p style="text-align: center;"><b>20 Points</b> upon successful placement.</p> <p><b>Remark:</b> Customers can only earn a maximum of 20 Points for this Eligible Transaction throughout the Campaign Period.</p>
Perform an <b>Overseas Transfer</b> via HLB Connect Online	<p style="text-align: center;"><b>20 Points</b> upon successful transaction throughout the Campaign Period.</p>
Apply for an <b>HLB Credit Card</b> via HLB Connect  <i>HLISB does not offer any credit card for application</i>	<p style="text-align: center;"><b>20 Points</b> upon successful application submission.</p> <p><b>Remark:</b> Customers can only earn a maximum of 20 Points for this Eligible Transaction throughout the Campaign Period.</p>
Apply for a <b>Personal Loan/Financing-i</b> via HLB Connect	<p style="text-align: center;"><b>20 Points</b> upon successful application submission.</p> <p><b>Remark:</b> Customers can only earn a maximum of 20 Points for this Eligible Transaction throughout the Campaign Period.</p>
Apply for a <b>Quick Cash/Balance Transfer/Flexi Payment Plan</b> via HLB Connect	<p style="text-align: center;"><b>10 Points</b> upon successful application.</p> <p><b>Remark:</b> Customers can only earn a maximum of 20 Points for this Eligible Transaction throughout the Campaign Period.</p>
Open a <b>3-in-1 Junior Account/3-in-1 Junior Account-i</b> via HLB Connect Online  <i>3-in-1 Junior Account/3-in-1 Junior Account-i is protected by PIDM up to RM250,000 for each depositor</i>	<p style="text-align: center;"><b>10 Points</b> upon successful account opening.</p> <p><b>Remark:</b> Customers can only earn a maximum of 10 Points for this Eligible Transaction throughout the Campaign Period.</p>
Perform a <b>payment with FPX</b> (min. RM20) via HLB Connect Online	<p style="text-align: center;"><b>10 Points</b> upon successful payment.</p> <p><b>Remark:</b> Customers can only earn a daily maximum of 30 Points for this Eligible Transaction throughout the Campaign Period.</p>
Pay bills with <b>JomPAY</b> (min. RM20) via HLB Connect	<p style="text-align: center;"><b>5 Points</b> upon successful payment.</p> <p><b>Remark:</b> Customers can only earn a daily maximum of 20 Points for this Eligible Transaction throughout the Campaign Period.</p>
Perform a <b>Prepaid Reload</b> (min. RM10) via HLB Connect	<p style="text-align: center;"><b>5 Points</b> upon successful reload.</p> <p><b>Remark:</b> Customers can only earn a daily maximum of 20 Points for this Eligible Transaction throughout the Campaign Period.</p>

Eligible Transactions	Points To Be Earned
Send <b>e-Ang Pow</b> (min RM20) to a <b>Mobile/MyKad/Passport/Business Registration Number</b> via HLB Connect App	<b>1 Point</b> upon successful transfer.  <b>Remark:</b> Customers can only earn a daily maximum of 10 Points for this Eligible Transaction throughout the Campaign Period.

6. Eligible Customer(s) who first accumulated the highest number of Weekly Points from performing the Eligible Transaction(s) listed in Table 2 will win the Weekly Prizes on a first come first served basis, until the total number of Winners for each week has been allocated in full, as shown in Table 1.
7. Eligible Customers can win up to RM16 Daily Cashback (being the aggregate Cashback obtained from sending e-Ang Pow, pay bills with JomPAY and perform a prepaid reload respectively) and/or win only one (1) Weekly Prize (i.e. Grand Prize, Runner-up Prize or Consolation Prize) throughout the Campaign Period.  
Please see Scenario 1 below for more illustration on the Weekly Prize.

**Scenario 1:**

Campaign Week	Total Weekly Points Collected	Winning Prize Segment
<b>Customer A</b>	300 (Highest accumulated number of Points)	<b><u>Grand Prize:</u></b> 10gm Gold Bar
<b>Customer B</b>	280 (2 <sup>nd</sup> Highest accumulated number of Points)	<b><u>Runner-up Prize:</u></b> RM888 Cashback
<b>Customer A</b>	305 (2 <sup>nd</sup> Highest accumulated number of Points)	Not eligible to win again, being the Weekly Prize Winners in Week 1
<b>Customer B</b>	320 (Highest accumulated number of Points)	
<b>Customer C</b>	300 (3 <sup>rd</sup> Highest accumulated number of Points)	<b><u>Grand Prize:</u></b> 10gm Gold Bar

For Scenario 1 above, in the event Customer A wins the Grand Prize (being the Gold Bar) and Customer B wins the Runner-up Prize (being the RM888 Cashback) in Campaign Week 1, they are both not eligible to win again in Campaign Week 2 and Campaign Week 3.

8. Both Weekly Prize and Daily Cashback are non-transferable to any third party and non-exchangeable for another product, cash, up-front credit, cheque or benefit-in-kind.

**CAMPAIGN PRIZE & CASHBACK FULFILMENT**

9. The Weekly Prize and Daily Cashback Winner's list will be published at <http://www.hlb.com.my/connectcny> ("**Campaign Website**") as shown in Table 3 below.

**Table 3**

<b>Campaign Week</b>	<b>Winner Announcement</b>
<b>Week 1:</b> 10 January 2023 – 18 January 2023	25 January 2023
<b>Week 2:</b> 19 January 2023 – 27 January 2023	03 February 2023
<b>Week 3:</b> 28 January 2023 – 05 February 2023	11 February 2023

10. The Weekly Prize (being the RM888 and RM288 Cashback) and Daily Cashback will be credited to the Weekly Prize and Daily Cashback Winners' CASA/CASA-i with the Bank by 28 March 2023. As such, the Winners for Cashback must maintain an active and valid CASA/CASA-i until 28 March 2023, failing which the Cashback shall be forfeited.
11. It is the obligation of the Weekly Prize (being the RM888 and RM288 Cashback) and Daily Cashback Winners to contact the Bank regarding the non-receipt of the Cashback before 14 April 2023, failing which the Winners for Cashback are deemed to have received the Cashback and any claim for reimbursement will not be processed.
12. The Weekly Prize Winners (being the Gold Bar Winners) are to arrange for self-collection and shall present their identity card (NRIC/Passport), to claim the Prize at their preferred HLB branch between 28 March 2023 to 29 May 2023. During this period, the Bank will attempt to contact the Prize Winner up to three (3) attempts during the Bank's working hours, failing which the Prize shall be forfeited.
13. The Weekly Prize Winners (being the Gold Bar Winners) will bear all related costs and expenses (including delivery fees, travelling, out-of-pocket expenses, maintenance fees, etc.) for the Prize redemption. In an event the Weekly Prize Winners are unable to collect themselves, they may nominate a designated representative to collect. The representative will be required to present a written authorisation from the Weekly Prize Winners and a photocopy of the Weekly Prize Winner's identity card (front and back) or valid passport (applicable for foreigners).
14. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Prize (including but not limited to the value, validity and/or usage of the Prize and shall not be responsible to replace any lost, stolen or damaged Prize). The Weekly Prize Winners shall deal directly with the manufacturer/vendor for any queries, disputes, warranty information or claims pertaining to the Prize without recourse to the Bank. All risks, loss, damage and/or injury associated with the use of the Prize shall be assumed by the Weekly Prize Winners.
15. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Prizes due to any unforeseen circumstances beyond the reasonable control of the Bank.
16. The Bank reserves the rights to replace the Prize with any other item or Cashback of equal value at its discretion with prior notice.
17. The Prize will be provided on an "As Is Where Is" basis. Prize featured in all printed materials and/or the Bank's website is for illustration purposes only. Any props, accessories or equipment featured with the Prize in any pictorial materials are for decorative purposes and shall not form part of the Prize.

## **GENERAL**

18. By participating in this Campaign, the Eligible Customers agree:
  - (i) that they have read, understood, accepted the T&Cs and to be bound by the T&Cs herein;
  - (ii) that all records of the fulfilment of the requirements captured by the Bank's system within the Campaign Period and the selection for the Weekly Prize or Daily Cashback Winners shall be final;

- (iii) that the Bank's decisions on all matters regarding the Campaign shall be final, conclusive and binding on all Eligible Customers;
  - (iv) to consent and authorise the Bank to disclose their mobile numbers to M3 Technologies (Asia) Berhad (199901007872 (482662-D)) and/or Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or email addresses to DCatalyst Sdn Bhd (200801017996 (819292-U)), the vendor(s) appointed by the Bank to provide SMS and/or email services for this Campaign;
  - (v) to be responsible for providing the Bank with their valid and current contact details including mobile number and email address for the purpose of this Campaign, and promptly notifying the Bank in the event of changes;
  - (vi) to consent to and authorise the Bank's usage, disclosure or publication of their personal data (i.e., name and masked ID and/or account number) without compensation for publicity, advertising or promotion purposes in any media;
  - (vii) to access the Campaign Website at regular intervals to view the T&Cs of the Campaign and to ensure they keep up-to-date with any changes or variations to the T&Cs;
  - (viii) that any SMS sent to the Eligible Customers or by the Eligible Customers to the Bank is entirely dependent on the availability and quality of service of the mobile network service provider. The Bank does not have any control whatsoever on the SMS traffic congestion network failure and/or interruptions that may be experienced by the relevant telecommunications network ("**Network Failure**"). As such, the Bank shall not be responsible or liable for any loss or expense incurred by you or any third party from any delay or failure in receiving any SMS transmission from the Bank and vice versa due to the Network Failure. No appeals on such delay or failure will be processed;
  - (ix) to be liable for any telco charges, roaming or phone charges, whether in or outside Malaysia as a result of communications with the Bank associated with this Campaign; and
  - (x) 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.
19. The Bank reserves the right:
- (i) with prior notice to the Eligible Customers, to add, delete, suspend or amend the T&Cs listed here, either fully or partially, or to terminate the Campaign, by posting on the Campaign Website;
  - (ii) to forfeit the Prize or Cashback in the event of non-compliance by the Eligible Customers of the T&Cs herein, any terms and conditions of the CASA/CASA-i, the General Terms and Conditions of Accounts, the Terms and Conditions for the use of HLB Connect, and all other laws/rules applicable.
20. In addition to the T&Cs stipulated above, the Eligible Customers agree that the T&Cs herein, any terms and conditions of the CASA/CASA-i, the General Terms and Conditions of Accounts, and the Terms and Conditions for the use of HLB Connect shall be read together with these T&Cs as an entire agreement. In the event of any discrepancies, the specific T&Cs herein shall prevail to the extent of such discrepancy.
21. 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 final T&Cs on the Campaign Website shall prevail.
22. These T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the jurisdiction of the Courts of Malaysia.
23. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

If you have any enquiries regarding the T&Cs, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my) or call 03-7626 8899.