

HLB CONNECT OVERSEAS TRANSFER CAMPAIGN 2023

Last Updated on 1 January 2023

REMINDER: Please read and understand the below terms and conditions applicable to this HLB Connect Overseas Transfer 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 Overseas Transfer Campaign**" campaign ("**Campaign**") commences on 01 January 2023 and ends on 28 February 2023 ("**Campaign Period**"), both dates inclusive, unless notified otherwise.

TERMS & CONDITIONSThe 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 ("**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.
3. Customers who have met the eligibility requirements stated under Clause 1 above will be eligible to participate in this Campaign, where Customers will have a chance to win the following:
 - (i) **Apple Watch Series 8**
an Apple Watch Series 8 GPS, 41mm ("**Prize**") during the Campaign Period.
 - (ii) **RM20 Cashback**
Ringgit Malaysia Twenty (RM20) ("**Cashback**") during the Campaign Period for the first four hundred (400) Customers (each Campaign Month) who successfully perform a minimum transfer amount of Ringgit Malaysia Two Thousand (RM2,000) via HLB Connect Overseas Transfer Service ("**Overseas Transfer**") . Campaign Months are specified in Table 1 below.

Table 1

Campaign Month 1	Campaign Month 2
01 January – 31 January 2023	01 February – 28 February 2023

CAMPAIGN MECHANICS

4. To participate in the Campaign, Customers must fulfil the following pre-requisites:
 - (i) log in to HLB Connect Online Banking; and

- (ii) successfully perform an Overseas Transfer with a minimum amount of Ringgit Malaysia Two Thousand (RM2,000) during the Campaign Period.

(Customers who have fulfilled the relevant requirements stated under Clause 4 above are hereinafter referred to as “**Eligible Customers**”).

5. Eligible Customers who meet the requirements set out under Clause 4 will be in the running to win the Prize or Cashback (“**Prize or Cashback Winners**”).
6. Prize or Cashback Winners will be selected in accordance with the winner selection methods specified in Tables 2 and 3 below.

Winner Selection for Prize

Table 2

Eligible Customers	Campaign Period	Total Number of Winners	Prize Awarded
Category 1 Existing to HLB Connect Overseas Transfer Service users who successfully performs a minimum transfer amount of RM2,000 via HLB Connect Overseas Transfer Service	Campaign Month 1	1	Apple Watch Series 8 GPS, 41mm
	Campaign Month 2	1	
Category 2 New to HLB Connect Overseas Transfer Service users who successfully perform a minimum transfer amount of RM2,000 via HLB Connect Overseas Transfer Service	Campaign Month 1	1	
	Campaign Month 2	1	

7. One (1) Eligible Customer from each category who have successfully performed the highest number of Overseas Transfer transactions count via HLB Connect Online during each Campaign Month will be selected as the Prize Winner. If an Eligible Customer has been selected to win the Prize, the same Customer will not be considered for the Cashback even if the criteria of being one the first four hundred (400) Customers to perform an Overseas Transfer during the Campaign Period is met.
8. In the event there are two (2) or more Eligible Customers, from each category, who have performed the same number of Overseas Transfer transactions, the first Eligible Customer, from each category, who achieves the highest number of Overseas Transfers transaction counts will be selected as the Prize Winner.

Winner Selection for Cashback

9. Cashback will be rewarded to Eligible Customers based on the criteria shown below in Table 3 during the Campaign Months.

Table 3

Campaign Period	No. of Winners	Cashback Awarded
Campaign Month 1	First four hundred (400) Customers who successfully perform a minimum transfer amount of RM2,000 via HLB Connect Overseas Transfer Service during the Campaign Month	RM20 Cashback
Campaign Month 2	First four hundred (400) Customers who successfully perform a minimum transfer amount of RM2,000 via HLB Connect Overseas Transfer Service during the Campaign Month	

10. Each Winner is eligible to receive only one (1) Prize or one (1) Cashback throughout the Campaign Period. Both Prize and Cashback are non-transferable to any third party and non-exchangeable for another model or colour, cash, up-front credit, cheque or benefit-in-kind.
11. Cashback are rewarded on a first come, first served basis until the number of Winners specified in above, have been fulfilled accordingly. The Bank has no obligation to inform the Customers should the Cashback allocation reach its limit during the Campaign Period.

CAMPAIGN PRIZE & CASHBACK FULFILMENT

12. The Prize and Cashback Winner's list will be published at www.hlb.com.my/ottcny ("Campaign Website") by 01 May 2023.
13. All Cashback will be credited to Cashback Winner's CASA/CASA-i with the Bank by 30 June 2023. As such, Cashback Winners must maintain an active and valid CASA/CASA-i until 30 June 2023, failing which the Cashback shall be forfeited. Cashback Winners will be notified via SMS when the Cashback has been credited into their CASA/CASA-i with the Bank.
14. It is the obligation of the Cashback Winners to contact the Bank regarding the non-receipt of the Cashback before 14 July 2023, failing which the Cashback Winners are deemed to have received the Cashback and any claims of reimbursement will not be processed.
15. The Prize Winners are to arrange for self-collection and shall present their identity card ((NRIC)/Passport), to claim the Prize at their preferred HLB/HLISB branch between 30 June 2023 and 30 August 2023, failing which the Prize shall be forfeited. The Prize Winners will bear all related costs and expenses including delivery fees, travelling, out-of-pocket expenses, maintenance fees, etc. regarding Prize redemption and warranty registration. In the event the 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 Prize Winners and a photocopy of the Prize Winner's identity card (front and back) or valid passport (applicable for foreigners).
16. 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 validity and/or usage of the Prize and shall not be responsible to replace any lost, stolen or damaged Prize). The 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 Prize Winners.

17. 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.
18. The Bank reserves the rights to replace the Prize with any other item or Cashback of equal value at its discretion with prior notice.
19. The 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

20. 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 Cashback or Prize 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.
21. 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; and
 - (ii) to forfeit the Cashback or Prize 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.

22. 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.
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 final 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 Eligible 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.

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