

**CNY 2023: HLB JUNIOR SAVERS CAMPAIGN**

Last updated on 04 January 2023

**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**") "**CNY 2023: HLB Junior Savers Campaign**" ("**Campaign**") commences on 05 January 2023 and ends on 28 February 2023, 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 participating account(s) ("**Participating Accounts**") for this Campaign are:
  - (a) Hong Leong 3-in-1 Junior Account;
  - (b) Hong Leong 3-in-1 Junior Account-i;
  - (c) Hong Leong Junior Savings Account; and
  - (d) Hong Leong Junior Savings Account-i.
2. For the avoidance of doubt:
  - (a) as the Participating Accounts are trust accounts, "**Primary Accountholders**" refer to the trustee(s) who are the beneficiary's (i.e., the junior accountholder) parent(s) or legally appointed guardians;
  - (b) a trustee may hold more than one (1) Participating Accounts for different beneficiaries and each of these Participating Accounts will constitute separate Participating Accounts which are eligible to participate in this Campaign; and
  - (c) "**New Primary Accountholders**" refer to trustee(s) who open a Participating Account for the beneficiary who does not have any of the Participating Accounts with the Bank prior to the Campaign Period.
3. This Campaign is open to the Bank's new and existing Primary Accountholders ("**Customers**").
4. 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 (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.
5. This Campaign is **NOT** valid with any other on-going promotions offered by the Bank from time to time in relation to the Participating Account.

**STAND A CHANCE TO WIN UP TO RM5,000 CASH PRIZE BY SAVING YOUR CHILD'S ANG POW MONEY IN THEIR HLB JUNIOR ACCOUNT/3-IN-1 JUNIOR ACCOUNT-i**

**CAMPAIGN MECHANICS**

6. This Campaign is open to Customers who are Primary Accountholders of the Participating Accounts.
7. In order to earn an entry for this Campaign, Primary Accountholders **MUST** make a new deposit in the Participating Accounts during the Campaign Period. Every new deposit of **Ringgit Malaysia Five Hundred (RM500)** in a single transaction will earn one (1) entry to win; i.e.:

Single Deposit Amount	Entries Earned
<RM500	0
RM500 – RM999.99	1
RM1,000 – RM1,499.99	2
RM1,500 – RM1,999.99	3
RM2,000 – RM2,499.99	4

8. Primary Accountholders who meet the criteria as stated under Clause 7 (“**Eligible Customers**”) will stand a chance to win the following campaign prizes (“**Reward**”):

Category	Reward	No. of Winner
Grand Prize	Prize of RM5,000	1
First Prize	Prize of RM1,000	10

9. No entry form or registration of participation is required to participate in this Campaign. The Bank will track the Eligible Customers automatically at the end of the Campaign Period.
10. The Participating Accounts of the Eligible Customers must maintain a minimum incremental balance of **Ringgit Malaysia Five Hundred (RM500)** on 28 February 2023 as compared to 31 December 2022, failing which, the entries earned will be disqualified from the Winner’s selection process. Examples of computation of incremental balance are as follows:

Category	Incremental Balance Calculation				
Existing Primary Accountholders	= Account Balance on 28 February 2023 – Account Balance on 31 December 2022				
	<b>Illustration: Participating Accounts Opened Before 1 January 2023</b>				
	Case	Account Balance		Incremental Balance	Qualify for Entries Earned?
		28 Feb 2023	31 Dec 2022		
	A	RM1,500.00	RM500.00	RM1,000.00	Yes
B	RM700.00	RM500.00	RM200.00	No	
New Primary Accountholders	= Account Balance on 28 February 2023 (Participating Accounts opened after 31 December 2022)				
	<b>Illustration: Participating Accounts Opened After 31 December 2022</b>				
	Case	Account Balance		Incremental Balance	Qualify for Entries Earned?
		28 Feb 2023	31 Dec 2022		
	C	RM500.00	Not applicable	RM500.00	Yes
D	RM200.00	Not applicable	RM200.00	No	

11. The winner selection process for this Campaign is as follows:
- (a) A total of twenty (**20**) Eligible Customers will be shortlisted randomly by the Bank from the list of the total qualifying entries earned throughout the Campaign Period (“**Shortlisted Eligible Customers**”).
  - (b) The Shortlisted Eligible Customers shall be contacted by the Bank via Short Message Service (“**SMS**”) and be given a Bank-related question and the Shortlisted Eligible Customers are required to reply to the SMS with the correct answer. The fastest respondent with the correct answer (within the given time frame stated in the SMS) will be entitled to the Grand Prize, and the subsequent 10 fastest respondents with the correct answer will be entitled to the First Prizes.
  - (c) Shortlisted Eligible Customers shall bear the standard telecommunications charges imposed for each SMS sent to the Bank. The Shortlisted Eligible Customers will not be notified immediately whether they are the winners upon replying to the said SMS.
  - (d) In the event of a tie (i.e., where there is more than one (1) Shortlisted Eligible Customers who have answered correctly within the same time frame and would have been the winner if not for the tie), the Shortlisted Eligible Customer with the highest account balance at the point of winner selection will be the winner (“Winner”). There will only be one (1) Winner for Grand Prize and ten (10) Winners for First Prize, and the Winners 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.

### **CAMPAIGN FULFILLMENT**

12. The Reward will be credited into the Participating Accounts within **ninety (90)** working days from the end of the Campaign Period. The crediting of the Reward will be reflected in the monthly e-statement of the Participating Accounts (as applicable) and the Winners will also be notified by way of SMS once the Reward has been credited. In the event a Participating Account: (i) is closed due to any reason whatsoever prior to or when the Reward is credited or (ii) is inactive when the Reward is being credited, such Winners shall be disqualified from receiving the Reward and the Reward will be forfeited.
13. If any Eligible Customers do not receive any notification from the Bank within **ninety (90)** working days from the end of the Campaign Period, such Eligible Customers shall be deemed **NOT** qualified or entitled for the Reward.
14. If the Reward was not received by the Winners after having been notified by the Bank in accordance with Clause 12 above, such 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 Reward shall be deemed to have been received. The Bank will not entertain any claims after **thirty (30)** calendar days from the date of receipt of the notification.
15. For the avoidance of doubt, the SMS notification sent to the 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 Eligible Customers to ensure 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

16. By participating in this Campaign, the Eligible Customers 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, the Terms and Conditions applicable to the Participating Accounts and the Terms and Conditions for the use of HLB Connect;
  - (b) that the Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Eligible Customers.
  - (c) that the Reward is non-exchangeable for any up-front cash, credit, cheque or benefit-in-kind;
  - (d) to access the Bank's website at [www.hlb.com.my/www.hlisb.com.my](http://www.hlb.com.my/www.hlisb.com.my) ("**Bank's Websites**") 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 Winners for the purpose of this Campaign, due to the inaccurate/invalid contact numbers provided by the 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.
17. 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 Websites with prior notice, or in any other manner which the Bank deems practical;
  - (b) to disqualify any Eligible Customers from participating in this Campaign and/or to receive the Reward if there is any non-compliance with the T&Cs herein, the Bank's General Terms and Conditions of Accounts, the Terms and Conditions applicable to the Participating Accounts and the Terms and Conditions for the use of HLB Connect; and
  - (c) to claw back the Rewards in the event there is any detected fraud or breaches against the Campaign's T&Cs herein, the Bank's General Terms and Conditions of Accounts, the Terms and Conditions applicable to the Participating Accounts and the Terms and Conditions for the use of HLB Connect.
18. The T&Cs herein, the Bank's General Terms and Conditions of Accounts, the Terms and Conditions applicable to the Participating Accounts and the Terms and Conditions for the use of HLB Connect 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 the Terms and Conditions for the use of HLB Connect, the specific T&Cs herein shall prevail to the extent of such discrepancy.
19. 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 Websites shall prevail.
20. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
21. 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 the T&Cs, you may seek clarification from our staff who attended to you.

Alternatively, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my)