

**CNY 2023: GET RM18 E-ANGPOW WITH HLB WALLET ACCOUNT/HLISB WALLET ACCOUNT-I**

Last updated on 06 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**") (collectively referred to as "**the Bank**") "**CNY 2023: Get RM18 e-AngPow with HLB Wallet Account/HLISB Wallet Account-i**" ("**Campaign**") commences on 16 January 2023 and ends on 15 March 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 HLB Wallet Account and HLISB Wallet Account-i ("**HLB Wallet**") are open to all Malaysian individuals aged **eighteen (18)** years old and above ("**Accountholders**"). Non-Malaysian individuals are not eligible to open the HLB Wallet.
2. The minimum initial deposit to open the HLB Wallet is **Ringgit Malaysia Twenty (RM20)**.
3. 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; and
  - (b) customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein.
4. This Campaign is **NOT** valid with any other on-going promotions offered by the Bank from time to time.

**CAMPAIGN MECHANICS**

5. In order to participate in this Campaign and to qualify for the Ringgit Malaysia Eighteen (RM18) e-AngPow ("**Reward**"), customers are required to open HLB Wallet at Apply@HLB and perform a minimum deposit of **Ringgit Malaysia Twenty (RM20)** ("**Eligible Customers**").
6. The total Reward allocated for this Campaign is **Ringgit Malaysia One Hundred Forty-Four Thousand (RM144,000)**. The Bank has no obligation to inform the Eligible Customers should the Reward allocation reaches its limit.

**CAMPAIGN FULFILMENT**

7. For the avoidance of doubt, Eligible Customers are entitled to a maximum of Ringgit Malaysia Eighteen (RM18) only throughout the Campaign Period irrespective of the total number of HLB Wallet opened as stated under Clause 5.
8. Eligible Customers who have fulfilled the requirements set out in Clause 5 above will receive the Reward, based on a first come first served basis.
9. The Reward will be credited into the **Eligible Customers** HLB Wallet within ten (10) days of performing the initial deposit and the crediting record will be reflected in the **Accountholders'** HLB Wallet statement as "**Welcome e-AngPow**".
10. The HLB Wallet accounts of the Eligible Customers must be valid/active, in good standing and must not be in breach of any of the T&Cs of the Campaign and HLB/HLISB's General Terms and Conditions of Accounts

during the Campaign Period and until the Reward is credited, failing which the Eligible Customers will be disqualified automatically.

11. Eligible Customers will NOT be notified directly via SMS or any other communication channels whether they have successfully qualified for the Reward. Eligible Customers who do not receive the Reward after twenty (20) days from the end of the Campaign Period are deemed not qualified for the Reward.

## **GENERAL**

12. By participating in this Campaign, the Eligible Customers agreed and confirmed:
  - (a) to have read, understood, accepted and agreed to be bound by the T&Cs herein, the General Terms and Conditions of Accounts and the HLB Wallet Account/HLISB Wallet Account-i Terms and Conditions;
  - (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 Websites 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;
  - (d) that the Reward is non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind; and
  - (e) 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 Websites 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, the General Terms and Conditions of Accounts and the HLB Wallet Account/HLISB Wallet Account-i Terms and Conditions 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 Websites shall prevail.
16. 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.
17. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**HLB Wallet is protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor. HLB Wallet 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)