

## **SNAP, POST & WIN CASH PRIZE WITH HLB LITTLE BIG TALENTS CONTEST**

Last updated on 14 April 2023

### **CONTEST PERIOD**

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**")'s and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLISB**")'s (hereinafter collectively referred to as "**the Bank**") "**Snap, Post & Win Cash Prize with HLB Little Big Talents Contest**" ("**Contest**") commences on 15 April 2023 and ends on 31 May 2023, both dates inclusive ("**Contest Period**"), unless notified otherwise.

### **TERMS & CONDITIONS**

The following sets out the terms and conditions applicable to the Contest ("**T&Cs**"):

### **ELIGIBILITY**

1. This Contest is open to Malaysian parents/legal guardians of a child, aged seventeen (17) years old and below (as at 31 December 2023), and who are currently residing in Malaysia during the Contest Period ("**Eligible Participants**").
2. The following individuals are **NOT** eligible to participate in the Contest:
  - (a) Individuals who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Contest; and
  - (b) Individuals who are HLB PFS Deposit's and/or HLISB Deposit-i's employees' immediate family members (i.e., children and/or siblings).
3. This Contest is **NOT** valid with any other on-going promotions offered by the Bank from time to time.

### **CONTEST MECHANICS**

4. To participate in this Contest and in order to stand a chance to win the respective Rewards as set out in Table 1 below, the Eligible Participants **WILL** need to perform and attend to the following during the Contest Period:
  - (a) Snap a photo of their child's masterpiece. For the avoidance of doubt, "masterpiece" refers to any work or achievement produced by their child (i.e. painting, novel, video, dishes or Lego bricks);
  - (b) Post the photo on their Facebook ("**FB**") and/or Instagram ("**IG**") ("**Contest Entry**") with hashtag **#LittleBigTalents**, **#HLB@School** and **#HLBPocketConnect**; and
  - (c) Complete the online registration form ("**Contest Submission**") at [www.hlb.com.my/littlebigtalents](http://www.hlb.com.my/littlebigtalents) ("**the Event Website**");

By completing the Contest Submission, the Eligible Participants are deemed to have acknowledged all information provided is true and all intellectual property rights thereto shall belong to the Bank. The Bank reserves the right to disqualify the Eligible Participants from this Contest in the event of discovery of any false information provided by the Eligible Participants.

5. Submissions received after the Contest Period will be disqualified from the Contest. The Bank reserves the right to upload any submissions onto the Bank's websites at [www.hlb.com.my](http://www.hlb.com.my) / [www.hlisb.com.my](http://www.hlisb.com.my) ("**Bank's Websites**"), the Event Website and/or the Bank's social media page (e.g.: FB Page at [www.facebook.com/HLBMalaysia](http://www.facebook.com/HLBMalaysia), IG Page at [www.instagram.com/hongleongbankmy](http://www.instagram.com/hongleongbankmy) etc.).

6. **Rewards** for the Contest are set out in Table 1 below: -

**Table 1**

No	Category	Description	Rewards	No. of Winners	Capping
(a)		Participation Reward	RM20 Pocket Money	5,000	RM100,000
(b)		HLB Favourite Pick	RM1,000 Cash Prize	1	RM1,000
(c)	Contest Prizes*	Platinum Winners	RM1,000 Cash Prize	10	RM10,000
(d)		Gold Winners	RM500 Cash Prize	50	RM25,000
(e)		Silver Winners	RM100 Cash Prize	140	RM14,000

\*Refer to clause 11 below for details.

7. Each Eligible Participant is entitled to only one (1) Contest Submission and can only win a maximum of one (1) Participant Reward, one (1) HLB Favourite Pick and one (1) of the Contest Prizes as stated in Table 1 above. . In the event the Eligible Participants submit more than one (1) Contest Submission, only the first Contest Submission will be accepted. Any further submissions after the first Contest Submission will be disqualified by the Bank.

## **WINNERS' SELECTION**

### **(a) Participation Reward**

8. In order to qualify for the Participation Reward, the Eligible Participants must be the first 5,000 participants, who are existing or new accountholders of the **Participating Accounts** as follows:
- Hong Leong 3-in-1 Junior Account;
  - Hong Leong 3-in-1 Junior Account-i;
  - Hong Leong Junior Savings Account; or
  - Hong Leong Junior Savings Account-i

For the avoidance of doubt, "new accountholders" refer to Eligible Participants who do not have any of the Participating Accounts with the Bank prior to the Contest Period and open any of the Participating Accounts within thirty (30) working days from the date of Winner Announcement (as defined in Clause 13 below).

9. Total Participation Reward allocated by the Bank for the Contest is capped at **Ringgit Malaysia One Hundred Thousand (RM100,000) only** on a first come, first served basis. Notwithstanding the T&Cs herein, no further Participation Rewards will be rewarded once the capped limit is reached.

### **(b) HLB Favourite Pick**

10. The winner of HLB Favourite Pick will be selected by the Bank and HLB Ambassadors below: -
- Alif Satar; and
  - Lisa Surihani.

There will only be one (1) winner selected for HLB Favourite Pick to win the Reward.

(c) **Contest Prizes**

11. The winners of the Contest Prizes will be selected based on the criteria set out in Table 2 below:

**Table 2**

	<b>Selection Criteria</b>			
<b>Online Voting</b>	<ul style="list-style-type: none"> <li>The Bank will upload all the Contest Submissions to the Event Website.</li> <li>Online Voting will commence on <b>13 June 2023</b> at <b>12:00 p.m.</b> (noon) and ends on <b>27 June 2023</b> at <b>12:00 p.m.</b> (noon).</li> <li>The Bank shall not be responsible for the Event Website’s “votes” which are unsuccessfully executed due to technical or internet connection issues or for any other reason whatsoever.</li> <li>Each vote received is worth one (1) count, <b>except for Eligible Participants who have a Participating Account, each vote received is worth three (3) counts (“Bonus Count”)</b>. Refer to the illustration below:</li> </ul>			
		<b>Eligible Participant A</b>	<b>Eligible Participant B</b>	<b>Eligible Participant C</b>
	Customer Type	Eligible Participant <b>WITH</b> an existing Participating Account	Eligible Participant <b>WITH</b> a new Participating Account	Eligible Participant <b>WITHOUT</b> a Participating Account
	Total Votes	50	100	100
	Bonus Count	Yes	Yes	No
<b>Final Count</b>	<b>150</b>	<b>300</b>	<b>100</b>	
<b>Winners’ Selection</b>	<ul style="list-style-type: none"> <li>All the winners of the Contest Prizes will be determined based on Online Voting.</li> <li>Ten (<b>10</b>) Contest Submissions with the highest Final Counts will be selected as “<b>Platinum Winners</b>”.</li> <li>The next fifty (<b>50</b>) Contest Submissions with the highest Final Counts will be selected as “<b>Gold Winners</b>”.</li> <li>The subsequent one hundred and forty (<b>140</b>) Contest Submissions with the highest Final Counts will be selected as “<b>Silver Winners</b>”.</li> <li>In the event of a tie, i.e., where there are multiple Contest Submissions with the same Final Counts, the Bank reserves the right to determine the final Winner.</li> </ul>			

**WINNER ANNOUNCEMENT & FULFILLMENT**

12. The winners of Participation Reward, HLB Favourite Pick and Contest Prizes shall collectively be referred to as the “**Winners**”.

13. The announcement of Winners will be made on **30 June 2023** via the Event Website (“**Winner Announcement**”).

14. Winners who do not have any of the Participating Accounts are required to open one within thirty (**30**) working days from the date of Winner Announcement in order to receive the Rewards in accordance with Clause 15 below, failing which, the Winners shall be disqualified from receiving the Rewards.

15. All Rewards will be credited into the Participating Accounts within sixty (**60**) working days from the date of the Winner Announcement:
  - (a) The crediting of the Rewards will be reflected in the monthly e-statement of the Participating Accounts and the Winners will also be notified by way of Short Message Service ("**SMS**") once the Rewards have been credited ("**SMS Notification**");
  - (b) In the event of non-receipt of the Rewards after the SMS Notification, the Winners shall be responsible to notify the Bank in writing no later than thirty (**30**) working days from the date of receipt of the SMS Notification, failing which, the Winners are deemed to have received the Rewards; and
  - (c) In the event the Participating Accounts are closed due to any reason whatsoever prior to the crediting of the Rewards, the Winners shall be disqualified from receiving the Rewards.
16. To receive the Rewards, the Winners' Participating Accounts must remain valid/active, in good standing prior to the crediting of Rewards and the Winners must not be in breach of any of the T&Cs of this Contest, General Terms and Conditions of Accounts and the Terms and Conditions applicable to the Participating Accounts, failing which, the Winners will be automatically disqualified from receiving the Rewards.
17. For the avoidance of doubt, the SMS sent to the Winners will be based on the mobile number provided by the Eligible Participants during the Contest Submission. This Contest is managed by ShopperPlus Sdn. Bhd. 201401023155 (1099242-W), a campaign management vendor officially appointed by the Bank ("**ShopperPlus**"), and SMS service for this Contest is provided by Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)), a SMS vendor officially appointed by the Bank ("**Infobip**").

## **GENERAL**

18. By participating in this Contest, the Eligible Participants :
  - (a) confirm that they have read, understood and agreed to be bound by the T&Cs herein, the Bank's General Terms & Conditions of Accounts and the Terms & Conditions applicable to the Participating Accounts;
  - (b) agree that the Bank's decision on all matters relating to the Contest shall be final, conclusive and binding on all Customers;
  - (c) agree that the Rewards are non-transferable to any third party and non-exchangeable for any up-front cash, credit, cheque or benefit-in-kind;
  - (d) agree to access the Bank's Websites at regular intervals to view the T&Cs of the Contest and ensure to be kept up-to-date on any changes or variations to the T&Cs;
  - (e) agree to provide their latest and accurate contact details i.e., mobile number and email address to the Bank during the Contest Submission. The Bank shall not be held responsible/liable in the event the Bank is unable to contact the Eligible Participants for the purpose of this Contest, due to the inaccurate/invalid mobile number and/or email address provided by the Eligible Participants;
  - (f) agree 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 Contest;
  - (g) agree to acknowledge that all intellectual property rights of the Contest Submission submitted by the Eligible Participants for the purpose of participating in this Contest shall belong to the Bank. The Bank shall have the exclusive right to use, edit and publish the Contest Submission;
  - (h) agree to consent and authorise the Bank to disclose their personal data to ShopperPlus and Infobip for the purpose of this Contest; and
  - (i) agree to consent and authorise the Bank to publish their names, in any way it deems fit for any advertising, trade, promotional purpose, without any further notice to the Eligible Participants and the Eligible Participants shall not claim ownership on the Contest Submissions or any payment or compensation for participating in this Contest.

19. The Bank reserves the right:
  - (a) to modify, suspend or cancel the Contest in the event it cannot run as initially planned, technically interfered with or corrupted, including but not limited to, infection by computer viruses, bugs, tampering, unauthorised intervention, fraud, technical failures, or any other causes beyond the control of the Bank, despite the best efforts done by the Bank;
  - (b) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, by way of posting on the Bank's Websites with fourteen **(14)** calendar days' prior notice, or in any other manner which the Bank deems practical;
  - (c) to disqualify any Eligible Participants for non-compliance with the T&Cs herein to participate in the Contest and/or be entitled to the Rewards; and
  - (d) to claw back the funds in the event there is any detected fraud, breaches against the T&Cs herein or inactive Participating Accounts.
  
20. The T&Cs herein, the Bank's General Terms & Conditions of Accounts and the Terms & Conditions applicable to the Participating Accounts shall be read as an entire agreement. In the event of any discrepancy between these T&Cs herein, the Bank's General Terms & Conditions of Accounts and the Terms & Conditions applicable to the Participating Accounts, the T&Cs herein shall prevail to the extent of such discrepancy.
  
21. 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 Contest, the T&Cs on the Bank's Websites shall prevail.
  
22. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the exclusive 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.

**The Hong Leong 3-in-1 Junior Account-i and Hong Leong Junior Savings Account-i are deposit accounts based on the Shariah principle of Tawarruq.**

**Member of PIDM. Deposits/Deposits-i are protected by PIDM up to RM250,000 for each depositor (refer to [Products Eligible for PIDM Protection](#)).**

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)