

Digital Onboarding – Account Opening Acquisition Campaign

CAMPAIGN PERIOD

The Hong Leong Bank Berhad (193401000023 (97141-X)) (“**HLB**”) and Hong Leong Islamic Bank Berhad (200501009144 (686191-W)) (“**HLISB**”) [hereinafter collectively referred to as “**the Bank**”] “Digital Onboarding - Account Opening Acquisition Campaign” (“**Campaign**”) commences on 09 January 2023 and ends on 30 September 2023, both dates inclusive (“**Campaign Period**”), unless specified or notified otherwise. *(In the event there is a delay in launch date due to unforeseen matters, the Campaign will start on first day of the following month)*

Campaign Terms & Conditions

The following sets out the Terms and Conditions (“T&Cs”) applicable to the Campaign: -

Eligibility

1. The Campaign is open to all new non-individual customers who do not have any PrimeBiz current account/current account-i (“**PrimeBiz Account**”) with the Bank prior to the Campaign Period (“**New-To-PrimeBiz Customers**”).

Non-individual New-To-PrimeBiz Customers refer to private limited companies, public listed companies, associations, clubs, schools, societies, non-profitable organisations, sole proprietorships, partnerships, limited liability partnerships, professional practices duly registered or incorporated in Malaysia.

2. Existing PrimeBiz customers are not eligible and are not allowed to participate in the Campaign. New-To-PrimeBiz Customers are eligible to participate in this Campaign if they have successfully opened a PrimeBiz Account online via Digital Onboarding Online Instantly during this Campaign Period. Digital Onboarding is a channel to digitally onboard Hong Leong Bank corporate customers to open a business current account via appointment with the branches or the Account Relationship Managers (ARMs).
3. For the avoidance of doubt, the New-To-PrimeBiz Customers are not allowed to participate in this Campaign if the opening of the PrimeBiz Account is linked to any fixed deposit placement by the New-To-PrimeBiz Customers with the Bank. This Campaign shall exclude any fixed deposit placement.

Campaign Mechanics

4. For the purpose of this Campaign, the New-To-PrimeBiz Customers must during the Campaign Period perform and fulfil the requirements as follows (“**Eligible Customers**”):-
 - (a) open a new PrimeBiz Account online via Digital Onboarding with a minimum deposit of Ringgit Malaysia Five Hundred (RM500) only and the PrimeBiz Account must be linked to [HLB ConnectFirst](#); and

(b) submit all relevant documents as required by the Bank at the relevant branches of the Bank in order to facilitate the opening of PrimeBiz Account; and

(c) maintain the deposit and achieve 50% minimum growth of average balances over the course of three (3) months from the date of opening the PrimeBiz Account in order to stand a chance to win cash reward of Ringgit Malaysia Three Thousand (RM3,000.00) (“**Campaign Prize**”).

Selection of Winners

5. Selection of winners shall be determined based on the highest average balance by comparing the average balances of 3 months from the date the PrimeBiz Account was opened.

Eligible Customers must:-

(a) maintain a minimum average balance of RM500 in the 1st month upon opening of the PrimeBiz Account until the 3rd month

(b) meet minimum of 50% growth of average balance, calculated from the average balance of 1st month to the combined average balance of 3 months. If the Eligible Customer opens a second (2nd) PrimeBiz Account under the same name, the total level of the CA i.e total combined balances & the same rules above shall apply.

Below is the computation of Growth of Deposit Balances (minimum of 50% growth) :-

$$\frac{\text{Average Monthly Balance for 3 months} - \text{Average Monthly Balance on the 1st month}}{\text{Average Monthly Balance on the 1st month}} \times 100$$

6. Eligible Customers with the highest average balance over the course of 3 months shall be selected as the “**Winners**” in each of the respective categories . e.g.
- a) Top 1 customer for **CSF**
(must maintain a minimum average balance of RM5,000,000 over the course of 3 months)
 - b) Top 2 customers for **CMB**
(must maintain a minimum average balance of RM500,000 over the course of 3 months)
 - c) Top 2 customers for **SME**
(must maintain a minimum average balance of RM100,000 over the course of 3 months)
- Note:** Classification of Corporate & Structured Financing (“CSF”), Commercial Banking (“CMB”) & Small Medium Enterprise (“SME”) will be determined by the Bank.
7. For example, all PrimeBiz Accounts that are opened in January 2023, shall be tracked for over the course of 3 months. Thereafter, the results will be computed in April 2023. The payout for the Campaign Prize will be subsequently given in May 2023. This process illustrated above covers Round 1 as stated in Table 1 below. In total, there will be 9 rounds accumulatively. For further illustration, please refer to Table 1 below. *(Subject to change based on the actual start date of the Campaign)*

Table 1

| Round | PrimeBiz Accounts Opened In the following Campaign Months | Track Average Balance for 3 months from | Compute Result In | Campaign Prize Fulfilment Month |
|---------|---|---|----------------------|------------------------------------|
| Round 1 | Jan '23 | Jan '23 – Mar'23 | Apr'23 | May'23 |
| Round 2 | Feb '23 | Feb'23 – Apr'23 | May'23 | Jun'23 |
| Round 3 | Mar '23 | Mar'23 – May'23 | Jun' 23 | Jul'23 |
| Round 4 | Apr '23 | Apr' 23 – Jun' 23 | Jul'23 | Aug'23 |
| Round 5 | May '23 | May'23 – Jul'23 | Aug'23 | Sep'23 |
| Round 6 | June '23 | Jun'23 – Aug'23 | Sep'23 | Oct 23 |
| Round 7 | Jul '23 | Jul'23 – Sep'23 | Oct'23 | Nov'23 |
| Round 8 | Aug '23 | Aug'23 – Oct'23 | Nov'23 | Dec' 23 |
| Round 9 | Sept '23 | Sep'23 - Nov'23 | Dec'23 | Jan'24 |

8. There will be a total of 5 Winners selected for each Round to win the Campaign Prize during the Campaign Period, according to the categories of CSF, CMB & SME.
 - CSF : 1 winner
 - CMB : 2 winners
 - SME : 2 winners
 For the avoidance of doubt, each Eligible Customer is only entitled and allowed to participate **one (1) time** in this Campaign throughout the Campaign Period. For example, Eligible Customers who participate in Round 1 are not eligible to participate anymore in any of the Rounds (i.e Round 2, 3, 4, 5, 6, 7, 8 & 9) in any of the Campaign Months. Each Winner shall be entitled to receive one (1) "**Campaign Prize**" only.
9. The Campaign Prize will be credited to the Winners' PrimeBiz Account by the respective Campaign Prize Fulfilment Month as stated in Table 1 above. No further Campaign Prize shall be awarded once the total number of Winners has been achieved.
10. In the event the Campaign Prize for a participating month has not been fully given out due to lack of qualifiers for Winners, the unutilized Campaign Prize will not be brought forward to the next Campaign Month.
11. In the event of a tie, whereby there are more than 1 Winner with the same result, the Campaign Prize will be shared equally between the Winners of the same result.
12. The result will be computed in (the fourth month as per Table 1 above after the completion of each Round (each Round consists of 3 months). The Winners shall be notified by the Bank either in writing, phone, email or in any other manner deemed practical and appropriate by the Bank of their entitlement to the Campaign Prize before the Bank credits the Campaign Prize to their PrimeBiz Account in the fifth month as per Table 1 above ("**Notification Date**")
13. It is the obligation of the Winners to notify the Bank regarding the non-receipt of the Campaign Prize no later than one (1) month from the Notification Date, failing which the Winners will be deemed to have received the Campaign Prize. The Bank shall not be responsible for any lost, stolen, delayed or unclaimed Campaign Prize. The Bank shall not be liable to replace the Campaign Prize to the Winners in the event that the Winners cannot be contacted (including but not limited to the non-receipt of the notice from the Bank regarding their entitlement to the Campaign Prize) for any reasons whatsoever. It is the obligation of the Eligible Customers

to ensure that all their information provided to the Bank (including but not limited to their mobile numbers, correspondence addresses and e-mail addresses) are accurate, valid and up to date

14. The Campaign Prize is strictly non-transferable to any third party and non-exchangeable for up-front credit, cheque or in kind.
15. By participating in this Campaign, the Eligible Customers hereby:
 - (a) Agree that all PrimeBiz Account deposits recorded by the Bank within the Campaign Period are accurate and final;
 - (b) Agree that the Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Eligible Customers and no further correspondence and/or appeal to dispute the Bank's decision shall be entertained;
 - (c) Confirm that they have read, understood and agreed to be bound by the T&Cs of this Campaign;
 - (d) Agree to access the Bank's website at <https://www.hlb.com.my> and <http://www.hlisb.com.my> (collectively, "**the Bank's Website**") at regular intervals to view the T&Cs and ensure to be kept up-to-date on any changes or variations of the Campaign;
 - (e) Agree to give their consent to and authorize the Bank to disclose or publish their names or photos in media, marketing or advertising materials for the purpose of this Campaign;
 - (f) Agree that the Bank shall be entitled to replace and/or substitute Campaign Prize with any other prize of similar value as determined by the Bank, at its sole discretion; and
 - (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 Campaign.
16. The Bank reserves the right:
 - (a) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, by way of posting on the Bank's Website at any time without giving any reason, or in any other manner which the Bank deems practical, in order to give prior notice to the Eligible Customers;
 - (b) To disqualify any Eligible Customers from participating in the Campaign and/or being entitled to the Campaign Prize in the event that:
 - (i) the PrimeBiz Account status becomes dormant, locked, blocked, suspended and/or inactive during the Campaign Period for any reason whatsoever as the Bank may deem fit; or
 - (ii) any of the Eligible Customers "PrimeBiz Account" is closed by the Eligible Customers and/or the Bank for any reason whatsoever at any time prior to or during the Campaign Period.
 - (c) To forfeit the Campaign Prize in the event of non-compliance by the Eligible Customers of the T&Cs herein.
17. Eligible Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the services provided and/or facilities granted by the Bank or have been declared bankrupt/wound up or are subject to any bankruptcy/winding up proceedings during the Campaign Period shall NOT be entitled to the Campaign Prize.

18. In case of disputes, the Bank's decision is final and conclusive.

The T&Cs herein are to be read together with the Terms and Conditions for HLB ConnectFirst and [the Terms and Conditions for PrimeBiz Account](#) as an entire agreement and in the event of discrepancy, the T&Cs herein shall prevail to the extent of such discrepancy.

19. In the event of any discrepancies between this T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the final T&Cs on the Bank's Website or as notified by the Bank in any other manner which the Bank deems practical 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 jurisdiction of the Courts of Malaysia.

PrimeBiz Current Account / Current Account-i are eligible for protection by PIDM up to RM250,000 for each depositor.

PrimBiz Current Account-i is a deposit account based on the Shariah principle of Tawarruq.

If you have any enquiries regarding these T&Cs, please email us at cmp@hlbb.hongleong.com.my

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