

SAVE SMART, WIN BIG PROMOTION

Last updated on 29 November 2024

PROMOTION PERIOD

The Hong Leong Bank Berhad's [193401000023 (97141-X)] ("**HLB**") and the Hong Leong Islamic Bank Berhad's [200501009144 (686191-W)] ("**HLISB**") (collectively referred to as "**the Bank**") "**Save Smart, Win Big Promotion**" ("**Promotion**") commences on 15 July 2024 and ends on 31 December 2024 ("**Promotion Period**"), both dates inclusive, unless notified otherwise.

TERMS & CONDITIONS

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

ELIGIBILITY

1. This Promotion is open to the Bank's new and existing, Malaysian and non-Malaysian individual, primary accountholders who hold a Bank Account (as defined in Clause 2 below) ("**Customers**"). New Customers refer to those who do not have any Bank Account prior to the Promotion Period.
2. "**Bank Account**" means the primary HLB current account or savings account or primary HLISB current account-i or savings account-i of the Customers.
3. Customers who have in the past committed or are currently 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, during or after the Promotion Period or have breached any of the T&Cs herein, the General Terms and Conditions of Accounts, and the terms and conditions applicable to the Bank Accounts (collectively the "**Applicable Terms and Conditions**") and/or any applicable laws including the Financial Services Act 2013, Islamic Financial Services Act 2013 and the Foreign Exchange Policy Notices ("**Applicable Laws**") shall **NOT** be eligible to participate and/or shall be immediately disqualified from participating in this Promotion.

PROMOTION MECHANICS

This Promotion consists of two (2) sections: Promotion A and Promotion B

PROMOTION A: SPIN FOR GUARANTEED PRIZES

4. To participate in this Promotion A, Customers are required to increase their Total Bank Account Savings by at least Ringgit Malaysia One Thousand (**RM1,000**) by the end of the month compared to the previous month ("**Promotion A Eligible Customers**") during the Promotion Period in order to earn one (1) spin entry in the Spin & Win online game.

For the avoidance of doubt, customers can earn up to six (6) spin entries throughout the Promotion Period, capped at one (1) spin entry per month.

5. Promotion A Eligible Customers will receive a unique game code by the 10th of the following month via a notification from the HLB Connect App after meeting the requirements under Clause 4 above. This code can be used on the Promotion microsite at <https://spin2win.hlb.com.my> to win the Spin & Win Prizes, as detailed in Table 1 below.
6. "**Total Bank Account Savings**" refers to the combined total savings the Customers have in all their Bank Accounts with the Bank.

7. The Spin & Win Prizes are as follows:

Table 1

Type of Prize	Spin & Win Prizes	Monthly Cashback Winners, & Draw Entry Winners #
Cashback	RM1,000 Cashback	2
	RM100 Cashback	4
	RM50 Cashback	10
	RM10 Cashback	210
	RM5 Cashback	4,000
Draw Entry	10 x Grand Draw Bonus Entry (will be converted to Quarterly Draw Bonus Entry)	1,000
	1 X Grand Draw Bonus Entry (will be converted to Quarterly Draw Bonus Entry)	100,000
	10x Quarterly Draw Bonus Entry	12,000
	1x Quarterly Draw Bonus Entry	Unlimited

8. Cashback Winners will receive their Cashback in their Bank Account with the highest balance by the end of the following month after the spin. The Cashback credited will be reflected in the Cashback Winners' monthly e-statement.
9. It is the obligation of the Cashback Winners to contact the Bank regarding any non-receipt of the Cashback within sixty (60) days from the spin date, failing which the Cashback Winners are deemed to have received the Cashback and any claim for the Cashback thereafter will not be entertained.
10. Draw Entry Winners will earn automatic entries to Promotion B's Quarterly Draw stated in Tables 3 below, no enrolment is required.

PROMOTION B: WIN GREAT PRIZES WITH SAVINGS

11. Customer who fulfils the Promotion B Criteria as set out in Table 2 below during the Promotion Period ("**Promotion B Eligible Customers**") shall earn automatic entries and be in the running to win the respective Quarterly Prizes as set out in Tables 3 below.

Table 2

Action	Promotion B Criteria	Eligibility	Entries
Open Account	<ul style="list-style-type: none"> Open a Bank Account; and Make the initial deposit 	New Customers who do not hold any Bank Account	5
Grow Savings	<ul style="list-style-type: none"> Increase your Total Bank Account Savings (as defined under Clause 6 above) by a minimum of RM1,000 at the end of the month compared to the previous month. Every additional RM1,000 qualifies for one (1) entry. 	New and existing Customers	1

12. Promotion B Eligible Customers who fulfil the Promotion B Criteria will earn and accumulate entries for Quarterly Draw set out below:
- Based on the entries earned and accumulated throughout each Quarterly Period for the Quarterly Prize Draw.
 - Promotion B Eligible Customers can only win either one (1) of the Quarterly Prizes per each Quarterly Period.
 - Quarterly Prizes for the Quarterly Prize Draw are stated in Table 3 below.

Table 3

Quarter	Quarterly Period	Quarterly Prizes	Prize Winners #	Prize Winner Announcement Date
1	15 July 2024 – 30 September 2024	RM25,000 Harvey Norman Shopping Sweep	2	29 November 2024
		Apple MacBook	5	
2	1 October 2024 – 31 December 2024	RM25,000 Harvey Norman Shopping Sweep	2	28 February 2025
		Samsung Smart TV	5	

13. All images of the Prizes shown in the Bank's websites at www.hlb.com.my and www.hlisb.com.my ("**Bank's Websites**") or any promotional materials, advertisements, publicities, and other materials relating to this Promotion are for illustrative purposes only and may not depict the actual Prizes.
14. Quarterly Prizes are subject to the terms and conditions set by the vendors/suppliers/brand owners (if applicable). To the extent permitted by law, the Bank and its authorized supplier(s) are not responsible for all liabilities, losses and damages arising from any deferment, cancellation, delay or changes to the Prizes details or any unforeseen circumstances beyond the reasonable control of the Bank and any act or default by any vendor or third-party authorized supplier.

WINNER SELECTION & ANNOUNCEMENT FOR PROMOTION B: QUARTERLY DRAW

15. The winner selection process is as follows:
 - (a) At the end of each Quarterly Period for the Quarterly Draw as stated in Table 3, each entry earned will be assigned a random number and placed in the Prizes selection pool.
 - (b) A total of five hundred (500) entries for Quarterly Draw will then be randomly selected from the selection pool of the Prizes ("**Shortlisted Eligible Customers**").
 - (c) Shortlisted Eligible Customers shall be contacted by the Bank via Short Message Service ("**SMS**") and given a Bank and/or Promotion related question. The Shortlisted Eligible Customers are required to reply to the SMS with the correct answer in the fastest time.
 - (d) Shortlisted Eligible Customers who respond the fastest with the correct answers (within the given time frame stated in the SMS) shall be entitled to the Quarterly Prizes ("**Prize Winners**"). Shortlisted Eligible Customers shall bear the standard telecommunication charges imposed for each SMS sent to the Bank.
 - (e) In the event of a tie, i.e. where there is more than one (1) Shortlisted Eligible Customer who has answered correctly at the same time and would have been the Prize Winner if not for the tie, the Shortlisted Eligible Customer with the highest total balance of month end balance in his/her Bank Account(s) as captured in the Bank's system as at the end of each month will be the Prize Winner.
 - (f) In the event no Shortlisted Eligible Customers responded or answered correctly, no Prizes will be awarded for that Quarterly Period and/or Promotion Period.
 - (g) For the avoidance of doubt, the SMS sent to the Shortlisted Eligible Customers will be based on the latest mobile number duly captured by and reflected in the Bank's system and/or records. The SMS service for this Promotion B is provided by Infobip Asia Pacific Sdn Bhd (898379-U), a SMS vendor officially appointed by the Bank ("**Infobip**").
16. The Prize Winners' list will be published at www.hlb.com.my/winbig ("**Promotion Website**") by the Winner Announcement Date as listed in Table 3 above. It is the responsibility of the Shortlisted Eligible Customers to check if they have won the Prizes by visiting the Promotion Website on the stipulated date.

17. Prize Winners will be contacted by the Bank or supplier(s) appointed by the Bank within fourteen (14) working days from the respective Winner Announcement Date for the arrangement of delivery or collection of the Quarterly Prizes (within Malaysia only). In the event the Prize Winner cannot be contacted after three (3) attempts for three (3) consecutive days (during business working hours of the Bank), the Bank reserves the right to disqualify the Prize Winner's eligibility and shall select the next Shortlisted Eligible Customer as the Prize Winner, of which shall be selected at the Bank's absolute discretion.
18. The Quarterly Prizes are not exchangeable and/or transferable. In the event a Prize Winner chooses not to accept the Quarterly Prize once informed by the Bank when required to do so shall be deemed a rejection by such Prize Winner and no replacement or exchange of the Quarterly Prizes will be entertained and the Bank reserves its rights to award the Quarterly Prizes to another Prize Winner. Any cancellation and/or refund request once the redemption of the Quarterly Prizes has been confirmed is strictly not allowed.
19. In the event the Bank has a prize giving ceremony, the Prize Winners will be required to attend at their own cost and expense to collect the Quarterly Prizes. In the event the Prize Winner is not able to attend the prize giving ceremony, the Prize Winner can nominate a representative to be present at the prize giving ceremony to accept the Quarterly Prize on his/her behalf. The representative will be required to present a written authorisation from the Prize Winner and a photocopy of the Prize Winner's NRIC (front and back) as supporting verification.
20. The Bank gives no representation or warranty with respect to the quality or suitability of the Quarterly Prizes and shall not be responsible for replacing any lost, stolen or damaged Quarterly Prizes. The Prize Winner shall, at his/her own costs and expense, deal directly with the supplier(s) for any complaint, dispute or claim in relation to the Quarterly Prizes without recourse to the Bank.

PRIZE FULFILMENT FOR PROMOTION B - QUARTERLY PRIZES

21. Prize Winners of the Harvey Norman Shopping Sweep who are contacted by the Bank but did not receive the Quarterly Prizes or details of the Harvey Norman Shopping Sweep under the Quarterly Prizes within thirty (30) days after contacted by the Bank are required to raise the enquiry to the Bank. The Bank shall not be responsible to entertain any enquiry in the event the Prize Winners raise the enquiry after sixty (60) days from the date of the Bank contacted them.

PRIZE FULFILMENT – HARVEY NORMAN SHOPPING SWEEP

22. The Harvey Norman Shopping Sweep will be held on a date and location determined by the Bank (to be further confirmed).
23. All cost, fees, and/or expenses incurred by the Shopping Sweep Winners in relation to the Promotion B and/or claim of the Harvey Norman Shopping Sweep, which shall include but not limited to the cost of transportations, accommodation, meals, personal costs and/or any other costs, are the sole responsibility of the Shopping Sweep Winners.
24. In the event the Shopping Sweep Winner is unable to attend the Harvey Norman Shopping Sweep Day, he/she will be automatically disqualified and no compensation or arrangement will be made after the Harvey Norman Shopping Sweep Day.
25. Below are the conditions applicable to the Harvey Norman Shopping Sweep Day:
 - (a) Each Shopping Sweep Winner will be given one (1) shopping cart/ trolley to select as many items within a given timeframe.
 - (b) The Harvey Norman Shopping Sweep will begin and end at the sound of the horn. Upon hearing the final horn, all Shopping Sweep Winners must return to the check-out counter. Any item(s) taken after the horn will be removed from the shopping cart/trolley.
 - (c) Should the total cost of shopping items selected ("**Total Amount**") exceed the prescribed amount of the Harvey Norman Shopping Sweep as stated in Table 3 above ("**Prize Amount**"), the Shopping

Sweep Winner has an option to either pay the difference between the Total Amount and the Prize Amount or to remove selected item(s) from the shopping cart/trolley to match up with the Prize Amount. The Bank shall not be liable to pay any difference between the Total Amount and the Prize Amount.

- (d) All Shopping Sweep Winners will be expected to practise due diligence and full liability and responsibility when handling the shopping cart/trolley during the Harvey Norman Shopping Sweep.
 - (e) The Bank shall not be held responsible for any loss, damage whatsoever or injury in any manner whatsoever suffered by the Shopping Sweep Winners as a result of the participation in the Promotion B and/or use of the item(s) purchased from Harvey Norman.
 - (f) Any dispute in relation to quality or warranty of the purchased item(s) or any terms and conditions in respect thereof shall be settled directly by the Shopping Sweep Winners with the authorized supplier, Elitetrax Marketing Sdn Bhd, without recourse to the Bank. The Bank is not responsible or liable for any breach of quality or warranty of the purchased item(s) or any terms and conditions in respect thereof.
26. The Bank reserves the right to vary the Promotion Period, Quarterly Period, Prizes, Spin & Win Prizes, Promotion Criteria and/or other criteria/requirement(s) for the Promotion with prior notice by way of posting the varied T&Cs on the Promotion's Websites or any other manner which the Bank deems practical and such variation shall be effective from the effective date specified in the notification.
27. All transportation, accommodation, personal costs and/or any other costs, fees and/or related expenses incurred in participating in this Promotion and/or redeeming the Spin & Win Prizes and the Quarterly Prizes shall be the sole responsibility of the Cashback Winners, Draw Entry Winners and Prize Winners ('collectively, **"Winners"**).
28. The Winners shall assume full liability and responsibility in case of any liability, mishap, injury, damage, claim or accidents (including death) resulting from their participation in the Promotion, redemption and/or utilisation of the Spin & Win Prizes and/or Quarterly Prizes and agree to release and hold the Bank free and harmless of any liability.
29. The Bank shall reserve the right to use the names and/or photographs of the Winners as materials for the purposes of publicity, without any prior notice to the Winners. The Winners shall not be entitled to claim ownership or other forms of compensation for the materials.

GENERAL

30. By participating in this Promotion, the Customers:
- (a) confirm to have read, understood, accepted and agreed to be bound by the Applicable Terms and Conditions and the Applicable Laws;
 - (b) agree that the Bank's decision on all matters relating to the Promotion shall be accurate, final, conclusive and binding on all Customers;
 - (c) agree to access the Promotion Websites at regular intervals to view the T&Cs and ensure to be kept up-to-date on any changes or variations to the T&Cs;
 - (d) agree that the Spin & Win Prizes and the Quarterly Prizes are non-exchangeable for up-front cash, credit, cheque or benefit-in-kind; and
 - (e) 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 Promotion.
31. The Bank reserves the right:
- (a) with prior notice to the Customers, to add, delete, suspend or vary the T&Cs listed herein, either fully or partially, or to terminate the Promotion, by way of posting such addition, deletion, suspension or amendment of the T&Cs or termination of this Promotion on the Bank's Websites; and
 - (b) to forfeit and claw back any of the Spin & Win Prizes and/or the Prizes paid/credited/redeemed in the event there is any detected fraud, or non-compliance of any of the T&Cs of this Promotion and/or the Applicable Terms and Conditions.

32. In addition to the T&Cs stipulated herein, the Customers agree that the Applicable Terms and Conditions shall be read together with these T&Cs herein as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.
33. In the event of any discrepancies between the T&Cs stipulated herein and any advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the final T&Cs on the Bank's Websites shall prevail.
34. The T&Cs of this Promotion 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.
35. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Deposit-i Products are deposit accounts based on the Shariah contract of Tawarruq.

Member of PIDM. The Bank Accounts are protected by PIDM up to RM250,000 for each depositor (refer to [Products Eligible for PIDM Protection](#)).

If you have any enquiries regarding these T&Cs and/or require a copy of the Bahasa Malaysia version, please email us at hlonline@hlbb.hongleong.com.my or call 03-7626 8899.

Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat ini dan/atau memerlukan salinan terma dan syarat dalam versi Bahasa Malaysia, sila e-mel kami di hlonline@hlbb.hongleong.com.my atau hubungi 03-7626 8899.