

## **EDU-REWARDS PROGRAM**

Last updated 27 November 2024

### **PROMOTION PERIOD**

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**") "**Edu-Rewards Program**" ("**Promotion**") commences on **01 October 2024** and ends on **31 March 2025**, both dates inclusive, unless specified or notified otherwise ("**Promotion Period**").

### **TERMS & CONDITIONS**

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

### **ELIGIBILITY**

1. This Promotion is open to all Malaysian and non-Malaysian individual customers ("**Customers**") who are new or existing over-the-counter ("**HLB Branches**") and/or HLB Connect Internet Banking ("**HLB Connect Online**") customers with an HLB Current or Savings Account/HLISB Current or Savings Account-i in Ringgit Malaysia ("**RM**") ("**CASA/CASA-i**"). New customers are defined as those who are neither existing HLB/HLISB users nor have a CASA/CASA-i with the Bank prior to the Promotion Period. For the avoidance of doubt, remittance transactions occurred in the month of October 2024 and November 2024 via HLB Connect Online are **NOT** eligible for this Promotion.
2. The Bank reserves the right to disqualify any Customers who:
  - (a) have committed or are suspected of committing fraudulent, unlawful, or wrongful acts in relation to any facilities granted by the Bank.
  - (b) are facing bankruptcy proceedings or have been declared bankrupt either before, during, or after the Promotion Period.
  - (c) have breached any terms and conditions of the CASA/CASA-i, the General Terms and Conditions of Accounts, the Terms and Conditions for the Use of HLB Connect and Terms & Conditions for Remittances (collectively, the "**Applicable Terms and Conditions**") at any time before, during, or after the Promotion Period.

### **PROMOTION MECHANICS AND WINNERS' SELECTION**

3. In order to participate in this Promotion, Customers must meet the following criteria during the Promotion Period ("**Eligible Customer**"):
  - (i) Perform remittance transactions for an Outward Telegraphic Transfer ("**OTT**") via HLB Connect Online and/or at HLB Branches;
  - (ii) A minimum transfer amount of **Ringgit Malaysia Ten Thousand (RM10,000) and above** per transaction is required;
  - (iii) Specify the purpose of the payment is for **overseas education or educational-related payment**; and
  - (iv) Provide the necessary **supporting documents**, including but not limited to the following:
    - (a) Letter of offer by an overseas school/college/university for the student;
    - (b) A valid student card/pass/ID;
    - (c) Invoice for tuition/accommodation/other fees;
    - (d) Letter indicating estimated fees and/or living expenses for an academic year; and
    - (e) Such other documents as the Bank may require evidencing that the purpose of the payment is educational-related.

### **Rewards and Selection Winners:**

4. Eligible Customers who meet the qualifying criteria outlined under Clause 3 will be eligible for the following:
  - (a) **Zero Fees:** Enjoy zero fees for all OTT transactions conducted via HLB Connect Online and/or at HLB Branches for educational purposes during the Promotion Period.
  - (b) **Cashback:** Receive a **Ringgit Malaysia Ten (RM10)** cashback for every successful OTT transaction ("**Cashback**"). This reward is limited to the first two thousand six hundred (2,600) Eligible Customers within the Promotion Period ("**Cashback Winners**").

- (c) **Main Prize:** One (1) winner with the highest cumulative number of OTT transactions successfully conducted during the Promotion Period will be awarded a pair of flight vouchers worth **Ringgit Malaysia Ten Thousand (RM10,000)**, as detailed in Table 1 below.

**Table 1**

<b>REWARDS</b>		
<b>Zero Fees</b>	<b>RM10 Cashback</b>	<b>Main Prize: A Pair of Flight Vouchers</b>
<p><b>Benefit:</b> Enjoy zero fees for all eligible OTT transactions conducted via HLB Connect Online and/or at HLB Branches for educational purposes.</p> <p><b>Eligibility:</b> Customers who transfer a minimum of RM10,000 per transaction for educational purposes will be eligible for <b>zero fees</b> for <b>cable charges</b> and/or fees for <b>online TT</b>.</p>	<p><b>Benefit:</b> Receive an RM10 Cashback for every successful transaction.</p> <p><b>Eligibility:</b> This reward is limited to the first two thousand six hundred (2,600) Eligible Customers who make an OTT transaction for educational purposes with a minimum of RM10,000 per transaction.</p> <p><b>Example:</b> An Eligible Customer who successfully completes two (2) qualifying transactions during the Promotion Period will receive two (2) Cashback with a total sum of RM20 on a first come, first served basis.</p>	<p><b>Benefit:</b> A pair of flight vouchers worth RM10,000 issued by an authorized supplier appointed by the Bank.</p> <p><b>Eligibility:</b> The Main Prize will be awarded to the Eligible Customer with the highest cumulative number of OTT transactions successfully conducted for educational purposes during the Promotion Period.</p> <p>Number of transactions of winning the Main Prize can be accumulated during the Promotion Period.</p>

5. The total allocation for this Promotion is as follows:
- (a) **Zero Fees:** Applicable to all eligible transactions meeting the Promotion criteria.
  - (b) **Cashback:** Limited to the first 2,600 Eligible Customers who make an eligible OTT transaction which is up to a total amount of Ringgit Malaysia **Twenty-Six Thousand (RM26,000)** only.
  - (c) **Main Prize:** One (1) Eligible Customer will win a pair of flight vouchers worth **Ringgit Malaysia Ten Thousand (RM10,000)** at the end of the Promotion Period ("**Main Prize Winner**").

**REWARD/PRIZE FULFILMENT**

**(A) Zero Fees**

6. Eligible Customers who perform OTT transactions for educational purposes with a minimum transfer amount of Ringgit Malaysia Ten Thousand (RM10,000) ("**Minimum Transfer Amount**") during the Promotion Period via HLB Connect Online and/or at HLB Branches will enjoy zero fees ("**Zero Fees**").
7. Eligible Customers who perform OTT transactions with a Minimum Transfer Amount for educational purposes via HLB Connect Online will receive a refund of the fees paid for such OTT transaction **within thirty (30) business days** after the end of each of month during the Promotion Period after a successfully completed transaction, as tabulated below:

<b>Transaction Period</b>	<b>Refund Date</b>
01 December 2024 – 31 December 2024	Between 01 January 2025 – 30 January 2025
01 January 2025 – 31 January 2025	Between 01 February 2025 – 28 February 2025
01 February 2025 – 28 February 2025	Between 01 March 2025 – 31 March 2025

01 March 2025 – 31 March 2025	Between 01 April 2025 – 30 April 2025
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**(B) Cashback**

8. There is a total of two thousand six hundred (2,600) Cashback Winners for this Promotion. The Bank is not obligated to inform the Eligible Customers if the Cashback allocation reaches its limit during the Promotion Period.
9. The Bank will credit the Cashback to the Cashback Winners' respective CASA/CASA-i (i.e., the accounts used for performing the OTT transactions) **within thirty (30) business days** after the end of each of month during the Promotion Period whereby the last payout would be on 30 April 2025, as tabulated below:

<b>Transaction Period</b>	<b>Cashback Period</b>
01 October 2024 – 31 October 2024*	Between 01 November 2024 – 30 November 2024
01 November 2024 – 30 November 2024*	Between 01 December 2024 – 31 December 2024
01 December 2024 – 31 December 2024	Between 01 January 2025 – 31 January 2025
01 January 2025 – 31 January 2025	Between 01 February 2025 – 28 February 2025
01 February 2025 – 28 February 2025	Between 01 March 2025 – 31 March 2025
01 March 2025 – 31 March 2025	Between 01 April 2025 – 30 April 2025

\* Eligible for transactions performed at HLB Branches only.

10. The Cashback Winners will be notified via HLB Connect App Push Notification (“IAP”)/Short Message Service (“SMS”) or any other method of communication that the Bank deems appropriate once the Cashback is successfully credited to the Cashback Winners.
11. The Bank reserves the right to forfeit the Cashback if the Cashback Winners' CASA/CASA-i (used to perform the OTT transactions) are dormant or closed prior to the Bank crediting the Cashback.

**(C) Main Prize: A Pair of Flight Vouchers**

12. Only one (1) Eligible Customer will be awarded the Main Prize at the end of the Promotion Period. The Main Prize Winner will be selected based on the highest number of OTT transactions successfully conducted during the Promotion Period. In the event more than one (1) Eligible Customer has accumulated the same highest number of OTT transactions, the Eligible Customer with the **highest cumulative transaction amount** will be selected as the Main Prize Winner.
13. The Main Prize Winner will be announced on the Bank's websites at <http://www.hlb.com.my> and/or <http://www.hlisb.com.my> (“Bank's Websites”). The Main Prize Winner will also be notified via email and/or IAP with details related to the fulfillment of the Main Prize within **sixty (60) business days from the announcement**.
14. The Bank reserves the right to cancel the Main Prize Winner's entry and award the Main Prize to the next eligible customer if the Bank is unable to reach the Main Prize Winner for any reason. The non-contactable winner shall have no claim whatsoever against the Bank on the cancellation and forfeiture. The Main Prize Winner's CASA/CASA-i must remain valid/active and in good standing up until the date of prize fulfillment and must not be in breach of any of the Applicable Terms & Conditions. Failure to comply will result in automatic disqualification from the Promotion.
15. The Main Prize Winner shall liaise directly with the authorized supplier appointed by the Bank, for all matters related to the Main Prize including the information, fulfilment, payment, delivery, claims, and warranty.
16. The Bank gives no representation or warranty concerning the quality or suitability of the Main Prize and shall not be responsible for replacing any lost or stolen prizes. The Winner shall, at their own cost and expense, deal directly with the supplier for any complaints, disputes, or claims related to the Main Prize, without recourse to the Bank.
17. Except where specifically provided in these T&Cs, the Main Prize Winner is solely responsible for

obtaining all necessary travel documents, permits, and visas (if applicable), and making all necessary arrangements for travel (“**Arrangement**”). All costs and expenses incurred in obtaining or making these Arrangements shall be borne solely by the Main Prize Winner and his/her accompanying partner.

## GENERAL

18. By participating in the Promotion, Eligible Customers agree that their personal information, including name and the last four (4) digits of their NRIC or passport number, may be used for promotional purposes, including the publications of the Winner’s list on the Bank’s Websites. It is the Eligible Customer’s obligation to provide valid and up-to-date contact details and email address to the Bank within the Promotion Period.
19. By participating in this Promotion, the Eligible Customers:
  - (i) confirm that they have read, understood, accepted and agreed to be bound by the T&Cs herein and the Applicable Terms and Conditions;
  - (ii) agree that all records of the fulfilment of the requirements captured by the Bank’s system within the Promotion Period and the selection of the Main Prize Winner and the Cashback Winners shall be final and conclusive;
  - (iii) agree that the Bank’s decisions on all matters regarding the Promotion shall be final, conclusive and binding on all Eligible Customers;
  - (iv) consent and authorize the Bank to disclose their mobile numbers to XOX Technology Berhad (199901007872 (482662-D)) and/or Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)), the SMS vendors officially appointed by the Bank for purposes of this Promotion and/or consent and authorize the Bank to disclose their email addresses to Dcatalyst Sdn Bhd (200801017996 (819292-U)), the service provider appointed by the Bank to provide email services for the purposes of this Promotion;
  - (v) agree to be responsible for providing the Bank with their valid and current contact details including email address, and promptly notify the Bank in the event of any changes. The Bank shall not be held responsible/liable in the event the Bank is unable to contact the Eligible Customers due to inaccurate email address provided by the Eligible Customers or non-delivery of email due to any reason whatsoever;
  - (vi) agree to access (“**Bank’s Websites**”) at regular intervals to view the T&Cs of the Promotion and to ensure they keep up-to-date with any changes or variations to the T&Cs;
  - (vii) agree that any email sent to the Eligible Customers is entirely dependent on the availability and quality of service of the relevant service/network provider(s) and fully understand that the Bank does not have any control whatsoever in the event where the delivery of the email is delayed, not delivered or encountered any delivery issues by the relevant email provider(s), which shall include but not limited to diversion or filtering of such email as junk or spam email by the Eligible Customers’ email providers (hereinafter referred to as “**Network Failure**”). As such, the Bank shall not be responsible or liable for any loss or expense incurred by the Eligible Customers or any third party from any delay or failure in receiving any SMS and/or email transmission from the Bank due to the Network Failure. No appeals on such delays or failures will be entertained;
  - (viii) agree to be liable for any telco or Wi-Fi charges, roaming or phone charges, whether in or outside Malaysia as a result of communications with the Bank associated with this Promotion; and
  - (ix) 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 this Promotion.
20. The Bank reserves the right:
  - (i) with prior notice to the Eligible Customers, to add, delete, suspend or amend the T&Cs listed herein by way of posting such addition, deletion, suspension or amendment of the T&Cs listed herein or termination of this Promotion on the Bank’s Websites;
  - (ii) to forfeit the Cashback and/or the Main Prize in the event of non-compliance by the Eligible Customers of the T&Cs herein, the Applicable Terms and Conditions and/or all other law/rules applicable.

21. In addition to the T&Cs stipulated herein, the Eligible 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.
22. In the event of any discrepancies between the T&Cs 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.
23. The T&Cs 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.
24. Unless stated otherwise, words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**Member of PIDM. Deposits/Deposits-i products 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](mailto:hlonline@hlbb.hongleong.com.my) or call 03-7626 8899.