CNY 2025: HELLO PROSPERITY, HELLO KITTY PROMOTION
Last updated: 26 December 2024

PROMOTION PERIOD
The Hong Leong Bank Berhad's [193401000023 (97141-X)] ("**HLB**"), (referred to as "**the Bank**") "**Hello Prosperity, Hello Kitty Promotion**" ("**Promotion**") commences on 6 January 2025 and ends on 28 February 2025 ("**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 all individuals who are new or existing accountholders who hold a Valid Bank Account, as defined under Clause 2 below ("**Customer(s)**").

2. "**Valid Bank Account**" refers to an HLB current account or savings account, except for HLB MortgagePlus Current Account.

3. For the avoidance of doubt, this Promotion is only open to Conventional accountholders, and excludes all Islamic accountholders.

4. For the purpose of this Promotion:
   (i) Individuals refer to individual Malaysian citizens and non-Malaysian citizens;
   (ii) New accountholders refer to customers who do not have any Valid Bank Account prior to the Promotion Period; and
   (iii) Existing accountholders refer to customers who have any Valid Bank Account prior to the Promotion Period.

5. For joint accountholders, only the primary accountholder is eligible to participate in this Promotion. The secondary accountholder is **not** eligible to participate.

6. Any customer who has committed or is suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB or have been declared bankrupt/insolvent or is subject to any bankruptcy/insolvency proceedings at any time prior to or during the Promotion Period or has breached any terms and conditions contained in the General Terms and Conditions of Accounts and the terms and conditions applicable to the Valid Bank Accounts shall **NOT** be eligible to participate or shall be immediately disqualified from participating in the Promotion.

PROMOTION MECHANICS

THIS PROMOTION IS DIVIDED INTO TWO (2) SEGMENTS, PROMOTION A AND PROMOTION B

PROMOTION A: DEPOSIT & TAKE HOME A LIMITED-EDITION HELLO KITTY SOLITAIRE SET

7. The Customers who fulfil the following criteria ("**Eligible Customers**") shall be entitled to receive the gift as set out in **Table 1** ("**Gift**"), subject to the Maximum Gift Quantity (as defined under Clause 10 below) and T&Cs herein:
   (a) Deposit the **Earmark Amount** as set out in **Table 1** into any of the Valid Bank Accounts during the Promotion Period; and
   (b) Lock and maintain the Earmark Amount via HLB Connect Online or selected HLB Branches for **eight (8) consecutive months** ("**Earmark Period**") from the date the Earmark Amount was deposited into the Valid Bank Accounts.

Table 1

Tier	Customer	Earmark Amount	Earmark Period	Gift	Channel
Gift 1	Existing-To-Bank	RM88,000	8 months	Sanrio Hello Kitty & HLB Limited-Edition Solitaire Set	All HLB Branches & Connect Online
Gift 2	New-To-Bank (7 days)	RM10,800		Sanrio Hello Kitty & HLB Limited-Edition Solitaire Travel Set	All HLB Branches
	Existing-to-bank	RM28,000			All HLB Branches & Connect Online

8. Eligible Customers may also deposit and earmark the Earmark Amount at any HLB Branches in Malaysia from 6 January 2025 till 28 February 2025.

9. Eligible Customers may deposit and earmark the Earmark Amount via HLB Connect Online from 15 January 2025 till 28 February 2025.

10. For the avoidance of doubt, the Earmark Amount must be "**New Funds**" only as defined in **Table 3** below.

Table 3

Earmark Channel	New Funds Definition
HLB Connect Online	(a) Funds received via DuitNow transfers, instant transfer or interbank GIRO from other banks which are deposited into the Valid Bank Account;
HLB Branches	(a) Cash, new funds received via telegraphic transfer from other banks, DuitNow transfers, instant transfer or interbank GIRO from other banks, local cheque or banker's cheque issued by other banks which are deposited into the Valid Bank Account; and (b) Proceeds arising from the redemption of equity, unit trust funds, bonds/sukuk and/or Hong Leong Invest Safe during the Promotion Period that are re-deposited into the Valid Bank Account.

11. The following shall **NOT** be considered as New Funds:
    (a) Maturing Fixed Deposit or Fixed Deposit-i ("**FD/FD-i**") or premature withdrawal of any existing FD/FD-i account placed with HLB and HLISB;
    (b) Intra bank transfer of funds, i.e. transfer of funds from another HLB/HLISB Valid Bank Accounts, FD/FD-i or General Investment Account ("**GIA**"); and
    (c) Inter and/or intra-branch transfer within HLB and HLISB including third (3rd) party transfer.

12. The maximum quantity of the Gifts allocated for this Promotion is set out in **Table 4** below ("**Maximum Gift Quantity**"):

Table 4

Gift	Channel	Quantity
Sanrio Hello Kitty & HLB Limited-Edition Solitaire Set	HLB Connect Online	400
	HLB Branches	400
Sanrio Hello Kitty & HLB Limited-Edition Solitaire Travel Set	HLB Connect Online	400
	HLB Branches	1,000

13. The Gift will be given to the Eligible Customers on a first come, first served basis, subject to the Maximum Gift Quantity. Notwithstanding any provision to the contrary in the T&Cs herein, no more Gift will be given once the Maximum Gift Quantity is reached. HLB does not have any obligation to inform the Eligible Customers in the event the Maximum Gift Quantity is reached.

14. In the event the Earmarked Amount is withdrawn (whether in part or in full) during the Earmark Period for any reason whatsoever and the Gift has been delivered to the Eligible Customers (whether or not the Eligible Customers have received the same), the Eligible Customers shall pay HLB the Penalty Fee as set out in **Table 5** below. In this regard, the Eligible Customers agree that HLB shall be entitled and hereby authorises HLB to deduct the Penalty Fee from the Earmarked Amount, before the balance of the Earmarked Amount after such deduction is released to the Eligible Customers.

    For the avoidance of doubt, the Eligible Customers will not be charged for the Penalty Fee if the Gift has not been delivered by HLB to the Eligible Customers.

Table 5

Gift	Penalty Fee
Sanrio Hello Kitty & HLB Limited-Edition Solitaire Set	RM2,888
Sanrio Hello Kitty & HLB Limited-Edition Solitaire Travel Set	RM988

DELIVERY OF GIFT

15. The Eligible Customers will be notified by HLB via email and/or SMS ("**the Notification**") on the details related to the fulfilment of the Gift and the official supplier of the Gift no later than thirty (30) working days from the deposit placement date ("**Notification Date**"). The SMS service is provided by Infobip Asia Pacific Sdn Bhd (898379-U) ("**Infobip**"), an SMS vendor officially appointed by HLB.

16. HLB reserves the right to appoint a third-party vendor to handle the delivery of the Gift to the Eligible Customers.

17. The Gift fulfilment will be provided by the official supplier, Sanrio Southeast Asia Pte Ltd ("**Supplier**") and delivered by Ninja Van Logistics Sdn. Bhd. ("**Delivery Vendor**"). Deliveries will commence from 1 April 2025 onwards.

    Refer to **Table 6** below for gift fulfilment schedule.

Table 6

Gift	Region	Expected Delivery Date	Delivery Cost (incl. SST)
Sanrio Hello Kitty & HLB Limited-Edition Solitaire Set	West Malaysia	From 1 April 2025	RM14 – RM18
	East Malaysia		RM96 – RM110
Sanrio Hello Kitty & HLB Limited-Edition Solitaire Travel Set	West Malaysia		RM10 – RM14
	East Malaysia		RM35 – RM50

18. The Delivery Cost is inclusive of the shipping fee and cash on delivery ("**COD**") service.

19. The Eligible Customers shall liaise directly with the Delivery Vendor of the Gift for all matters related to Gift delivery, Delivery Cost and non-collection of the Gift or unclaimed parcels. HLB shall not be responsible for replacing any lost, stolen or damaged items (whether due to defects during delivery or otherwise).

20. The Eligible Customers or recipients of the Gifts are obliged to present proof of their identity to the Delivery Vendor at the point of delivery, failing which the Delivery Vendor has the right to refuse delivery and return the Gift to HLB as unclaimed.

21. In the event the Eligible Customers are not available to receive the Gift at the delivery address, the Eligible Customers are required to liaise directly with the Delivery Vendor to make arrangements for redelivery within five (5) business days from the date of attempted delivery. All charges for the second and subsequent delivery attempts due to unsuccessful delivery by the Delivery Vendor will be borne by the Eligible Customers.

22. In the event the Eligible Customers do not receive the Gift within the stipulated Expected Delivery Date, it will be the Eligible Customers' responsibility to inform HLB on the non-receipt of the Gift. If no query is received by 31 May 2025, the Gift will be considered as received and accepted in good order by the Eligible Customers.

23. Notice will be given if there are any changes to the Expected Delivery Date.

PROMOTION B: FIND THE GOLDEN TICKET TO WIN A LIMITED-EDITION HELLO KITTY SOLITAIRE SET

24. This Promotion is open to all customers who receive or collect HLB Ang Pow packets distributed at all HLB branches nationwide.

25. A total of eight (8) Golden Tickets will be randomly placed in selected HLB Ang Pow packets.

26. Customers who find the Golden Ticket ("**Winners**") will be eligible to win the **Prize** as set out in **Table 7** below, subject to the redemption instructions provided on the Golden Ticket:

Table 7

Prize	Quantity
Sanrio Hello Kitty & HLB Limited-Edition Solitaire Set	8

27. The redemption instructions are as follows:
    (a) Snap a picture of your Golden Ticket and share it on social media with the hashtag #HLBHelloKitty in the caption (Ensure your social media profile is set to public).
    (b) Complete the form at www.hlb.com.my/hkgoldenticket with a screenshot of the post, your details and delivery information.
    (c) An HLB Bank Officer will contact you to arrange for the delivery of your Prize.

28. Each Winner is eligible to receive only one (1) Prize under Promotion B.

29. The Prize is non-transferable to any third party and non-exchangeable for up-front credit, cash, cheque or benefit-in-kind. In the event the Winner chooses not to accept the Prize upon being informed by the HLB, such refusal shall be deemed a rejection by the Winner and no replacement or exchange of the Prize will be entertained and the Bank reserves its rights to award the Prize to another Winner. Any cancellation and/or refund request once the redemption of the Prize has been confirmed is strictly not allowed.

30. In the event the Bank has a prize giving ceremony, the Winners will be required to attend at their own cost and expense to collect the Prize. In the event the Winner is not able to attend the prize giving ceremony, the Winner can nominate a representative to be present at the prize giving ceremony to accept the Prize on his/her behalf. The representative will be required to present a written authorisation from the Winner and a photocopy of the Winner's NRIC (front and back) as supporting verification.

GENERAL

31. By participating in this Promotion, the Customers:
    (a) confirm they have read and understood and hereby agree to be bound by the T&Cs herein, General Terms and Conditions of Accounts and the terms and conditions applicable to the Valid Bank Accounts ("**Applicable Terms and Conditions**");
    (b) agree that all records of the fulfilment of the eligibility and entitlement requirement captured by the Bank's system are accurate and final;
    (c) agree that the Bank's decision on all matters relating to the Promotion shall be accurate, final, conclusive and binding on all Customers;consent and authorise the Bank to disclose their personal data i.e. name, contact number and home/work address to its authorised 3rd party vendor including supplier(s) appointed by the Bank for fulfilment/delivery or collection of the Prize for this Promotion, the courier company appointed by the supplier and any other service provider(s) appointed by the Bank to provide SMS and/or email services for this Promotion such as Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)), DCatalyst Sdn Bhd (200801017996 (819292-U)) and/or Ninja Logistics Sdn. Bhd. (201401042483 (1118651-U));
    (d) agree to be responsible for providing the Bank with their valid and current contact details including mobile number, email address, and home/work address, and to 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, or non-delivery of SMS and/or email, where applicable, due to inaccurate/invalid mobile number, email address and/or home/work address provided by the Eligible Customers or the SMS, email and/or fulfilment/delivery is unable to be delivered due to any reason whatsoever;
    (e) consent to and authorise the Bank's usage, disclosure or publication of their personal data (i.e., name and masked ID and/or account number) of the Winners for the purpose of Winner announcement without compensation for publicity, advertising or promotion purposes in any media;
    (f) agree to access HLB's website at www.hlb.com.my or HLISB's website at www.hlisb.com.my (collectively referred to as "**the Bank's 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;
    (g) agree that the Gift is non-transferable to any third (3rd) party and non-exchangeable for up-front cash, credit, cheque or benefit-in-kind; and

(h) 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.

32. 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 or in any other manner which the Bank deems practical;
    (b) to disqualify any Eligible Customers who:
        (i) have in the past committed, or is currently suspected of committing fraudulent, unlawful or wrongful acts in relation to any facilities granted by the Bank;
        (ii) are facing bankruptcy proceedings, or have been declared bankrupt either before, during or after the Promotion Period; and/or
        (iii) have breached any of the Applicable Terms and Conditions and/or Applicable Laws at any time before, during or after the Promotion Period; and
    (c) to claim for the Prize from the Eligible Customers if the Prize has been delivered to the Eligible Customer (whether or not the Eligible Customers have received the same) in the event there is any detected fraud or non-compliance with any of the T&Cs of this Promotion.

33. 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.

34. 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.

35. 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.

36. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Member of PIDM. The Valid 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 or require a copy of the Bahasa Malaysia version, please email us at hlonline@hlbb.hongleong.com.my.

Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat 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.