

JUNIOR ACCOUNT FLUFFY PROMOTION

Latest updated on 16 October 2018

PROMOTION PERIOD

The Hong Leong Bank Berhad (97141-X) (“HLB”) and/ or Hong Leong Islamic Bank Berhad (686191-W) (“HLISB”)’s “**Junior Account Fluffy Promotion**” (“Promotion”) commences on 23 October 2018 and ends on 31 December 2018, both dates inclusive (“Promotion Period”), unless notified otherwise.

HLB and HLISB are collectively known as “the Bank”.

TERMS & CONDITIONS

The following sets out the terms and conditions applicable to the Promotion (“T&Cs”):-

ELIGIBILITY

1. The Promotion is open to all new and existing primary accountholders who are Malaysian and non-Malaysian individual customers of the following participating HLB Junior Account/ HLISB Junior Account (“JA/JA-i”), including Hong Leong Priority Banking, Private Banking and the Bank’s permanent and contractual employees (“Accountholders”). (collectively and hereinafter referred to as “Customers”).
2. The Promotion is **NOT** applicable to non-individual customers including sole proprietors, partnerships, professional practices, companies and corporate bodies.
3. For the avoidance of doubt :
 - a. New accountholders refer to Customers who do not have JA/JA-i with the Bank prior to the Promotion Period.
 - b. Individual customers are defined as children below 18 years of age and accompanied by their parents or legal guardian who are accountholders of the JA/JA-i (“Accountholders”).
4. The participating JA/JA-i for this Promotion are as follows (“Participating Accounts”):
 - a. Hong Leong Junior Savings Account/Hong Leong Junior Savings Account-i
 - b. Hong Leong 3-in-1 Junior Account/Hong Leong 3-in-1 Junior Account-i

The HLISB’s Participating Accounts are deposit accounts based on Shariah principle of Tawarruq. For the avoidance of doubt, all Participating Accounts stated in Clause 4 above are eligible for protection by Perbadanan Insurans Deposit Malaysia (“PIDM”).

PROMOTION MECHANICS

A. SIGN UP GIFT

5. **New accountholders** are entitled to the Sign Up Gift upon account opening subject to the placement of a minimum Deposit Amount of Ringgit Malaysia One (RM1.00) into a newly opened **Hong Leong 3-**

in-1 Junior Account only during the Promotion Period, on a first-come, first-served basis and subject to stock availability.

Sign Up Gift	Minimum Deposit Amount	Total Sign Up Gift Allocation (Units)
Fluffy Bird Folder	RM1.00	2,200

6. The Sign Up Gift will be given to the Eligible Accountholders upon the account opening and relevant deposit placement at the HLB's branches.

B. EARLY BIRD GIFTS

7. The Accountholders must:-
- deposit the amount as stated in the table below ("Minimum Earmark Amount") into the Participating Accounts during the Promotion Period; and
 - maintain the Minimum Earmark Amount for **four (4) consecutive months** ("Earmark Period") from the date the Minimum Earmark Amount was deposited into the Participating Accounts, in order for the Accountholders to be entitled for the following Early Bird Gifts:

Gift Category	Early Bird Gifts	Minimum Earmark Amount (RM)	Total Early Bird Gifts Allocation (Units)
1	Fluffy Bird Coin Box	2,500.00	10,000
2	Fluffy Bird Backpack	5,000.00	1,200
3	Fluffy Bird 2-in-1 Pillow Blanket	10,000.00	1,000
4	Fluffy Bird Trolley Bag	25,000.00	190

8. Accountholders who have fulfilled the criteria as set out in Clause 5 & 7 above shall be referred to as "Eligible Accountholders".
9. All deposit must be "New Funds" only. For the avoidance of doubt, "New Funds" are defined as:
- Cash, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker's cheque issued by other banks which are deposited into the Participating Accounts; and
 - 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 Participating Accounts.
10. The following shall **NOT** be considered as "New Funds":
- Maturing Fixed Deposit or Fixed Deposit-i ("FD/FD-i") or premature withdrawal of any existing FD/FD-i account;
 - Intra bank transfer of funds, i.e. transfer of funds from another HLB / HLISB's -Participating Accounts, FD/FD-i or General Investment Account ("GIA"); and
 - Inter-branch transfer within HLB and HLISB including third (3rd) party transfer.
11. Sign Up Gift and Early Bird Gifts (collectively referred to herein as Gifts) are valid on a first-come, first-served basis, subject to stock availability, limited to **one (1)** Gift for each Gift category for each Eligible

Accountholders throughout the Promotion Period irrespective of the total amount placed in the Participating Account throughout the Promotion Period.

12. The Eligible Accountholders will be notified by the Bank by phone no later than twenty one (21) working days from the deposit placement date (“Notification Date”) to collect the Gifts, except for the Sign Up Gift, from their respective deposit placement branches.
13. Eligible Accountholders are responsible to collect the Gifts from the respective deposit placement branches within **one (1)** month from the Notification Date, failing which, the Gifts will be forfeited and the Bank shall not entertain any claim from Eligible Accountholders upon the expiry of the aforesaid deadline.
14. For the Sign Up Gift, the Eligible Accountholders will receive the Sign up Gift on-the-spot from the respective HLB’s branches upon placement of the relevant deposit.
15. Notification will be given in the event any or all of the Gifts run out of stock by way of posting on HLB Website.
16. The Gifts will be provided on an “As Is Where Is” basis. The Gifts featured in all printed materials and/or HLB’s Website are for illustration purposes only. Any props, accessories or equipment featured with the Gifts in any pictorial materials are for decorative purposes and shall not form part of the Gifts.
17. The Bank shall not be liable in any circumstances for any loss, torn, damaged or stolen Gifts and any request for replacement Gifts shall not be entertained by the Bank.
18. In the event the earmarked Deposit Amount is withdrawn (in part or in full) during the Earmark Period for any reason whatsoever, the HLB shall be entitled to deduct the following Penalty Fee from the Participating Accounts on the date of withdrawal by the Accountholder as payment for the Gifts and any claim / demand from the Eligible Accountholders for the refund of such Penalty Fee shall not be entertained by the HLB.

Early Bird Gifts	Penalty Fee (RM)
Fluffy Bird Coin Box	25.00
Fluffy Bird Backpack	30.00
Fluffy 2-in-1 Pillow Blanket	50.00
Fluffy Bird Trolley Bag	150.00

19. The aforementioned Penalty Fee will be applicable with effect from 26 October 2018. For the avoidance of doubt, the Penalty Fee is not applicable to Hong Leong Junior Savings Account-i and Hong Leong 3-in-1 Junior Account-i Accountholders.

GENERAL

20. By participating in this Promotion, the Customers agree:
- i) to have read, understood and to be bound by the T&Cs herein, the Bank's General Terms and Conditions of Accounts and Terms & Conditions of the Participating Accounts;
 - ii) that the Bank's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Customers and no further correspondence and / or appeal to dispute the Bank's decision shall be entertained;
 - iii) to access HLB's website at www.hlb.com.my at regular time intervals to view the T&Cs of the Campaign and ensure to be kept up-to-date on any changes or variations to the T&Cs;
 - iv) that the Bank gives no representation or warranty with respect to the quality or suitability of the Gifts.
 - v) that the Gift is non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind; and
 - vi) 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.
21. The Bank reserves the right:
- (i) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, including but not limited to substituting the reward with other offer or product of similar value at its absolute discretion, by way of posting on the Bank's Websites with twenty one (21) days prior notice, or in any other manner which the Bank deems practical;
 - (ii) To alter, add, cancel or substitute any or all of the Gifts with alternative products of similar value at any time with prior notice;
 - (iii) To disqualify any Customers for any reason whatsoever as the Bank may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Gifts; and
 - (iv) Forfeit the Gifts in the event of non-compliance by the Customers of the T&Cs herein and/or Hong Leong General Terms and Conditions of Accounts in respect of the Hong Leong Current Account and Savings Account, Hong Leong Current Account and Savings Account-i (Tawarruq CASA-i), and all other laws / rules applicable.
22. The T&Cs herein and the General Terms and Conditions of Accounts shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein and the General Terms and Conditions of Accounts, the specific T&Cs herein shall prevail to the extent of such discrepancy.
23. 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 Promotion, the T&Cs on the Bank's website shall prevail.
24. 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.
25. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Deposit/Deposit-i Products are eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM")