

HONG LEONG CONNECT BILLS BONANZA TERMS AND CONDITIONS

Promotion Period

The Hong Leong Connect “Bills Bonanza Campaign” (“Promotion”) by Hong Leong Bank Berhad’s (97141-X) (“HLB”) and Hong Leong Islamic Bank Berhad’s (686191-W) (“HLISB”) [collectively and hereinafter referred to as “the Bank”] runs from **17 December 2018** (00:00 MYT) to **24 February 2019** (23:59 MYT) (“Promotion Period”), both dates inclusive unless otherwise notified.

Terms and Conditions

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

Eligibility

1. This Promotion is open to all existing and new individual customers, including the Bank’s permanent and contractual employees, who are registered users of Hong Leong Connect Internet Banking and/or Connect App (“Connect Users”).

For the avoidance of doubt, new individual customers refer to individuals who were not Connect Users prior to the Promotion Period and registered as Connect Users during the Promotion Period.

Promotion Mechanics

2. Save and except for registration of Hong Leong Connect Internet Banking and/or Connect App as stated in Clause 1 above, no other registration is required to participate in this Promotion.
3. Connect Users may earn entries as set out in the table below and stand a chance to receive the amount of Cash Back as set out in the table in Clause 4 below provided that the following requirements are met (“**Promotion Criteria**”):-
 - a. Biller (JomPAY Biller or others) saved as “Favourite” (“**Favourite Biller**”); and
 - b. Successful online bill payment transaction to Favourite Biller, with minimum transaction amount of RM10, via Hong Leong Connect Internet Banking or Connect App,

| No. | Eligible Transaction | No. of Entries Earned |
|-----|--|-----------------------|
| 1 | Perform an online payment with minimum amount of RM10 to Favourite Biller via Hong Leong Connect Internet Banking. | 1x |
| 2 | Perform an online payment with minimum amount of RM10 to Favourite Biller via Hong Leong Connect App. | 2x |

4. For the avoidance of doubt, Connect Users who satisfy the Promotion Criteria above will be referred to as “**Eligible Connect Users**” and Clauses 3(a) and (b) are collectively known as “**Eligible Transaction**”. The Bank shall allocate a maximum of Ringgit Malaysia Twenty Thousand (RM20,000.00) towards fulfilment of Cash Back for Top Bills Payer and Lucky Bills Payer throughout the Promotion Period (“**Capped Cash Back**”).

Notwithstanding anything herein, no further Cash Back will be rewarded once the Capped Cash Back is reached.

Cash Back

| Promotion Week | Date | Top Bills Payer | Lucky Bills Payer |
|----------------|-------------------------------------|-------------------|--------------------|
| Week 1 | 17 December 2018 – 23 December 2018 | RM50 x 10 Winners | RM100 x 15 Winners |
| Week 2 | 24 December 2018 – 30 December 2018 | RM50 x 10 Winners | RM100 x 15 Winners |
| Week 3 | 31 December 2018 – 6 January 2019 | RM50 x 10 Winners | RM100 x 15 Winners |
| Week 4 | 7 January 2019 – 13 January 2019 | RM50 x 10 Winners | RM100 x 15 Winners |
| Week 5 | 14 January 2019 – 20 January 2019 | RM50 x 10 Winners | RM100 x 15 Winners |
| Week 6 | 21 January 2019 – 27 January 2019 | RM50 x 10 Winners | RM100 x 15 Winners |
| Week 7 | 28 January 2019 – 3 February 2019 | RM50 x 10 Winners | RM100 x 15 Winners |
| Week 8 | 4 February 2019 – 10 February 2019 | RM50 x 10 Winners | RM100 x 15 Winners |
| Week 9 | 11 February 2019 – 17 February 2019 | RM50 x 10 Winners | RM100 x 15 Winners |
| Week 10 | 18 February 2019 – 24 February 2019 | RM50 x 10 Winners | RM100 x 15 Winners |

- Each Eligible Connect User is allowed to win more than one (1) Top Bill Payer and more than one (1) Lucky Bill Payer throughout the Promotion Period (“Winners”). However, the Winner cannot win more than one (1) Top Bill Payer and more than one (1) Lucky Bill Payer within the same Promotion Week. Cash Back are not transferable to any third party nor exchangeable and will only be credited to Winners’ CASA/CASA-i or Credit Card Account as verified by the Bank.

Winner Selection: Top Bill Payer

- Weekly winners for Top Bill Payer category (“**Successful Top Bill Payer**”) will be selected based on highest number of entries earned by the Eligible Connect User (highest number of online bill payments performed in each Promotion Week), on a first-come, first-served basis.

Winner Selection: Lucky Bill Payer

- In each Promotion Week, Eligible Connect Users who have earned entries in accordance with Clause 3 above will be randomly shortlisted by the computerized random selection system from the total entries earned under Clause 3 (“**Shortlisted Lucky Bill Payers**”) i.e. the more entries an Eligible Connect User earns in accordance with Clause 3, the Connect User will stand a better/higher chance of being selected as a Shortlisted Lucky Bill Payer.
- Shortlisted Lucky Bill Payers will be contacted by the fulfilment agent engaged by the Bank, Dynamic Search Sdn. Bhd. (136574-V) (“Dynamic Search”) at the Shortlisted Lucky Bill Payers’ latest mobile number(s) in the Bank’s record for a question and answer session (“Q&A”) to answer **one (1)** question correctly in order to win the Cash Back. It is essentially the obligation of the Connect Users to ensure that they register the accurate and latest mobile number(s) with the Bank and the Bank and/or Dynamic Search shall not be held responsible / liable for the inaccurate / outdated mobile number(s) provided by the Eligible Connect User or in the event that the Bank and/or Dynamic Search is unable to contact the Shortlisted Lucky Bill Payers for any reasons whatsoever.
- A maximum of two (2) attempts will be made by Dynamic Search to contact the Shortlisted Lucky Bill Payers from Monday to Friday (excluding public holidays) between 10:00am to 6:00pm. Dynamic Search’s records of attempted calls to the Shortlisted Lucky Bill Payers shall be conclusive on the matter. In the event that Dynamic Search is unable to contact the Shortlisted Lucky Bill Payers after two (2) attempts, he/she shall be disqualified and shall not stand a chance to win the Cash Back.
- First fifteen (15) of the Shortlisted Lucky Bill Payers who answer the one (1) question correctly in each Promotion Week will be the winners of Lucky Bill Payer (“**Successful Lucky Bill Payers**”).

For the avoidance of doubt, both Successful Top Bill Payers and Successful Lucky Bill Payers are referred to as “**Winners**” as stated in clause 5.

Cash Back Fulfillment

11. The Winners shall be notified by the Bank either by Short Message Service (“**SMS**”) or in any other manner which the Bank deems practical (“Cash Back Notification”) on a best effort basis at their latest telephone numbers or addresses duly captured by and reflected in the Bank’s system and/or records.

For the avoidance of doubt, it is essentially the duty / obligation of Connect Users to provide their latest and accurate telephone numbers and addresses to the Bank. The Bank shall not be held responsible / liable in the event that the Bank is unable to send / deliver the Cash Back Notification due to the inaccurate / outdated telephone number and / or address provided by the Connect User, or the SMS is unable to be sent / delivered due to mobile service provider interruptions. The SMS service for this Promotion is provided and supported by M3 Technologies (Asia) Berhad (482772-D), a SMS vendor officially appointed by the Bank.

12. In addition, announcement of Winners (e.g. Name and masked MyKad/passport (“ID”) number) will be made on the HLB’s Website at www.hlb.com.my/billsbonanza (“**HLB’s Website**”) within four (4) weeks from the end of each Promotion Week.
13. The Cash Back will be credited into the Current or Savings account / Current or Savings account-i (“**CASA / CASA-i**”) or Credit Card account maintained by the Winners with the Bank as determined by the Bank before the dates below.

| Promotion Week | Date | Cash Back Credit Date for Winners (“Cash Back Credit Date”) |
|----------------|-------------------------------------|---|
| Week 1 | 17 December 2018 – 23 December 2018 | 31 January 2019 |
| Week 2 | 24 December 2018 – 30 December 2018 | |
| Week 3 | 31 December 2018 – 6 January 2019 | |
| Week 4 | 7 January 2019 – 13 January 2019 | 28 February 2019 |
| Week 5 | 14 January 2019 – 20 January 2019 | |
| Week 6 | 21 January 2019 – 27 January 2019 | |
| Week 7 | 28 January 2019 – 3 February 2019 | 31 March 2019 |
| Week 8 | 4 February 2019 – 10 February 2019 | |
| Week 9 | 11 February 2019 – 17 February 2019 | |
| Week 10 | 18 February 2019 – 24 February 2019 | |

14. The Winners’ CASA / CASA-i or credit card must be active and valid as at the Cash Back Credit Date, failing which the Cash Back shall be forfeited at the Bank’s absolute discretion.
15. In the event that a Winner does not receive the Cash Back after the Cash Back Credit Date, it is essentially the obligation of the Winner to contact the Bank regarding the non-receipt of the Cash Back within 30 days from the Cash Back Credit Date, failing which the Winner are deemed to have received the Cash Back and any claim for the reimbursement of the Cash Back will not be entertained by the Bank.

General

16. By participating in this Promotion, Connect Users agree:
- That they have read and understood the T&Cs herein and agree to be bound by this Promotion’s T&Cs, the terms and conditions of Hong Leong Connect and any other relevant terms and conditions that the Bank may impose from time to time;
 - That the decisions of the Bank on all matters relating to this Promotion including the Cash Back entitlement shall be final and binding and no further correspondence and / or appeal to dispute such decisions will be entertained;
 - That the Cash Back is not transferable to a third party, cannot be exchanged into credits, cheque or in kinds;

- d. To authorise the Bank to disclose their personal data i.e. names, contact numbers, NRIC numbers to the service provider (i.e. M3 Tech and Dyanmic Search) as the Bank deems fit for the purpose of this Promotion;
 - e. To allow the Bank to publish or display their names and IC numbers (in masked form) in media, marketing or advertising materials for the purposes of this Promotion; and
 - f. To access www.hlb.com.my ("**HLB Website**") and/or www.hlisb.com.my ("**HLISB Website**") at regular intervals to view and keep updated on any changes or variations to the T&Cs of this Promotion.
17. The Bank reserves the right to:
- a. Add, delete or amend the T&Cs herein, wholly or in part, or to suspend or terminate this Promotion at its absolute discretion, by way of posting on the HLB Website and / or HLISB Website or in any other manner which the Bank deems practical;
 - b. Forfeit the Cash Back in the event that there is non-compliance with the T&Cs herein;
 - c. Disqualify any Connect User from participating in this Promotion and / or from receiving the Cash Back:
 - i. If the Connect User has committed or is suspected of committing any fraudulent, unlawful and illegal acts (including gambling) in relation to any of the Connect User's account(s) and / or any other Bank services or facilities; and
 - ii. If the Connect user has been declared bankrupt (pursuant to a petition by either banks or any third party) or is subject to any bankruptcy proceedings at any time prior to or during the Promotion Period.
 - d. Alter, add, cancel or substitute the Cash Back with other prizes of similar value for any reasons whatsoever with prior notice to the Connect User.
18. The T&Cs herein are to be read together with the terms and conditions for Hong Leong Connect as an entire agreement. In the event of discrepancy, the T&Cs herein shall prevail to the extent of such discrepancy.
19. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Connect Users agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
20. 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 final T&Cs on the HLB Website and / or HLISB Website shall prevail.

Entry and participation in the Promotion shall be deemed an unconditional acceptance by the Eligible Customers of the Terms and Conditions.