

BURMAH HOUSE GRAND OPENING

Promotion Period

The Hong Leong Bank Berhad's ("HLB") and Hong Leong Islamic Bank Berhad's ("HLISB") (collectively referred to as "the Bank") "Burmah House Official Opening Promotion Payroll Account Package" ("Promotion") commences on 2nd August 2018 and ends on 17th August 2018, both dates inclusive ("Promotion Period"), unless notified otherwise.

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 individual customers of the Bank who are Malaysians and non-Malaysians ("Customers"). New Customers refer customers who do not have any accounts with the Bank prior to the Promotion Period.
2. The following Customers are NOT eligible to participate in the Promotion:
 - (a) Customers who have committed or are 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 or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period;
 - (b) Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein; and/or
 - (c) Permanent and contract employees of the Bank and their immediate family members.
3. For the purpose of this Promotion:-
 - (I) The Participating Accounts/-i (collectively "Participating Accounts") are as follows:
 - (a) Hong Leong Payroll Basic Saving Account/Saving Account-i;
 - (b) Hong Leong Payroll Saving Account/Saving Account-i;
 - (c) Hong Leong Payroll Pay&Save Account/Account-i;
 - (d) Hong Leong Basic Savings Account/-i;
 - (e) Hong Leong Multi-tier Savings Account-i;
 - (f) Hong Leong Saving Account/-i;
 - (g) Hong Leong Basic Current Account;
 - (h) Hong Leong Current Account;
 - (i) Hong Leong Senior Savers Saving Account;
 - (j) Hong Leong Harvest Saving Account;
 - (k) Hong Leong Pay&Save Account/-i;
 - (m) Hong Leong Top Yield Account;
 - (n) Hong Leong One Account;
 - (o) Hong Leong Current One Account/-i;
 - (p) Hong Leong Payroll Plus-i;

The Participating Accounts-i are deposit accounts based on Shariah principle of Tawarruq

For avoidance of doubt, all the above Participating Accounts are eligible for protection under Perbadanan Insurans Deposit Malaysia ("PIDM").

- (II) The Participating Credit Cards (collectively "Participating Credit Cards") are as follows:
 - (a) Hong Leong Sutera Platinum Credit Card
 - (b) Hong Leong GSC Gold/ Platinum Credit Card
 - (c) Hong Leong Essential Gold Credit card
 - (d) Hong Leong I'm Credit Card

Reward Mechanics

4. Customers are required to perform and fulfil the following criteria during the Promotion Period in order to be entitled for the RM300 Reward Bonus ('Reward'):-

- (a) Apply for opening of one (1) new account under any of the Participating Accounts) at Burmah House branch and by depositing **a minimum of Ringgit Malaysia Two Thousand (RM2,000.00) only**, in one single transaction every month into the new Participating Account for a minimum of three (3) consecutive months. Below is an illustration of placement of deposit for three (3) consecutive months:-

Period	Amount Deposited in Period
2 nd August 2018 – 1 st September 2018	RM2,000.00
2 nd September 2018 – 1 st October 2018	RM2,000.00
2 nd October 2018 – 17 th October 2018	RM2,000.00

(b) Apply for the Connect Internet Banking ("Connect Account") registration on the same day as the opening of the Participating Account at Burmah House branch; and

(c) Apply for one (1) new credit card under any of the Participating Credit Cards and at Burmah House branch and application of the same must be approved on the same day.

Criteria listed in Clause 4(a) to (c) above shall collectively be referred to as "the Package" and Customers who have successfully performed and fulfilled the Package shall be referred to as "the Eligible Customers".

5. For the avoidance of doubt, all deposits for the purpose of Clause 4(a) above must be New Funds only. "New Funds" are defined as:

(a) Cash, Financial Process Exchanges ("FPX"), instant transfer, 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

(b) Proceeds arising from the redemption of equity/Shariah-compliant securities, unit trust funds/Islamic unit trust funds, bonds / sukuk and / or Hong Leong Invest Safe during the Promotion Period that are re-deposited into any of the Participating Accounts.

6. The following shall not be considered as "New Funds":

(a) Maturing Fixed Deposit ("FD") or premature withdrawal of FD from any existing HLB's FD or Fixed Deposit-i ("FD-i") account from HLISB;

(b) Intra bank transfer of funds, i.e. transfer of funds from another HLB / HLISB account (whether Savings, Savings-i, Current, Current-i, FD, FD-i or General Investment Account ("GIA")); and

(c) Inter and / or intra branch transfer within HLB and HLISB including third (3rd) party account transfer.

7. A total of fifty (50) units of Reward will be given away for the purpose of the Promotion.

8. The first fifty (50) Eligible Customers will be entitled to the Reward ('Winners') on a first-come-first-served basis based on the date of opening of the Participating Accounts. The Reward will be credited into the Participating Accounts by no later than 31st December 2018.

9. No promotion entry form or registration of participation is required to participate in the Promotion. The Bank will track the Eligible Customers automatically at the end of the Promotion Period however the Eligible Customers will NOT be notified whether they have successfully qualified for the Reward.

10. Eligible Customers will only be entitled to receive one (1) Reward throughout the Promotion Period regardless of the number of Packages applied during the Promotion Period.

11. The Eligible Customer's Participating Account must at all times remain open, active and valid with a minimum account balance of Ringgit Malaysia Two Hundred (RM200.00) until 31st December 2018 for the purpose of rewarding the Reward. Likewise, the Eligible Customer's Participating Credit Card and Connect Account must remain active for the similar purpose. In the event the Participating Account, Participating Credit Card and Connect Account are closed or deemed inactive due to any reason whatsoever at any time before the Bank rewarding the Reward, the Eligible Customers shall be disqualified from participating in the Promotion.

12. To the fullest extent permitted by law, the Bank is excluded of any responsibilities and all liabilities arising from any postponement, cancellation, delay or changes to the Reward details or any other unforeseen circumstances beyond the Bank's reasonable control and for any act or default of any third party suppliers or vendors.

General

13. 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, Terms & Conditions of the Participating Credit Cards, General Cardholder Agreement;
 - (ii) that the Bank's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Eligible 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 and / or HLISB's website at www.hlisb.com.my ("Bank's website") at regular time intervals to view the T&Cs of the Promotion and ensure to be kept up-to date on any changes or variations to the T&Cs;
 - (iv) that the Reward earned is non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind; and
 - (v) 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.
14. The Bank reserves the right:
- (i) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part at the Bank's 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 the Reward with alternative product(s) of similar value at any time with prior notice;
 - (iii) To disqualify any Eligible 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 Reward; and
 - (iv) Forfeit the Reward in the event of non-compliance by the Eligible Customers of the T&Cs herein and/or Bank's General Terms and Conditions of Accounts, Terms & Conditions of the Participating Accounts, Terms & Conditions of Participating Credit Cards, General Cardholder Agreement and all other laws / rules applicable
15. The T&Cs herein and the General Terms and Conditions of Accounts, Terms and Conditions of the Participating Accounts, Terms and Conditions of the Participating Credit Cards and the General Cardholder Agreement 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, Terms and Conditions of the Participating Accounts, Terms and Conditions of the Participating Credit Cards and the General Cardholder Agreement, the specific T&Cs herein shall prevail to the extent of such discrepancy.
16. In the event of any discrepancies between these T&C as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the T&C on the Bank's website shall prevail.
17. The T&C herein 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.
18. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Deposit-i is eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM").