

## Business Current Account Deposit and Win Campaign

Updated: 1 May 2019

The Hong Leong Bank Berhad (97141-X) (“HLB”) “Business Current Account Deposit and Win Campaign” (“**Campaign**”) commences on 1 May 2019 and ends on 30 June 2019, inclusive of both dates (“**Campaign Period**”), unless notified otherwise.

### TERMS AND CONDITIONS

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

#### **ELIGIBILITY**

1. Hong Leong Business Current Account (excluding BizONE Current Account), PowerSME Current Account or USD Current Account are collectively and hereinafter referred to as (“**Business Current Account**”).
2. The Campaign is open to all new and existing HLB non-individual Business Current Account customers:-
  - (a) Who are primary accountholders of Business Current Account (hereinafter referred to as “**Existing to Bank Customers**”). The customers must be an existing accountholders before 1 May 2019; or
  - (b) Who have open a new PowerSME Current Account or USD Current Account throughout the Campaign Period (hereinafter referred to as “**New to Bank Customers**”).Non-individual customers refer to associations, clubs, schools, societies, non-profitable organisations, sole proprietors, partnerships, limited liability partnership, professional practices duly registered or incorporated in Malaysia including private limited companies and public listed companies.
3. The Customers’ current account status must remain active and in good standing throughout the Campaign Period.
4. The Campaign is NOT applicable to individual customers and non-profit Organisations.
5. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the services provided and/or facilities granted by HLB or have been declared bankrupt/wound up or are subject to any bankruptcy/winding up proceedings at any time prior to or during the Campaign Period up to the date the Campaign Winners are officially declared shall **NOT** be eligible to participate in the Campaign and/or shall **NOT** be entitled to the Campaign Prizes.

**CAMPAIGN MECHANICS**

6. Top one hundred and fifty three (153) **Customers** who are the highest achievers (highest incremental average balance) and have fulfilled **ALL** the prescribed criteria set-out in Table 2.1 & 2.2 ("**Eligible Customers**") will be rewarded with the Campaign Prizes specified in the Table 1 ("**Prize Winner**")

Table 1		
Prizes for highest achievers	Existing to Bank Customers	New to Bank Customers
<b>Grand Prize for top 3 Foldable Android phablet</b>	x 3 units	x 3 units
<b>Special Prize for 4th – 153th Petronas card</b> (worth RM300 each)	X 150 units	x 150 units

[All of the Prizes for all categories are collectively known as "**Campaign Prizes**"]

**(A) Offer 1: Existing to Bank Customers**

7. The Existing to Bank Customers who are the highest achievers (highest incremental average balance) and have fulfilled **ALL** the prescribed criteria set-out in Table 2.1 will be rewarded with the Campaign Prizes specified in the Table 1 ("**Prize Winner - Offer 1**")

Table 2.1	
<ul style="list-style-type: none"> <li>To achieve minimum 10% growth of month end balance as at 30 June 2019 (compared to 30 April 2019 month end balance).</li> <li>Maintain a positive Incremental Average Balance for 61 consecutive days in the existing Business Current Account during the Campaign Period (compared to 30 April 2019 month end balance).</li> </ul>	
<ul style="list-style-type: none"> <li><b>Growth of Month End (PE) Balance is computed using the formula below:</b>  <math display="block">\frac{\text{End day balance as at 30 June 2019} - \text{End day balance as at 30 April 2019}}{\text{End day balance as at 30 April 2019}} \times 100</math>                     = 10% and above                 </li> <li><b>Incremental Average Balance is computed using the formula below:</b>  <math display="block">\frac{\text{Total of daily end-day balances from 1 May 19 to 30 Jun 19}}{61 \text{ days}} - \text{End day balance as at 30 April 19}</math>                     = Positive                 </li> </ul>	

Note: Each Prize Winner - Offer 1 shall be entitled to receive only one (1) Campaign Prize under each offer regardless the number of Current Accounts that the Existing to Bank Customers is/are holding.

**(B) Offer 2: New to Bank Customers**

8. The New to Bank Customers who are the highest achievers (highest incremental average balance) and have fulfilled **ALL** the prescribed criteria set-out in Table 2.2 will be rewarded with the Campaign Prizes specified in the Table 1 (“**Prize Winner - Offer 2**”).

Table 2.2
<ul style="list-style-type: none"> <li>• To open a PowerSME or USD current account throughout the Campaign Period.</li> <li>• To achieve minimum RM50,000 month end balance 3 months after account opening date.</li> <li>• Maintain a minimum Incremental Average Balance of RM25,000 and above for 61 consecutive days from the date the account is opened at any time during the Campaign Period.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Month End (PE) Balance 3 months after account opening date is computed using the formula below:</b>            E.g. If the account opening date is on 18 June 2019:             End day balance as at 30 Sep 19 - End day balance as at 30 June 19            = RM50,0000 and above</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Incremental Average Balance is computed using the formula below:</b>  <math display="block">\frac{\text{Total of daily end day balances for 61 days from the date of account opening}}{61 \text{ days}}</math>           = RM25,000 and above</li> </ul>

Note: Each Prize Winner - Offer 2 shall be entitled to receive only one (1) Campaign Prize under each offer regardless the number of new Participating Current Accounts that the New to Bank Customers may open during the Campaign Period.

9. For the avoidance of doubt, for the Business Current Account with a negative balance on any day due to utilisation of overdraft facilities, the daily end-day balance will be deemed to be zero for that day.
10. For the purpose of this Campaign, all deposits (including the ‘initial deposit’ for Offer 2 above) must comprise of “New Funds”. For the avoidance of doubt, “New Funds” are funds from other banks in the form of cash, interbank GIRO, instant transfer, FPX, telegraphic transfer, local cheque and/or banker’s cheque deposited into the Eligible Customer’s Participating Current Account(s).
11. The following shall not be considered as “New Funds”:-
- (a) Intra-bank transfer of funds, i.e. transfer of funds from Customer’s other account(s) in HLB or third party’s accounts in HLB; and/or
  - (b) Inter-branch transfer of funds within HLB from any account-holder including a transfer from a third party’s account.
12. The Prize Winner shall be notified by HLB either in writing, phone, email or any other manner deemed practical and appropriate by HLB no later than 31 October 2019 on the collection of the Campaign Prize.
13. Each Prize Winner is required to collect the Campaign Prizes no later than 30 November 2019 at their respective HLB home branch where they opened and maintain their Participating Business Current Accounts failing which, the Campaign Prizes will be forfeited.

HLB will not be responsible for any lost, stolen, damaged, delayed or unclaimed Campaign Prizes. HLB shall also not be liable to reimburse the Campaign Prizes to the Prize Winner in the event that the Prize Winner cannot be contacted (including but not limited to the non-receipt of the written notice from HLB regarding the collection of the Campaign Prizes) for any reasons whatsoever.

It is the obligations of the Customers to ensure that all their information provided to HLB (including but not limited to their mobile numbers, correspondence address and e-mail address) are accurate, valid and up to date.

14. All transportation, accommodation, personal expenses and any other costs incurred in relation to collecting the Campaign Prizes from the respective HLB home branch shall be borne by the Prize Winner without recourse to HLB.
15. The Campaign Prizes are given on an “as is where is” basis and HLB gives no representation or warranty with respect to the brand or model or quality or suitability of the Campaign Prizes and that HLB shall not be responsible to replace any lost, stolen or defective Campaign Prizes (whether due to defects in materials or workmanship by the manufacturer under warranty or otherwise). The Prize Winner shall, at their own cost and expense, deal directly with the provider and/or manufacturer for any complaint, dispute or claim in relation to the Campaign Prizes without recourse to HLB and any request for replacement of Campaign Prizes shall not be entertained by HLB. Pictures shown are for illustration purposes only.
16. Any props, accessories or equipment featured with the Campaign Prizes in any pictorial materials are for decorative purposes only and shall not form part of the Campaign Prizes.
17. In the event if there is a tie, the customers with the highest end day balance in the current account on 30 June 2019 will win the prize.
18. The Campaign Prizes is non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.
19. The Prize Winners agree to be bound by the T&Cs imposed by merchant relating to the Campaign Prizes.
20. The Prize Winners hereby give their consent to and authorize HLB to disclose or publish their names or photos in media, marketing or advertising materials for the purpose of this Campaign (if applicable and if necessary).

### **GENERAL T&Cs**

21. By participating in this Campaign, the Customers hereby:-
  - (a) Agree that all records and transactions captured by HLB’s for the Campaign are accurate and final;
  - (b) Agree that HLB’s decision on all matters relating to this Campaign and/or Campaign Prizes shall be final, conclusive and binding on all the Customers, and no further correspondence and/or appeal to dispute HLB decision shall be entertained. If any matters arise which are not covered within the T&Cs, such matters will be determined solely by HLB;
  - (c) Read, understand and agree to be bound by the T&Cs of the Campaign and the Terms and Conditions of Business Current Account including modifications and/or any other relevant T&Cs that HLB may impose from time to time; and
  - (d) Agree to access HLB website at [www.hlb.com.my](http://www.hlb.com.my) (“HLB’s Website”) at regular intervals to view the T&Cs and ensure to be kept up-to-date on any changes or variations.

22. HLB reserves the right to:-
  - (a) Add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, including but not limited to substituting the Campaign Prizes with other product of similar value at its discretion, by way of posting on the HLB website, or in any other manner which HLB deems practical, in order to give prior notice to the Customers;
  - (b) Disqualify any Customer from participating in the Campaign and/or being entitled to the Campaign Prizes in the event that any of the Customer's current account is closed by the Customers and/or HLB for any reason whatsoever at any time prior to or during the Campaign Period up to the date the Campaign Winners are announced.
  - (c) Forfeit the Campaign Prizes in the event of non-compliance with the T&Cs herein and Business Current Account T&Cs.
  - (d) To determine at its own discretion the Campaign Winner and any appeal to the decision(s) made by the Bank pertaining to the determination of the Campaign Winner shall not be entertained.
23. The Customers are 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 Campaign and/or collection of the Campaign Prizes.
24. The T&Cs herein are to be read together as a whole with the T&Cs governing the Business Current Account and any other relevant T&Cs as HLB may impose from time to time with prior notice. In the event of any discrepancy, the T&Cs herein shall prevail to the extent of such discrepancy.
25. In the event of any discrepancies between this T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the final T&Cs on HLB's Website shall prevail.
26. 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 in all matters connected to the Campaign.
27. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**Current Account is eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM").**

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