CNY 2019 e-ANG POW & DUITNOW CAMPAIGN ADDITIONAL TERMS AND CONDITIONS

This Additional Terms and Conditions shall be read together with the DuitNow Launch Campaign Terms and Conditions available at https://www.duitnow.my/duitnow-launch-campaign/DuitNow-Launch-Campaign-TnC.pdf

Promotion Period

Hong Leong Bank Berhad's (97141-X) ("HLB") "CNY 2019 e-Ang Pow & DuitNow Campaign" ("Promotion") commences on 5 February 2019 and ends on 19 February 2019 ("Promotion Period"), both dates inclusive unless notified otherwise.

Terms and Conditions

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

Eligibility

- This Promotion is open to all existing and new individual customers who are accountholders of a HLB Current or Savings account / Hong Leong Islamic Bank ("HLISB") Current or Savings account-i ("CASA / CASA-i") and who have registered for Hong Leong Connect prior to or during the Promotion Period ("Customers").
- Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB / HLISB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period shall not be eligible to participate or shall be immediately disqualified from participating in the Promotion.
- 3. Customers who have committed, or are determined by HLB / HLISB to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Promotion.

Promotion Mechanics

4. Customers who have (1) registered at least one DuitNow ID with HLB and (2) performed at least one successful e-Ang Pow or DuitNow transaction through Hong Leong Connect during the Promotion Period ("Eligible Customers") shall stand a chance to win the Cash Prizes as set out below.

DuitNow Transaction means a funds transfer to a recipient's registered DuitNow ID, including mobile phone, MyKad, passport, Army / Police or Business Registration numbers.

e-Ang Pow Transaction means a funds transfer to a recipient's mobile phone number that has been registered to participate in DuitNow.

Cash Prize	Total Number of Winners
RM888	15 Winners (1x winner daily)
RM88	450 Winners (30x winners daily)

- Each e-Ang Pow or DuitNow Transaction performed using a unique DuitNow ID with a minimum amount of RM1.00 each day during the Promotion Period ("Eligible Transaction") earns one (1) entry to win the RM888 Cash Prize.
- 6. RM88 Cash Prize winner will be selected based on highest number of Eligible Transactions performed each day, on a first-come, first-served basis.
- 7. Each Eligible Customer is only entitled to one (1) time win of RM888 Cash Prize and (1) time of RM88 Cash Prize.

Cash Prize Fulfilment

- 8. Selection of RM888 Cash Prize winners:
 - (a) Eligible Customers will be shortlisted on a random selection basis ("Shortlisted Customers") and contacted on a best effort basis at the latest mobile number captured and reflected in HLB's records by HLB's authorised agent, Dynamic Search Sdn. Bhd. (136574-V) ("Dynamic Search") for a question and answer session. It is essentially the obligation of Customers to provide their latest, valid and accurate mobile phone numbers to HLB.
 - (b) A maximum of three (3) attempts will be made by Dynamic Search to contact the Shortlisted Customers beginning 5 March 2019, from Monday to Friday (excluding public holidays) between 10:00am to 6:00pm. Dynamic Search's records of attempted calls to the Shortlisted Customers shall be conclusive on the matter. In the event that Dynamic Search is unable to contact the Shortlisted Customer after three (3) attempts for any reason whatsoever, he / she shall be disqualified and shall not stand a chance to win the Cash Prize.
 - (c) Shortlisted Customers who correctly answer one (1) pre-determined question shall be declared winners of the RM888 Cash Prize.
- 9. For the avoidance of doubt, it is HLB's sole discretion to determine if winners shall be entitled to any Cash Prize and any dispute(s) pertaining to HLB's decision shall not be entertained.
- 10. All Cash Prizes will be credited into the CASA / CASA-i maintained by the winners as determined by HLB before 19 April 2019.
- 11. Winners must maintain at least one DuitNow ID registered with HLB, and winners' CASA / CASA-i must be active and valid as at 19 April 2019, failing which the Cash Prize(s) shall be forfeited at HLB's absolute discretion.

General

- 12. By participating in the Promotion, the Customers agree:
 - (a) To have read, understood and to be bound by the T&Cs herein;
 - (b) that HLB'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 HLB's decision shall be entertained;
 - (c) to access HLB's website at www.hlb.com.my ("HLB 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;
 - (d) 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.
- 13. HLB reserves the right:
 - (a) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, at HLB's discretion by way of posting on HLB's Website or in any manner deemed suitable by HLB, at any time with prior notice;
 - (b) to disqualify any Customers for any reason whatsoever as HLB may in its absolute discretion deem fit to participate in the Promotion without assigning any reason thereof.
- 14. The T&Cs herein, General Terms and Conditions of Accounts, and Terms and Conditions for Hong Leong Connect shall be read as an entire agreement. In the event of any discrepancies, the specific T&Cs herein shall prevail to the extent of such discrepancy.
- 15. In the event of any discrepancies between the T&Cs herein and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on HLB's Website shall prevail.
- 16. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the jurisdiction of the Courts of Malaysia.

All definitions in the DuitNow Launch Campagin Terms and Conditions shall apply unless otherwise expressly stated in this Additional Terms and Conditions.