

## 2019 CNY Campaign: CHINESE NEW YEAR DEPOSITS CAMPAIGN BUNDLE

Last updated on 18<sup>th</sup> January 2019

### CAMPAIGN PERIOD

The Hong Leong Bank Berhad (97141-X) (“HLB”) and Hong Leong Islamic Bank Berhad’s (686191-W) (“HLISB”) [hereinafter collectively referred to as “the Bank”] “Chinese New Year Deposits Campaign Bundle” (“Campaign”) commences on 22 January 2019 until 28 February 2019 (both dates inclusive) (“Campaign Period”) unless notified otherwise.

### Terms and Conditions

The following sets out the terms and conditions applicable to the Campaign (“**T&C**”).

### Eligibility

1. Participating individual accounts/accounts-i for this Campaign are as below (“Participating Accounts”):-
  - a. Hong Leong Payroll Basic Saving Account/ Hong Leong Payroll Basic Saving Account-i;
  - b. Hong Leong Payroll Saving Account/ Hong Leong Payroll Saving Account-i;
  - c. Hong Leong Payroll Pay&Save Account/ Hong Leong Payroll Pay&Save Account-i;
  - d. Hong Leong Basic Savings Account/ Hong Leong Basic Savings Account-i;
  - e. Hong Leong Multi-tier Savings Account-i;
  - f. Hong Leong Saving Account/ Hong Leong Saving Account-i;
  - g. Hong Leong Basic Current Account/ Hong Leong Basic Current Account-i
  - h. Hong Leong Current Account/ Hong Leong Current Account-i
  - i. Hong Leong Senior Savers Saving Account;
  - j. Hong Leong Harvest Saving Account;
  - k. Hong Leong Pay&Save Account/ Hong Leong Pay&Save Account-i;
  - l. Hong Leong Smartlink Account;
  - m. Hong Leong Top Yield Account;
  - n. Hong Leong One Account;
  - o. Hong Leong Current One Account-i; and/or
  - p. Hong Leong Money Box Deposit Account.

For Participating Accounts under HLISB (“Participating Accounts-i”), the Participating Accounts-i are deposit accounts based on Shariah principle of Tawarruq. For the avoidance of doubt, all Participating Accounts stated in Clause 1 above are eligible for protection by Perbadanan Insurans Deposit Malaysia (“PIDM”).

2. The following Customers are NOT eligible to participate in the Campaign:
  - 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 Campaign Period;
  - b. Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein;
  - c. Permanent and contract employees of the Bank and their immediate family members (Eg. spouse, children, parent, brother or sister) with exception to Promotion D; and/or
  - d. Customers who are non-Malaysian accountholders with exception to Promotion D.
3. All deposit under this Campaign must be “New Funds” only. For the avoidance of doubt, “New Funds” are defined as:
  - a. 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
  - b. Proceeds arising from the redemption of equity, unit trust funds, bonds/sukuk and/or Hong Leong Invest Safe during the Campaign Period that are re-deposited into the Participating Accounts.
4. The following shall NOT be considered as “New Funds”:
  - a. Maturing Fixed Deposit or Fixed Deposit-i (“FD/FD-i”) or premature withdrawal of any existing FD/FD-i account;
  - b. 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
  - c. Inter-branch transfer within HLB and HLISB including third (3rd) party transfer.

## PROMOTION A – Prosper with your Salary Promotion (“Promotion A”)

### Eligibility

5. Promotion A is open to all **NEW** primary accountholders who are Malaysian individual customers who have opened any of the Promotion A Participating Accounts during the Campaign Period including Hong Leong Priority Banking & Private Banking Customers (“Promotion A Customers”).

For the avoidance of doubt:-

- a. New accountholders refers to individual Malaysian customers who do not have any Promotion A Participating Account (as defined in Clause 6 below) with the Bank prior to the Campaign Period and open a Promotion A Participating Account during the Campaign Period.;
6. Participating individual accounts/accounts-i for Promotion A are as below (“Promotion A Participating Accounts”):-
- a. Hong Leong Payroll Basic Saving Account/ Hong Leong Payroll Basic Saving Account-i;
  - b. Hong Leong Payroll Saving Account/ Hong Leong Payroll Saving Account-i;
  - c. Hong Leong Payroll Pay&Save Account/ Hong Leong Payroll Pay&Save Account-i;
  - d. Hong Leong Pay&Save Account/ Hong Leong Pay&Save Account-i;
7. In order to qualify for Promotion A, Promotion A Customers MUST meet any of the Promotion A Criteria’s as appended in table below during the Campaign Period.

### Promotion A - Mechanism

Promotion A Criteria	1 <sup>st</sup> depositing period	2 <sup>nd</sup> depositing period	3 <sup>rd</sup> depositing period	Reward for Promotion A
With consecutive deposit/salary deposit of a minimum <b>RM2,000</b> within the stipulated <b>3 months</b>	22 <sup>nd</sup> Jan 2019 to 28 <sup>th</sup> Feb 2019	1 <sup>st</sup> Mar 2019 to 31 <sup>st</sup> Mar 2019	1 <sup>st</sup> Apr 2019 to 30 <sup>th</sup> Apr 2019	RM80
With consecutive deposit/salary deposit of a minimum <b>RM6,000</b> within the stipulated <b>3 months</b>				RM280

8. The total fund pool size for the Promotion A is capped at Ringgit Malaysia Seven Hundred and Twelve Thousand Nine Hundred (RM712,900.00) and is paid out to the Eligible Customers for Promotion A who have fulfilled the Promotion A Criteria within the fastest time, on a first come first served basis and within the fund pool size.
9. For avoidance of doubt, Promotion A Customers who successfully perform the 3<sup>rd</sup> successful consecutive deposit during the 3<sup>rd</sup> depositing period and within the fastest time will be the entitled for the Reward for Promotion A. (“Promotion A Winners”) The Promotion A Winners also will also enjoy the following benefits in which will be credited together with the Reward for Promotion A within ninety (90) days from 30<sup>th</sup> April 2019.
- Rebate of RM1.00 for each local interbank ATM Withdrawals (up to 8 local interbank ATM Withdrawals) withdrawn from the Promotion A Participating Accounts by using the HLB / HLISB Debit Cards performed during the Campaign Period (“Rebate”)
  - 800 AirAsia BIG Points (“BIG Points”) credited into HLB AirAsia Credit Card
10. BIG Points are issued by BIG Loyalty Sdn. Bhd. (924656-U) (formerly known as Think BIG Digital Sdn. Bhd.) (“BIG Loyalty”). In order to be entitled for the BIG Points, Promotion A Winners are required to have an HLB AirAsia Credit Card prior to the 30<sup>th</sup> April 2019 for the crediting of the BIG Points to their BIG Member accounts. In the event that Promotion A Winners do not have HLB AirAsia Credit Card prior to the Campaign Period, Promotion A Winners are required to apply for the same HLB AirAsia Credit Card on or before the Campaign Period and such HLB AirAsia Credit Card must be approved by the Bank on or before 30<sup>th</sup> April 2019, failing which the BIG Points will not be deposited to the Promotion A Winner’s BIG Member account. Further, the Bank shall not be held responsible in the event that the application for HLB AirAsia Credit Card is not approved / not approved within the aforesaid time frame, for any reasons whatsoever.

It is essentially the obligation of Promotion A Winners to notify the Bank in the event of non-receipt of the BIG Points within 30 days from 31<sup>st</sup> July 2019, failing which Promotion A Winners are deemed to have received the BIG Points and any appeal for the reimbursement of the BIG Points shall not be entertained by the Bank.

Similarly, it is essentially the obligation of the Promotion A Winners to notify the Bank in the event of non-receipt of the Rebate within 30 days from 31<sup>st</sup> July 2019, failing which Promotion A Winners are deemed to have received the Rebate and any appeal for the reimbursement of the Rebate shall not be entertained by the Bank.

11. For Promotion A Customers with multiple Promotion A Participating Accounts, each Promotion A Participating Accounts is considered as an independent entry, however each Promotion A Customer will only be able to win one Reward for Promotion A. No entry form or registration of participation is required to participate in Promotion A. The Bank will track the Promotion A Customers automatically at the end of the Campaign Period.
12. The Promotion A Customer's Participating Accounts must at all times remain open, active and valid with a minimum account balance of Ringgit Malaysia Two Hundred (RM200.00) for the purpose of the Promotion Mechanics fulfilment. In the event the Participating Accounts are closed due to any reason whatsoever at any time before 30<sup>th</sup> July 2019, the Promotion A Customers shall be disqualified from participating in the Promotion A.
13. 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.

## PROMOTION B – HUAT! HUAT! HUAT! Promotion (“Promotion B”)

### Eligibility

14. Promotion B is open to all new and existing primary accountholders with the Participating Accounts who are Malaysian individual customers of the abovementioned Participating Accounts including Hong Leong Priority Banking & Private Banking Customers (“Promotion B Customers”).

For the avoidance of doubt:-

- a. New accountholders refers to individual Malaysian customers who do not have any Participating Account (as defined in Clause 1 above) with the Bank prior to the Campaign Period and open a Participating Account during the Campaign Period.
  - b. Existing accountholders refers to individual Malaysian customers who have opened a Participating Account prior to the Campaign Period.
15. Promotion B Customers MUST first deposit a minimum sum of RM888 in their Participating Accounts in order to gain subsequent entries during the Campaign Period as appended in table below (“Eligible Customers for Promotion B”):

### Promotion B - Mechanism

Promotion B Criteria	Entries	Reward for Promotion B
Single exact deposit amount of <b>RM888</b> during the Campaign Period into the Participating Account.	1 Entry	X1 Winner of RM8,000 X10 Winners of RM800
Every subsequent incremental deposit of <b>RM500</b> into the Participating Account during the Campaign Period.		

16. Eligible Customers for Promotion B who deposit a minimum of Ringgit Malaysia Eight Hundred and Eighty-Eight (RM888) will gain one (1) Entry once and subsequently every incremental deposit of RM500 into the Participating Account during the Campaign Period will gain one (1) additional entry per increment.
17. The Incremental Deposit is defined as Daily Average Balance (“DAB”) of the Participating Accounts throughout the Campaign Period minus the Baseline. Example of how to calculate the Incremental DAB is as per Table A below.
18. The Baseline is defined as the sum of end day balances for 38 Days (i.e. 15<sup>th</sup> December 2018 – 21<sup>st</sup> January 2019) prior to the Campaign Period divided by 38 days. The Daily Average Balance (“DAB”) is defined as the sum of daily end day balances from 22<sup>nd</sup> January 2019 – 28<sup>th</sup> February 2019 divided by the number of days in the Campaign Period (38 days).

### Table A

- a) Baseline Calculation for Eligible Customers

Baseline = 
$$\frac{\text{Sum of daily end day balances from 15<sup>th</sup> Dec 18 – 21<sup>st</sup> Jan 2019}}{38 \text{ days}}$$

e.g. Month 0 = 
$$\frac{\text{(15 Dec) RM13,200 + (16 Dec) RM19,700 + (17 Dec) RM15,400..... + (21 Jan) RM9,300}}{38 \text{ days}}$$

$$= \frac{\text{RM123,500 (Sum of daily end day balances for the month)}}{38 \text{ days}}$$

**Baseline = RM3,250.00 Baseline**  
*New Individual Customers will have a Baseline of RM0.00*

b) DAB Calculation during the Campaign Period

$$\text{DAB} = \frac{\text{Sum of daily end day balances from 22<sup>nd</sup> Jan – 28<sup>th</sup> Feb 2019}}{38 \text{ days}}$$

e.g. Month 1 =  $\frac{\text{(22 Jan) RM22,230 + (23 Jan) RM21,400 + (24 Jan) RM22,900 + \dots + (28 Feb) RM22,200}}{38 \text{ days}}$

$$= \frac{\text{RM168,350 (Sum of daily end day balances for remaining days)}}{38 \text{ days}}$$

**DAB = RM4,430.26 Daily Average Balance for the Campaign Period**

c) Incremental DAB Calculations for each Campaign Month

$$= \text{DAB} - \text{Baseline} = \text{Incremental DAB}$$

$$\text{RM4,430.26} - \text{RM3,250.00} = \text{RM1,180.26}$$

*Eligible Customers for Promotion B as per the scenario above will be entitled for two (2) additional entries with 2 increments of RM500.*

19. In order to determine the winner for Promotion B, **One Hundred (100)** Eligible Participants shall be randomly selected and shortlisted after the conclusion of the Campaign Period within ninety (90) days from the end of the Campaign Period (“Shortlisting Period”) for the winners selection (“Shortlisted Customer”) as shown below;

Prizes	Number of Shortlisted Participants
RM8,000 Reward	20
RM800 Reward	80
<b>Total</b>	<b>100</b>

20. The Shortlisted Customer shall be contacted by the Bank’s appointed Promotion Manager, Dynamic Search Sdn. Bhd. (136574V) (“Dynamic Search”) on a best effort basis at the latest telephone number(s) furnished by the Shortlisted Customers as shown in Bank’s system ONCE at any time during office hours (9:00 a.m. to 5:00 p.m.) for a Question and Answer session (“Q&A”) to answer two (2) questions correctly within the fastest time frame.

21. In the event of a tie, i.e. more than one (1) Shortlisted Customer who successfully answer the questions correctly in the same fastest time frame, the Shortlisted Customer with the highest Incremental DAB throughout the Campaign Period will be declared as the winner (“Promotion B Winner”). For the avoidance of doubt, each Promotion B Customer is only entitled to win one (1) Reward for Promotion B. Further, it is the Bank’s sole discretion to determine if the Promotion B Winners shall be entitled for the RM8,000 or the RM800 Reward for Promotion B and any dispute(s) pertaining to the Bank’s decision shall not be entertained.

22. The Reward for Promotion B will be credited into the Promotion B Winner’s participating accounts within ninety (90) days at the end of the Campaign Period. Nevertheless, the Bank will not be responsible for any delay in crediting the Reward for Promotion B.

23. In the event of non-receipt of the Reward for Promotion B within the said 90 days, it is essentially the obligation of the Promotion B Winner to inform the Bank within 30 days from 30<sup>th</sup> May 2019, failing which the Promotion B Winner is deemed to have received the Reward for Promotion B and any request to reimburse the Reward for Promotion B shall not be entertained by the Bank.

24. Shortlisted Customers will not be notified on-the-spot whether they are the Promotion B Winner’s upon completion of the Q&A session.

25. The Shortlisted Customer that answers two (2) questions correctly within the fastest time frame shall be notified by the Bank either in writing, by phone, by Short Messaging Message (“SMS”), by posting the Promotion B Winner’s names at the Bank’s website at [www.hlb.com.my/](http://www.hlb.com.my/) [www.hlisb.com.my](http://www.hlisb.com.my/) (“Bank’s Websites) or any other methods deemed fit by the Bank.

26. If the Shortlisted Customer fail to answer the telephone after five (5) rings for any reason whatsoever, or in the event that the telephone number(s) furnished by the Shortlisted Customer are inaccurate whether such inaccuracy is attributable to the fault of the Bank or Shortlisted Customer, the Shortlisted Customer are deemed to have missed the winning chance and the Bank or Dynamic Search shall have the absolute right to select another Shortlisted Customer whenever necessary. Therefore, it is the obligations of the Shortlisted Customer to provide their latest, valid and accurate telephone number(s) to the Bank. The Bank shall not be responsible in the event that Dynamic Search is unable to reach / contact the Shortlisted Customer for the Q&A, for any reason whatsoever.
27. For Promotion B Customers with multiple Participating Accounts, each Participating Accounts is considered as an independent entry. No entry form or registration of participation is required to participate in Promotion B. The Bank will track the Eligible Customers automatically at the end of the Campaign Period.
28. The Promotion B Customer's Participating Accounts must at all times remain open, active and valid with a minimum account balance of Ringgit Malaysia Two Hundred (RM200.00) for the purpose of the Promotion Mechanics fulfilment. In the event the Participating Accounts are closed due to any reason whatsoever at any time before fulfilment, the Eligible Customers shall be disqualified from participating in the Campaign.
29. 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.
30. The SMS service for Promotion B is provided and supported by M3 Technologies (Asia) Berhad (482772-D) ("M3Tech"), a SMS vendor officially appointed by the Bank.

### **PROMOTION C – Li Chun Bonus Promotion (“Promotion C”)**

#### **Eligibility**

31. Promotion C is open to all new and existing primary accountholders with the Participating Accounts who are Malaysian individual customers of the following Participating Accounts including Hong Leong Priority Banking & Private Banking Customers (“Promotion C Customers”).

For the avoidance of doubt:-

- a. New accountholders refers to individual Malaysian customers who do not have any Participating Account (as defined in Clause 1 above) with the Bank prior to the Campaign Period and open a Participating Account during the 4<sup>th</sup> February 2019.
  - b. Existing accountholders refers to individual Malaysian customers who have opened a Participating Account prior to the Campaign Period.
32. In order to qualify for Promotion C, Customers MUST meet any of the Promotion C Criteria's as appended in table below during the 4<sup>th</sup> February 2019 (“Eligible Customers for Promotion C”):

#### **Promotion C - Mechanism**

<b>Promotion C Criteria</b>	<b>Entries</b>	<b>No of Winners</b>	<b>Reward for Promotion C</b>
Single exact deposit amount of RM88 during the Campaign Period into the Participating Account.	1 Entry	1	RM800
		10	RM80

33. Eligible Customers for Promotion C who deposit Ringgit Malaysia Eighty-Eight (RM88) in their Participating Accounts during Campaign Period will gain one (1) Entry. For the avoidance of doubt, each Eligible Customer for Promotion C is only entitled for one (1) Entry for this Promotion C, notwithstanding that he/she has placed more than one (1) RM88 deposit in their Participating Accounts on or 4<sup>th</sup> February 2019.
34. In order to determine the winner for Promotion C, **One Hundred (100)** Eligible Participants shall be randomly selected and shortlisted after the conclusion of the Campaign Period within ninety (90) days from the end of the Campaign Period (“Shortlisting Period”) for the winners selection (“Shortlisted Customer”) as shown below;



Prizes	Number of Shortlisted Participants
RM800 Reward	20
RM80 Reward	80
<b>Total</b>	<b>100</b>

35. The Shortlisted Customer for Promotion C shall be contacted by Dynamic Search on a best effort basis at the latest telephone number(s) furnished by the Eligible Customers for Promotion C as shown in Bank's system ONCE at any time during office hours (9:00 a.m. to 5:00 p.m.) for a Question and Answer session ("Q&A") to answer two (2) questions correctly within the fastest time frame.
36. In the event of a tie, i.e. more than one (1) Shortlisted Customer for Promotion C who successfully answer the questions correctly in the same fastest time frame, the Shortlisted Customer for Promotion C with the highest Incremental DAB throughout the Campaign Period will be declared as the winner ("Li Chun Bonus Winner"). For the avoidance of doubt, each Eligible Customers for Promotion C is only entitled to win one (1) Reward for Promotion C. Further, it is the Bank's sole discretion to determine if the Li Chun Bonus Winners shall be entitled for the RM800 or the RM80 Reward for Promotion C and any dispute(s) pertaining to the Bank's decision shall not be entertained
37. The Reward for Promotion C will be credited into the Li Chun Bonus Winner's participating accounts within ninety (90) days at the end of the Campaign Period. Nevertheless, the Bank will not be responsible for any delay in crediting the Reward.
38. In the event of non-receipt of the Reward for Promotion C within the said 90 days, it is essentially the obligation of the Li Chun Bonus Winner to inform the Bank within 30 days from 30<sup>th</sup> May 2019, failing which Li Chun Bonus Winner is deemed to have received the Reward for Promotion C and any request to reimburse the Reward for Promotion C shall not be entertained by the Bank.
39. Shortlisted Customers for Promotion C will not be notified on-the-spot whether they are the Promotion C Winner upon completion of the Q&A session.
40. If the Shortlisted Customer for Promotion C fail to answer the telephone after five (5) rings for any reason whatsoever, or in the event that the telephone number(s) furnished by the Shortlisted Customer for Promotion C are inaccurate whether such inaccuracy is attributable to the fault of the Bank or Shortlisted Customer for Promotion C, the Shortlisted Customer for Promotion C are deemed to have missed the winning chance and the Bank or Dynamic Search shall have the absolute right to select another Shortlisted Customer for Promotion C whenever necessary. Therefore, it is the obligations of the Eligible Customers for Promotion C to provide their latest, valid and accurate telephone number(s) to the Bank. The Bank shall not be responsible in the event that Dynamic Search is unable to reach / contact the Shortlisted Customer for Promotion C for the Q&A, for any reason whatsoever.
41. For Eligible Customers for Promotion C with multiple Participating Accounts, each Participating Accounts is considered as an independent entry. No entry form or registration of participation is required to participate in Promotion C. The Bank will track the Eligible Customers automatically at the end of the Campaign Period.
42. The Eligible Customer for Promotion C's Participating Accounts must at all times remain open, active and valid with a minimum account balance of Ringgit Malaysia Two Hundred (RM200.00) for the purpose of the Promotion C Mechanics fulfilment. In the event the Participating Accounts are closed due to any reason whatsoever at any time before fulfilment, the Eligible Customers for Promotion C shall be disqualified from participating in the Promotion C.
43. 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.
44. The SMS service for Promotion C is provided and supported by M3 Technologies (Asia) Berhad (482772-D) ("M3Tech"), a SMS vendor officially appointed by the Bank.

## PROMOTION D – Reunion Special Earmarking Promotion (“Promotion D”)

### Promotion D – Early Birds Gifts

45. Promotion D is open to all new and existing primary accountholders with the Participating Accounts who are Malaysian and non-Malaysian individual customers of the following Participating Accounts, including Hong Leong Priority Banking & Private Banking and the Bank’s permanent and contractual employees (“Promotion D Customers”)
46. The Promotion D Customers must:-
- deposit the amount as stated in the table below (“Minimum Earmark Amount”) into the Participating Accounts during the Campaign Period; and
  - maintain the Minimum Earmark Amount for **six (6) consecutive months** (“Earmark Period”) from the date the Minimum Earmark Amount was deposited into the Participating Accounts, in order for the Promotion D Customers to be entitled for the following Early Bird Gifts:

Gift Allocation	Early Bird Gifts	Minimum Earmark Amount
250	Shogun Granite Reunion Set	RM48,888.00

47. Promotion D Customers who have fulfilled the criteria as set out in Clause 46 above shall be referred to as “Eligible Customers for Promotion D”.
48. 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 Customers for Promotion D throughout the Campaign Period irrespective of the total amount placed in the Participating Account throughout the Campaign Period.
49. The Eligible Customers for Promotion D will be notified by the Bank by phone no later than twelve (12) weeks from the deposit placement date (“Notification Date”) to collect the Gifts, from their respective deposit placement branches.
50. Eligible Customers for Promotion D 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.
51. The Gifts will be provided on an “As Is Where Is” basis. The Gifts featured in all printed materials and/or the Bank’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.
52. 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. The Bank gives no representation or warranty with respect to the quality or suitability of the Gifts and shall not be responsible to replace any lost, stolen or damaged Reward (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). The Eligible Customers for Promotion D shall deal directly with the relevant merchant(s) and/or manufacturer(s) for all warranty information and claims without recourse to the Bank.
53. In the event the Minimum Earmark Amount is withdrawn (in part or in full) during the Earmark Period for any reason whatsoever, the Bank shall absolutely be entitled to deduct the following Penalty Fee from the Participating Accounts on the date of withdrawal by the Customer as payment for the Gifts and any claim / demand from the Eligible Customers for Campaign D for the refund of such Penalty Fee shall not be entertained by the Bank.

Early Bird Gifts	Penalty Fee
Shogun Granite Reunion Set	RM500.00

54. For the avoidance of doubt, the Penalty Fee is not applicable to the Participating CASA-i Customers.

## **GENERAL**

55. By participating in this Campaign, 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 Campaign 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](http://www.hlb.com.my) and / or HLISB's website at [www.hlisb.com.my](http://www.hlisb.com.my) ("Bank's website") 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 Reward for Promotion A, Reward for Promotion B, and Reward for Promotion C ("Collectively known as "Reward") earned is non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind;
  - v) authorizes the Bank to disclose their personal data (i.e. names, NRIC Numbers, email address and/or contact details, where applicable) to the Bank's service providers including but not limited to Dynamic Search for the purpose of running and fulfilling this Campaign; and
  - vi) Promotion A Winners agree to be bound by the terms and conditions imposed by BIG Loyalty pertaining to the BIG Points. For the avoidance of doubt, the Bank is not responsible for any variation / amendments of the terms and conditions governing the use of the BIG Points by BIG Loyalty and any queries or disputes pertaining to the aforesaid amendments / variation shall not be entertained by the Bank and Promotion A Winners shall resolve the same directly with BIG Loyalty
  - vii) 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 Campaign.
56. 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 Reward with alternative products of similar value at any time with prior notice;
  - (iii) To determine in its absolute discretion who will be the Promotion A Winners, Promotion B Winners and Li Chun Bonus Winner in the event of a tie;
  - (iv) To disqualify any Customers for any reason whatsoever as the Bank may in its absolute discretion deem fit to participate in the Campaign and/or be entitled to the Reward; and
  - (v) Forfeit the Reward and or 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 CASA, Hong Leong Current Account and Savings Account-i (Tawarruq CASA-i), and all other laws / rules applicable.
57. 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.
58. The Reward and/or the Gifts will be provided on an "As Is Where Is" basis. The Reward and the Gifts featured in all printed materials and/or website are for illustration purposes only. Any props, accessories or equipment featured with the Reward in any pictorial materials are for decorative purposes and shall not form part of the Reward.
59. 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.
60. 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")**