Hong Leong Connect App e-Ang Pow Contest

Campaign Period

"Hong Leong Connect App e-Ang Pow Contest" ("Campaign") is organised by Hong Leong Bank Berhad ("HLB") and Hong Leong Islamic Bank Berhad ("HLISB") (collectively, "the Bank") which commences from 29 January 2018 00:00:00 (12:00am) to 04 March 2018 at 23:59:59 (11:59PM) ("Campaign Period"), both dates are inclusive unless otherwise notified.

Terms and Conditions ("T&Cs")

<u>Eligibility</u>

 This Campaign is open to all registered users of Hong Leong Connect App ("Connect Users") with an active Hong Leong Current or Savings account/ Current account-i or Savings account-i ("CASA/ CASA-i") linked to the Connect App (Hereinafter referred to as "Eligible Campaign Participants"). The Eligible Campaign Participants' CASA/CASA-i must remain active and valid throughout the Campaign Period and until 31 May 2018.

Campaign Mechanics

- 2. To participate in this Campaign, Eligible Campaign Participants must, during the Campaign Period, perform the following:
 - a) Download "Hong Leong Connect Malaysia" ("Connect App") from Google PlayStore or AppStore and register as a Connect User in the event that the Eligible Campaign Participants do not have Connect App prior to the Campaign Period, or ensure that they have a valid Connect App.
 - b) Make sure that their CASA/ CASA-i are linked to the Connect App.
 - c) Launch Connect App, and tap on "e-Ang Pow" icon under the Shortcuts section.
 - d) Then tap on "Send e-Ang Pow.
 - e) Log in by using existing Connect Username and Password.
 - f) Complete the steps required to Send e-Ang Pow.
 - g) Successful Pay Mobile transactions are taken into account as well.
 Note: Minimum amount of RM1.80 is required each time for Send e-Ang Pow or Pay Mobile.
- 3. Each Eligible Campaign Participant would need to successfully send an e-Ang Pow/ perform Pay Mobile via the Connect App in order to participate in the Campaign during the Campaign Period. The more e-Ang Pow/ Pay Mobile sent, the more Connect Points (as provided in Clause 5 below) the Eligible Campaign Participant will be able to earn, and this Connect Points will be converted into cash that will be credited into the Eligible Campaign Participants' CASA/ CASA-i. The Eligible Campaign Participant will also stand a chance to win the Weekly Cash Prize ("Weekly Cash Prize") subject to the T&Cs herein.
- 4. Eligible Campaign Participants are advised to check the compatibility of the operating system of their respective devices with the Connect App. For optimal experience, Eligible Campaign Participants are advised to register their mobile devices which support Android 4.1.2 and above or iOS 8 and above and the Bank shall not be responsible in the event that the Eligible Campaign Participants' devices are unable to support the Connect App for any reasons whatsoever.

Connect Points

- 5. Once the Eligible Campaign Participant has fulfilled all the above criteria and successfully send e-Ang Pow/ perform Pay Mobile via Connect App during the Campaign Period, the Eligible Campaign Participant is entitled to earn Connect Points as below:
 - 1 e-Ang Pow/Pay Mobile transaction = 8 Connect Points
 - o 1 Connect Point = RM0.01

- 6. Connect Points will be converted to cash and capped at 300,000 e-Ang Pow/ Pay Mobile transactions. Total cash converted from the Connect Point is capped at RM24,000.00 for this Campaign. The entitlement of the Connect Points are on a first come first served basis.
- 7. The cash converted from the Connect Points will be transferred to the Eligible Campaign Participants' CASA/CASA-i within eight (8) weeks after the end of the Campaign Period i.e. before 29th April 2018 ("Connect Point Delivery Period"). Eligible Campaign Participants have to ensure that their CASA/CASA-i is active during the Connect Point Delivery Period.
- 8. It is essentially the obligations of the Eligible Campaign Particpants to inform the Bank in email writing, in the event of non-receipt of the cash converted from the Connect Points within sixty (60) days after the end of the Connect Point Delivery Period, failing which the Eligible Campaign Participants are deemed to have received the cash converted from the Connect Points and any appeal or request for the reimbursement of the cash converted from the Connect Points shall not be entertained by the Bank.
- 9. Provided always that the Eligible Campaign Participant has complied with all the T&Cs herein, each Eligible Campaign Participant who sent an e-Ang Pow out/ performed Pay Mobile during the Campaign Period will stand a chance to win Weekly Cash Prize for the Campaign ("Winner") as per table below:

Campaign Week	Total Weekly Cash Prize	Weekly No. of Winner	Weekly Cash Prize per Winner
Jan 29 - Feb 4	RM 8,000	88	RM 90.91
Feb 5 - Feb 11	RM 8,000	88	RM 90.91
Feb 12 - Feb 18	RM 18,000	88	RM 204.55
Feb 19 - Feb 25	RM 28,000	88	RM 318.18
Feb 26 -Mar 4	RM 38,000	88	RM 431.82

10. Each Eligible Campaign Participant is allowed to win more than one (1) Weekly Cash Prize throughout the Campaign Period ("Winners"). However, the Winner cannot win more than one (1) Weekly Cash Prize within the same Campaign Week. Weekly Cash Prize are not transferable to any third party nor exchangeable and will only be credited to Winners' CASA/CASA-i as verified by the Bank.

Selection of Weekly Cash Prize Winners

- 11. All shortlisted participants shall be randomly selected by the Bank's randomiser programme from the group of Eligible Campaign Participants ("Shortlisted Participants").
- 12. For the avoidance of doubt, the Shortlisted Participants are required to answer one (1) question correctly in order to win the Weekly Cash Prize. Shortlisted Participants will be contacted by the fulfilment agent engaged by the Bank, Dynamic Search Sdn. Bhd. (136574-V) ("Dynamic Search") at the Shortlisted Participants' latest mobile number(s) in the Bank's record to answer the question, and it is essentially the obligation of the Eligible Campaign Participants to ensure that they register the accurate and latest mobile number(s) with the Bank and/or Dynamic Search shall not be held responsible / liable for the inaccurate / outdated mobile number(s) provided by the Eligible Campaign Participants or in the event that the Bank and/or Dynamic Search is unable to contact the Shortlisted Participants for any reasons whatsoever.
- 13. A maximum of two (2) attempts will be made by Dynamic Search to contact the Shortlisted Participants from Monday to Friday (excluding public holidays) between 10:00am to 6:00pm. Dynamic Search's records of attempted calls to the Shortlisted Participants shall be conclusive on the matter. In the event that Dynamic Search is unable to contact the Shortlisted Participant after two (2) attempts, he/she shall be disqualified and shall not stand a chance to win the Prize.
- 14. The Winners shall be notified by the Bank by short message services ("SMS") or in any other manner which the Bank deems practical ("Prize Notification") on a best effort basis at the mobile number provided by the Eligible Campaign Participants as captured by and reflected in the Bank's system and/or records and it is the duty/obligation of the Eligible Campaign Participants to ensure that the mobile number provided are accurate. The SMS service provider for this Campaign is M3 Technologies (Asia) Berhad ("M3Tech").

GENERAL

- 15. By participating in this Campaign, the Eligible Campaign Participants:
 - a. confirm that they have read, understood and agree to the T&Cs herein;
 - agree that Bank's decision on all matters relating to the Campaign (i.e. Hong Leong Connect App e-Ang Pow Contest Campaign) shall be final, conclusive and binding on all Eligible Campaign Participants (including but not limited to the selection of Winners) and no further correspondence and/or appeal to dispute Bank's decision shall be entertained;
 - c. consent to and authorise the Bank to disclose their personal data i.e. contact numbers to the service provider (i.e. Dynamic Search and M3 Tech) as the Bank deems fit for the purpose of this Campaign;
 - d. agree that the results of the Winners for Campaign and the cash converted from the Connect Points as recorded by the Bank are final, conclusive and binding on the Eligible Campaign Participants;
 - e. agree that the Weekly Cash Prize and the cash converted from the Connect Points are not transferable to a third party, cannot be exchanged into credits, cheque or in kinds;
 - f. agree to access <u>www.hlb.com.my</u> ("HLB Website") and/or <u>www.hlisb.com.my</u> ("HLISB Website") at regular intervals to view and stay updated on any changes or variations to the T&Cs of this campaign.
- 16. The Bank reserves the right to:
 - add, delete or amend the T&Cs herein, wholly or in part, or to suspend or terminate this Campaign at its absolute discretion, giving prior notice to the Eligible Campaign Participants by way of sending SMS, on such addition, deletion or amendment of the said T&Cs or suspension or termination of this Campaign,
 - b. forfeit the Weekly Cash Prize/ cash converted from the Connect Points in the event that there is noncompliance with the T&Cs herein; and disqualify any Eligible Campaign Participants from participating in this Campaign and/or from receiving the Weekly Cash Prize,
 - c. forfeit the Weekly Cash Prize/ cash converted from the Connect Points and disqualify any Eligible Campaign Participants from participating in this Campaign and/or from receiving the Weekly Cash Prize/ cash converted from the Connect Points in the event of the occurrence of the following events:
 - (i) the Connect Account and CASA/CASA-i of the Eligible Campaign Participant have become dormant, locked, blocked, suspended or inactive during the Campaign Period,
 - (ii) the Eligible Campaign Participants 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 (pursuant to a petition by either banks or by any third party) or are subject to any bankruptcy proceedings at any time during the Campaign Period.
- 17. The T&Cs herein are to be read together with the Terms and Conditions for Connect and the General Terms and Conditions of Accounts as an entire agreement. In the event of discrepancy, the T&Cs herein shall prevail to the extent of such discrepancy.
- 18. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Campaign Participants agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
- 19. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.