

CHINESE NEW YEAR GREAT FORTUNE CAMPAIGN

Last updated on: 31 January 2018

PROMOTION PERIOD

The Hong Leong Bank Berhad's (97141-X) ("HLB") "Chinese New Year Great Fortune Campaign" ("Campaign") commences on 1 February 2018 and ends on 31 March 2018, both dates inclusive, unless notified otherwise ("Campaign Period").

TERMS & CONDITIONS

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

ELIGIBILITY

- 1. This Campaign is open to new and existing non-individual customers of HLB who do not have any HLB PowerSME Current Account with HLB prior to the Campaign Period ("Customers").
- 2. For the avoidance of doubt, Customers refer to private limited companies (i.e. companies with Sdn Bhd in their names) registered and incorporated in Malaysia.

CAMPAIGN MECHANICS

3. The first eighty eight (88) customers who fulfil the prescribed criteria set-out below ("Eligible Customers") shall be eligible to receive the following gift:-

Criteria	Gift Type
Open a new PowerSME Current Account with a minimum initial deposit of Ringgit Malaysia Eight Thousand Eight Hundred and Eighty Eight (RM8,888.00) and above ("Initial Deposit") during the Campaign Period.	Petrol Card (value of RM50 each) ("Gift") x 1 unit

- 4. The Gift is valid on a first-come, first-served basis, limited to one (1) Gift for each Eligible Customer.
- 5. For the avoidance of doubt, the Initial Deposit refers to deposits banked-in on the same day on which the new PowerSME Current Account is opened.
- 6. For the purpose of this Campaign, the Initial Deposit must be "New Funds". "New Funds" are funds from other banks in the form of cash, interbank GIRO, instant transfer, PFX, telegraphic transfer, local cheque and/or banker's cheque deposited into the new PowerSME Current Account of the Eligible Customer.
- 7. The following shall not be considered as "New Funds":
 - (a) Intra-bank transfer of funds, i.e. transfer of funds from another HLB/ Hong Leong Islamic Bank Berhad ("HLISB") account; and/or
 - (b) Inter-branch transfer within HLB/HLISB including third party account transfer.
- 8. Each Eligible Customer is entitled to receive only one (1) Gift under the Campaign regardless of the number of new PowerSME Current Accounts that the Eligible Customer may open during the Campaign Period.

- 9. HLB gives no representation or warranty with respect to the quality or suitability of the Gift and HLB shall not be responsible to replace any lost, stolen or defective Gift (whether due to defects in materials or workmanship by the manufacturer or under warranty or otherwise). The Eligible Customers shall, at their own cost and expense, deal directly with the merchant/vendor of the Gift for any complaint, dispute or claim in relation to the Gift without recourse to HLB and any request for replacement of Gift shall not be entertained by HLB
- 10. All features of the Gift in all printed materials and/or website (if any) are for illustration purposes only. Any props, accessories or equipment featured with the Gift in any pictorial materials (if any) are for decorative purposes and shall not form part of the Gift.
- 11. The Gift is non-exchangeable for up-front cash, credit, cheque or in kind.
- 12. The Eligible Customers agree to be bound by terms and conditions imposed by merchant/vendor relating to the Gift.
- 13. The Eligible Customers who are entitled to receive the Gift will be notified by HLB to collect Gift either in writing, by telephone or any other manner deemed fit by HLB no later than 31 May 2018 ("Notification Date").
- 14. The Eligible Customers who do not receive a notification from HLB by 31 May 2018 are deemed NOT entitled to the Gift.
- 15. The Eligible Customers shall be responsible to collect their respective Gift within forty-five (45) days from the Notification Date directly from their respective HLB home branches where they opened and maintain their PowerSME Current Account failing which, the Gift shall be forfeited accordingly. HLB shall not be responsible for any unclaimed Gift or for any delay by the Eligible Customers in claiming Gift. HLB shall not entertain any claim of non-receipt of the Gift by the Eligible Customers after the expiry of the forty-five (45) days from the Notification Date.

GENERAL

- 16. By participating in this Campaign, the Customers:
 - (a) agree that they have read, understood and agree to be bound by the T&Cs herein or any other relevant terms and conditions that HLB may impose from time to time;
 - (b) agree that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Customers, and no further correspondence and/or appeal to dispute such decisions will be entertained. If any matters arise which are not covered within the T&Cs herein, such matters will be determined solely by HLB;
 - (c) agree to access the HLB website at <u>www.hlb.com.my</u> ("HLB's Website") at regular intervals to view the T&Cs and ensure they are kept up-to-date on any changes or variations to the T&Cs;
 - (d) agree to be liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to their participation in the Campaign and/or collection of the Gift; and
 - (e) agree that all records of transactions captured by the HLB system for the Campaign are accurate and final.
- 17. HLB reserves the rights to:
 - (a) add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, or to suspend or terminate the Campaign, at any time at its absolute discretion, by way of posting on the HLB's 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 for any reason whatsoever as HLB may in its sole and absolute discretion deem fit;



- (c) substitute the Gift with alternative gifts of similar value at its absolute discretion, by way of posting on the HLB's Website or in any other manner which HLB deems practical, in order to give prior notice to the Customers; and
- (d) forfeit the Gift in the event of non-compliance with the T&Cs herein.
- 18. The T&Cs herein are to be read together as a whole with the Terms and Conditions governing the PowerSME Current Account and any other relevant terms and conditions as HLB may impose from time to time with prior notice. In the event that there is any discrepancy, the T&Cs herein shall prevail in respect of the Campaign to the extent of such discrepancy.
- 19. In the event of any discrepancies between the T&Cs herein as compared to the advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the final terms and conditions on HLB's Website shall prevail.
- 20. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Customers and/or Eligible Customers agree to submit to the jurisdiction of the Courts of Malaysia.
- 21. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

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