

## Connect Online TT “Zero Fee” Promotion

Last updated on 11 January 2018

### Promotion Period

The Connect Online TT “Zero Fee” Promotion (“Promotion”) by Hong Leong Bank (97141-X) (“HLB”) commences on 1 February 2018 and ends on 28 February 2018, both dates inclusive (“Promotion Period”), unless notified otherwise by HLB.

### Terms and Conditions (“T&Cs”)

The following sets out the terms and conditions applicable to the Promotion:

#### 1. Definitions

- 1.1 “Telegraphic Transfer (TT)” means transfer of funds denominated in foreign currencies to correspondent banks/agents outside Malaysia; and
- 1.2 “Connect” means Hong Leong Connect Internet Banking services.

#### 2. Eligibility and Participation

- 2.1 The Promotion is open to all new and existing (Malaysians and non-Malaysians) registered Connect users of HLB (“Connect Users”).
- 2.2 For the purposes of this Promotion, new Connect Users refer to new customers of HLB that did not become registered Connect users prior to the Promotion Period.
- 2.3 Participation in the Promotion is subject to the fulfilment of the T&Cs stated herein.

#### 3. Promotion Mechanics

- 3.1 No registration or enrolment is required for participation in this Promotion.
- 3.2 All Connect Users are automatically eligible to participate in this Promotion and will be entitled to enjoy zero charges / fees when they perform TT transactions via Connect Internet Banking (“Zero Fee”) throughout the Promotion Period with no limitation on the number of TT transactions that can be performed.

No.	Description of TT Transaction	Charges / Fees	GST (6%)	Charges / Fees during Promotion Period
1	Ringgit Malaysia to Singapore Dollar	RM12.00 per transaction	RM0.72	Nil
2	Ringgit Malaysia to Other Currencies	RM20.00 per transaction	RM1.20	Nil

- 3.3 All TT transactions must be performed in Ringgit Malaysia and converted to foreign currencies at HLB’s prevailing exchange rate.
- 3.4 HLB shall not be responsible for nor does HLB have any control whatsoever on the network or internet connection failure and/or interruptions and/or network traffic congestion on the part of the respective telecommunications service provider (“Telco”) or for any other reason whatsoever during the process of

performing TT transactions, which may result in the delay of TT transactions being performed during the Promotion Period.

#### 4. General Terms and Conditions of the Promotion

4.1 By participating in this Promotion, the Connect Users agree:

- (i) That they have read and understood the T&Cs herein and agree to be bound by the same, the terms and conditions governing the use of Connect and any other relevant terms and conditions that HLB may impose from time to time;
- (ii) That HLB's decisions on all matters relating to this Promotion shall be final and binding on all Connect Users and no further correspondence and/or appeal to dispute such decisions will be entertained; and
- (iii) To access HLB's website at [www.hlb.com.my](http://www.hlb.com.my) ("HLB's Website") at regular time intervals to view the T&Cs and ensure to be kept up-to-date on any changes or variations to the T&Cs.

4.2 HLB reserves the right to:

- (i) Add, delete or vary the T&Cs contained herein, either wholly or in part or to suspend or terminate this Promotion at HLB's absolute discretion by way of posting on HLB's Website, or in any manner deemed suitable by HLB at any time with prior notice to the Connect Users on such addition, deletion or amendment of the said T&Cs, or suspension or termination of this Promotion;
- (ii) Forfeit the Zero Fee entitlement in the event that there is non-compliance with the T&Cs herein.

4.3 Connect Users who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB / Hong Leong Islamic Bank Berhad (686191-W) ("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 in the Promotion.

4.4 Connect Users 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.

4.5 In the event of any discrepancy 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.

4.6 The T&Cs herein and the terms and conditions governing the use of Connect shall be read as an entire agreement and if there is any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy.

4.7 The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Connect Users agree to submit to the jurisdiction of the Courts of Malaysia in relation to any dispute or matter arising out of or in connection with this Promotion.