

HL ConnectFirst: Be one of the early birds to sign up for Hong Leong ConnectFirst to enjoy fee waivers and stand a chance to win exclusive prizes!

CAMPAIGN PERIOD

Updated 11 January 2018

The Hong Leong Bank Berhad's (97141-X) ("HLB") and Hong Leong Islamic Bank Berhad's (686191-W) ("HLISB") [collectively and hereinafter referred to as "the Bank"] New Hong Leong Business Online Banking- Hong Leong ConnectFirst ("**HL ConnectFirst**") Be one of the early birds to sign up for Hong Leong ConnectFirst to enjoy fee waivers and stand a chance to win exclusive prizes ("**Campaign**") commences from 29 Jan 2018 to 30 April 2018, inclusive of both dates ("**Campaign Period**"), unless notified otherwise.

This Campaign consists of two (2) offers namely, (1) New Current Account Opening ("**Offer 1**") and (2) New Registered for Hong Leong Business Online Banking ("**Offer 2**").

TERMS & CONDITIONS ("T&Cs")

The following sets out the terms and conditions applicable to the Campaign:-

Eligibility

1. The Campaign is open to the Bank's all new and/or existing non-individual current account/ current account-i customers and new to Hong Leong Business Online Banking (hereinafter referred to as "**Customers**").

Non-individual customers refer to associations, clubs, schools, societies, non-profitable organisations, sole proprietors, partnerships, limited liability partnership, professional practices duly registered or incorporated in Malaysia including private limited companies and public listed companies.

Customers who are not new to Hong Leong Business Online Banking will not be qualified to participate in this Campaign.
2. The Customers' current account/current account-i status must remain active and in good standing throughout the Campaign Period.
3. For the avoidance of doubt:-
 - a) "New Non-Individual Customers" mean Non-Individual Customers who open a Hong Leong current account/ current account-i during the Campaign Period.
 - b) "Existing Non-Individual Customers" mean Non-Individual Customers who opened a Hong Leong current account/ current account-i before 29 January 2018.
4. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities and accounts granted by the Bank or have been declared wound-up or are subject to any winding-up proceedings at any time prior to or during the Campaign Period shall **NOT** be eligible to participate in the Campaign.

Campaign Mechanics

(A) Offer 1: New Current Account Opening (i.e applicable to New Customers only)

5. The New Non-Individual Customers who have fulfilled **ALL** the prescribed criteria set-out below ("**Eligible Customers-1**") shall be eligible to receive the following waiver of charges ("**Charges Waiver**")** stated in Table 1 below :-

Criteria:
 - a) Open a new current Account/ current Account-i (applicable for tawarruq based account only)with a minimum initial deposit* of **Ringgit Malaysia Ten Thousand (RM 10,000)** and above during the Campaign Period; and
 - b) Successfully sign up for HL ConnectFirst during the Campaign Period.

(B) Offer 2: New Registered for Hong Leong Business Online Banking

6. The Existing Non-Individual Customers who have fulfilled **ALL** the prescribed criteria set-out below ("**Eligible Customers-2**") shall be eligible to receive the following Charges Waiver stated in Table 1:-

Criteria:
 - a) Existing Non-Individual Customers without Hong Leong Business Online Banking before 29 January 2018 and
 - b) Successfully sign up for HL ConnectFirst during the Campaign Period

Table 1

HL CONNECTFIRST SERVICE(S)	TYPE OF FEES AND CHARGES	CHARGES WAIVER (RM)
Monthly Subscription Fees	Monthly Fees	Waived RM 15 per month
e-Payment (Single & Bulk)	Book transfer (Intrabank)	No Charge
	GIRO	Waived RM 0.10 per transaction
	RENTAS	Waived RM 2.00 per transaction for SME/SMI customer Waived RM 5.00 per transaction for non SME/SMI customer
	EPF	No Charge
	SOCSO	No Charge
	IBFT (Single)	Waived RM 0.50 per transaction
Token	Token charges (per device)	Waived RM50 per unit (Max up to 3 units)
Other charges (if applicable)	Setup, implementation & training charges	Waived

* The initial deposit refers to monies deposited on the same day as the day on which the Current Account / Current Account-i is opened.

**The Charges Waiver will be waived from the month the Eligible Customers-1 and Eligible Customers-2 successfully sign up for HL ConnectFirst during the Campaign Period until 31 December 2018

For the avoidance of doubt, other than the Charges Waiver as provided in Table 1 above, the usual rate(s) for services available on HL ConnectFirst shall apply and the Eligible Customers shall pay for the relevant charges imposed by the Bank for services available on HL ConnectFirst.

7. The Charges Waivers will be only eligible to the first 100 Eligible Customers-1 and Eligible Customers-2 (hereinafter referred to collectively as **"Eligible Customers"**) who have fulfilled all the prescribed criteria the earliest under Offer 1 and Offer 2 during the Campaign Period.
8. For the avoidance of doubt:-
 - a) The Eligible Customers must submit their respective duly completed HL ConnectFirst application forms and all the supporting documents as required by the Bank (collectively referred to as **"Required Documents"**) at any of the Bank branches during the Campaign Period;
 - b) The Eligible Customers who submit incomplete Required Documents and/or fail to submit all the Required Documents during the Campaign Period but subsequently furnish the completed Required Documents after the Campaign Period are not eligible to participate in the Campaign;
 - c) The Bank shall not be responsible for any loss, delay or damage to the Required Documents in the course of delivery/submission to the Bank. For avoidance of doubt, any submission of the Required Documents via mail or courier service to the Bank and evidence of delivery by such mail or courier service shall not be deemed as proof of delivery and/or receipt by the Bank of the same.
9. For the purpose of Offer 1, the initial deposit must comprise of "New Funds". For the avoidance of doubt, "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 Eligible Customer's current account/ current account-i.
10. The following shall not be considered as "New Funds":-
 - a) Intra-bank transfer of funds, i.e. transfer of funds from Customer's other account(s) in the Bank or third party's accounts in the Bank; and/or
 - b) Inter-branch transfer of funds within the Bank from any account-holder including a transfer from a third party's account.
11. The Eligible Customers are required to meet the following criteria as below to stand a chance to win the Campaign Prizes as defined in Clause 12 below:
 - a) successfully sign up for HL ConnectFirst during the Campaign Period; and
 - b) perform at least 20 financial transactions via HL ConnectFirst (i.e. transactions such as Interbank GIRO, fund transfer, RENTAS, loan repayment/financing payment, remittance, payroll, statutory body, bill payment and/or etc by using HL ConnectFirst) throughout the Campaign Period
- i) Rewards
12. Thirty (30) Lenovo Laptops worth RM 1,000 (**"Special Prize"**) and one (1) New Microsoft Surface Pro worth RM 5000 (**"Grand Prize"**) will be distributed based on below:

Period	Prizes
29 th January 2018 – 28 th February 2018	10 Special Prize Winners
1 st March 2018 – 31 st March 2018	10 Special Prize Winners
1 st April 2018 – 30 th April 2018	10 Special Prize Winners
29 th January 2018 – 30 th April 2018	1 Grand Prize winner

[The Special Prize and Grand Prize are collectively known as “the Campaign Prizes”]

13. The top thirty (30) Eligible Customers from each Period who are able to meet all the criteria the earliest which stated in Clause 11 will be rewarded with one (1) Special Prize (“**Special Prize Winner**”).
 14. In the event of a tie, the following measures will be used to determine the Special Prize Winner (in order of priority):
 - a) Performs the highest number of financial transactions via HL ConnectFirst during the Campaign Period ; and followed by
 - b) Performs the highest value of financial transactions via HL ConnectFirst during the Campaign Period
 - ii) Grand Prize
 15. One (1) Grand Prize will be awarded to the Special Prize Winner throughout the Campaign Period who performs the highest number of financial transactions via HL ConnectFirst during the Campaign Period (“**Campaign Winner**”). In the event of a tie, the Special Prize Winner who activated its HL ConnectFirst the earliest shall be declared as the Campaign Winner.
 16. Each Special Prize Winner is entitled to receive a maximum of one (1) Special Prize and one (1) Grand Prize (in the event that such Special Prize Winner is also the Campaign Winner) only under this Campaign.
 17. The Special Prize Winners and Campaign Winner shall be notified by the Bank either in writing, phone, email or in any other manner deemed practical and appropriate by the Bank no later than 31 May 2018 on the collection of the Special Prize and Grand Prize.
 18. Each Special Prize Winner and Campaign Winner is required to collect the Campaign Prizes at their respective HLB/HLISB home branch no later than 30 June 2018, failing which the Campaign Prizes will be forfeited. The Bank will not be responsible for any lost, stolen, damaged, delayed or unclaimed Campaign Prizes. The Bank shall also not be liable to reimburse the Campaign Prizes to the Special Prize Winners and/or Campaign Winner in the event that Special Prize Winners and/or Campaign Winner cannot be contacted (including but not limited to the non-receipt of the written notice from the Bank regarding the collection of the Campaign Prizes) for any reasons whatsoever.
- It is essentially the obligations of the Customers to ensure that all their information provided to the Bank (including but not limited to their mobile numbers, correspondence address and e-mail address) are accurate, valid and up to date.
19. All transportation, accommodation, personal expenses and any other costs incurred in relation to collecting the Campaign Prizes from the respective HLBB/HLISB home branch shall be borne by the Special Prize Winner and Campaign Winner without recourse to the Bank.
 20. The Campaign Prizes are given on an “as is where is” basis and the Bank gives no representation or warranty with respect to the quality or suitability of the Campaign Prizes and that the Bank shall not be responsible to replace any lost, stolen or defective Campaign Prizes (whether due to defects in materials or workmanship by the manufacturer under warranty or otherwise). The Special Prize Winners and Campaign Winner shall, at their own cost and expense, deal directly with the provider and/or manufacturer for any complaint, dispute or claim in relation to the Campaign Prizes without recourse to the Bank and any request for replacement of Campaign Prizes shall not be entertained by the Bank.
 21. The Campaign Prizes are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.
 22. The Special Prize Winners and Campaign Winner agree to be bound by terms and conditions imposed by merchant relating to the Campaign Prizes.
 23. The Special Prize Winners and Campaign Winner hereby give their consent to and authorize the Bank to disclose or publish their names or photos in media, marketing or advertising materials for the purpose of this Campaign (if applicable and if necessary).
 24. The Bank shall not be responsible for and does not have any control whatsoever on network traffic congestion, network failure and/or interruptions that may be experienced by the respective telecommunication service provider in the delay of any e-payment transactions of IBG and/or RENTAS or any other financial transactions via HL ConnectFirst being transmitted during the Campaign Period resulting in Eligible Customers not being eligible for Special Prize, Grand Prize and the Charges Waiver.

General T&Cs

25. By participating in this Campaign, the Customers hereby :

- (a) Agree that all records and transactions captured by the Bank within the Campaign Period are accurate and final;
 - (b) Agree that the Bank's decision on all matters relating to the Campaign and/or Campaign Prizes 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;
 - (c) Read, understand and agree to be bound by the T&Cs of the Campaign and the Terms and Conditions of HL ConnectFirst;
 - (d) Agree to access the Bank's website at <https://www.hlb.com.my> and <http://www.hlisb.com.my> ("the Bank's website") at regular time intervals to view the T&Cs and ensure to be kept up-to-date on any changes or variations.
26. The Bank reserves the right:
- (a) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, including but not limited to substituting the Campaign Prizes with other product of similar value at its discretion, by way of posting on the Bank's Website, or in any other manner which the Bank deems practical, in order to give prior notice to the Customers;
 - (b) To disqualify any Customers from participating in the Campaign and/or being entitled to the Campaign Prizes in the event that :
 - (i) the HL ConnectFirst status becomes dormant, locked, blocked, suspended and/or inactive during the Campaign Period for any reason whatsoever as the Bank may in its absolute discretion deem fit; or
 - (ii) any of the Customers' current account is closed by the Customers and/or the Bank for any reason whatsoever at any time prior to or during the Campaign Period up to the date the Special Prize Winners and/or Campaign Winner are announced.
 - (c) To forfeit the Campaign Prizes in the event of non-compliance to the T&Cs herein and Terms and Conditions of HL ConnectFirst.
 - (d) To determine at its own discretion the Special Prize Winners and the Campaign Winner and any appeal to the decision(s) made by the Bank pertaining to the determination of Special Prize Winners and the Campaign Winner shall not be entertained.
27. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the services provided and/or facilities granted by the Bank or have been declared bankrupt/wound up or are subject to any bankruptcy/winding up proceedings at any time prior to or during the Campaign Period up to the date the Special Prize Winners and/or Campaign Winner are officially declared shall **NOT** be eligible to participate in the Campaign and/or shall **NOT** be entitled to the Campaign Prizes.
28. The Customers are 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 and/or collection of the Campaign Prizes.
29. The T&Cs herein are to be read together with the Terms and Conditions for HL ConnectFirst as an entire agreement and in the event of discrepancy, the T&Cs herein shall prevail to the extent of such discrepancy.
30. In the event of any discrepancies between this T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the final T&Cs on the Bank's Website or in any other manner which the Bank deems practical shall prevail.
31. 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 jurisdiction of the Courts of Malaysia.
32. Words denoting the singular include the plural and *vice versa*.

Current Account / Current Account-i is eligible for protection by PIDM

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