

## Currency Exchange Promotion

Last updated on 15<sup>th</sup> August 2019

### Promotion Period

The Currency Exchange Promotion (“Promotion”) by Hong Leong Bank (97141-X) (“HLB”) commences on 1 July 2019 and ends on 30 June 2020, 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 “BDCs” means HLB’s Bureau-de-Change in klia2, Penang International Airport, Bukit Bintang and Kuantan.

#### 2. Eligibility & Participation

- 2.1 All individuals are eligible to participate in the Promotion.
- 2.2 Participation in the Promotion is subject to the terms and conditions stated herein.

#### 3. The Promotion Mechanics

- 3.1 Customers with HLB Currency Exchange Loyalty, Debit or Credit Card (“HLB Customers”) are automatically eligible to participate in this Promotion at the BDCs.
- 3.2 HLB Customers will enjoy discounted currency exchange rates for the purchase of US Dollar (USD), Thai Baht (THB), Indonesian Rupiah (IDR), Chinese Renminbi (CNY), Singapore Dollar (SGD) and Taiwan Dollar (TWD) with a minimum transaction amount of Ringgit Malaysia Five Hundred (RM500). This discount is only applicable for conversion from Ringgit Malaysia (RM) to the six (6) currencies mentioned herein.

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

- 4.1 By participating in this Promotion, HLB Customers agree:
- (i) that they have read and understood the Terms and Conditions herein and agree to be bound by the same, and any other relevant terms and conditions that HLB may impose from time to time;
  - (ii) that the decisions of HLB on all matters relating to this Promotion shall be final and binding on all HLB Customers and no further correspondence and/or appeal to dispute such decisions will be entertained;
  - (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; and
  - (iv) to be personally liable for all taxes, rates, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to the Promotion.
- 4.2 HLB reserves the right to:
- (i) at any time to add, delete, suspend or vary the Terms and Conditions contained herein, wholly or in part at its absolute discretion by way of posting on HLB’s Website or in any manner deemed suitable by HLB by providing HLB Customers with prior notice; and

(ii) vary the Promotion Period or suspend and/or cancel the Promotion without assigning any reason therefor, with prior notice to HLB Customers.

4.3 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.

4.4 The T&Cs shall be governed by and be construed in accordance with the laws of Malaysia and HLB Customers 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 the Promotion.