

HONG LEONG DEPOSIT & WIN CONTEST

Last updated on 7 July 2018

CONTEST PERIOD

The Hong Leong Bank Berhad (97141-X) (“HLB”) and/or Hong Leong Islamic Bank Berhad (686191-W) (“HLISB”) [hereinafter collectively referred to as “the Bank”] “**Hong Leong Deposit & Win Contest**” (“Contest”) commences on **7th July 2018** and ends on **30th September 2018**, both dates inclusive (“Contest Period”), unless notified otherwise.

TERMS AND CONDITIONS (“T&C”)

The following sets out the terms and conditions applicable to this Contest.

ELIGIBILITY

1. This Contest is open to Malaysian individuals who are the accountholders of the Bank’s new and existing Participating Accounts (as defined in Clause 3 below), including Hong Leong Priority Banking and Private Banking customer, and have registered as the users of Hong Leong Connect Internet Banking and/or Connect App (“Connect Users”).
2. The Contest is **NOT** applicable to non Connect Users (notwithstanding the fact that they are Malaysian accountholders of the Participating Accounts), non-Malaysian accountholders of the Participating Accounts and non-individual customers including sole proprietors, partnerships, professional practices, companies and corporate bodies.
3. The Contest is open to the Connect Users of the following accounts (“Participating Accounts”):
 - (a) Hong Leong Basic Savings Account
 - (b) Hong Leong Basic Savings Account-i
 - (c) Hong Leong Multi-tier Savings Account-i
 - (d) Hong Leong Savings Account
 - (e) Hong Leong Savings Account-i
 - (f) Hong Leong Basic Current Account
 - (g) Hong Leong Current Account
 - (h) Hong Leong Senior Savers Savings Account
 - (i) Hong Leong Harvest Savings Account
 - (j) Hong Leong Pay&Save Account
 - (k) Hong Leong Pay&Save Account-i
 - (l) Hong Leong SmartLink Account
 - (m) Hong Leong Top Yield Account
 - (n) Hong Leong One Account
 - (o) Hong Leong Current Account One-i
 - (p) Hong Leong Payroll Plus-i
 - (q) Hong Leong Money Box Deposit Account

For the avoidance of doubt, all Participating Accounts stated in Clause 3 above are eligible for protection by Perbadanan Insurans Deposit Malaysia (“PIDM”).

4. Connect Users who are employees of the Bank whether on permanent or on contractual basis, employees of any the Bank’s partners, representatives or agents (including external auditors, vendors, suppliers, advertising and Contest agents) and their respective immediate family members (Eg. spouse, children, parent, brother or sister) shall **NOT** be eligible to participate in the Contest.
5. 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 the Bank or have been declared bankrupt (pursuant to a petition by either HLB or HLISB or other financial institutions or by any third (3rd) party) or are subject to any bankruptcy proceedings at any time prior to or during the Contest Period shall **NOT** be eligible to participate in the Contest.

CASH PRIZE

6. **Twenty** (20) units of Ringgit Malaysia Seven Hundred and Seventy Seven only (RM777) (“Cash Prize”) will be given away for the purpose of this Contest.
7. Total Cash Prize is capped at **Ringgit Malaysia Fifteen Thousand Five Hundred and Forty only (RM15,540.00)** for 20 Cash Prize Winners (as defined in Clause 20 below) under this Contest.

CONTEST MECHANICS

8. In order to gain entries in this Contest (“Contest Entries”), the Connect Users must meet and fulfil one of the following criteria (“Eligible Customers”) during the Contest Period in order to win the Cash Prize:

Contest Criteria	Number of Contest Entries earned
(i) Open a new Participating Account from 7th July 2018 to 31st July 2018	1
(ii) Deposit a minimum amount of RM1,500 for two (2) months consecutively with a minimum amount of RM1,500 each month into any of the Participating Account	2
(iii) Open a new Participating Account from 7th July 2018 to 31st July 2018 AND deposit a minimum amount of RM1,500 for two (2) months consecutively with a minimum amount of RM1,500 each month into such new Participating Account	5

9. For the Contest Criteria (ii) and (iii) whereby Connect Users are required to deposit a minimum amount of Ringgit One Thousand and Five Hundred (RM1,500) each month into their Participating Account for two (2) months consecutively (“2 Months Deposit”), such Deposit must be done in the months of July 2018 and August 2018 or August 2018 and September 2018.
10. For the purpose of this Contest, the 2 Months Deposit must be New Funds. For the avoidance of doubt, New Funds are defined as:
 - (a) Cash, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker’s cheque issued by other banks which are deposited into the Participating Accounts; and
 - (b) Proceeds arising from the redemption of equity, unit trust funds, bonds/ sukuk and/or Hong Leong Invest Safe during the Contest Period that are re-deposited into the Participating Accounts
11. The following shall not be considered as “New Funds”:
 - (a) Maturing Fixed Deposit /Fixed Deposit-I (“FD/FD-i”) or premature withdrawal of any existing FD/FD-i account;
 - (b) Intra bank transfer of funds, i.e. transfer of funds from another HLB / HLISB CASA/CASA-i, FD/FD-i or General Investment Account (“GIA”); and
 - (c) Inter-branch transfer within HLB and HLISB including third (3rd) party transfer.
12. The Bank will track the Eligible Customers’ Contest Entries automatically at the end of the Contest Period based on fulfilment of the Contest criteria during the Contest Period which are posted and reflected in the Bank’s system. No Contest entry form or registration of participation is required.
13. For Eligible Customers with multiple Participating Accounts, the Contest Entries earned on each Participating Account is considered as independent and shall not be aggregated to calculate the total Contest entries earned during the Contest Period.

CONTEST WINNER SELECTION AND FULFILLMENT

14. The Cash Prize Winners’ Participating Account(s) must remain open, active and valid with a minimum account balance of Ringgit Malaysia Five Hundred (RM500) from 7th July 2018 until 31st December 2018 for the purpose of the crediting of the Cash Prize, failing which the Cash Prize Winners shall be disqualified from receiving the Cash Prize and the Cash Prize shall be forfeited.

15. Cash Prize will be credited into the Cash Prize Winners' Participating Account no later than 31st December 2018. Nevertheless, the Bank will not be responsible for any delay in crediting the Cash Prize.
16. **One Hundred (100)** Eligible Customers shall be randomly selected and shortlisted after the conclusion of the Contest Period for the Cash Prize Winners' selection ("Shortlisted Eligible Customers").
17. The Shortlisted Eligible Customers shall be contacted by the Bank or its appointed Contest Manager, Dynamic Search Sdn. Bhd. (136574V) ("Dynamic Search") on a best effort basis at the latest telephone number(s) furnished by the Connect Users as shown in the Bank's system **ONCE** at any time during office hours (9:00 a.m. to 5:00 p.m.) for a Question and Answer session ("Q&A") to answer at least **two (2)** questions correctly within the fastest time frame.
18. If the Shortlisted Eligible Customers fail to answer the telephone after **five (5)** rings for any reason whatsoever, or in the event that the telephone number(s) furnished by the Shortlisted Eligible Customers are inaccurate whether such inaccuracy is attributable to the fault of the Bank or the Shortlisted Eligible Customers, the Shortlisted Eligible Customers are deemed to have missed the winning chance and the Bank or Dynamic Search shall have the absolute right to select another Shortlisted Eligible Customers whenever necessary. Therefore, it is essentially the obligations of the Customers to provide their latest, valid and accurate telephone number(s) to the Bank. The Bank shall not be responsible in the event that the Bank and/or Dynamic Search is unable to reach / contact the Shortlisted Participants for the Q&A, for any reason whatsoever.
19. Shortlisted Eligible Customers will **NOT** be notified on-the-spot whether they are the Cash Prize Winners upon completion of the Q&A session.
20. Only **twenty (20)** Shortlisted Eligible Customers who answered the most questions correctly in the fastest time will be announced as winners of the Cash Prize ("Cash Prize Winners"). In the event of a tie i.e. more than one (1) Shortlisted Eligible Customers who successfully answer the 2 questions correctly in the same fastest time frame, the Shortlisted Eligible Customer with the highest Incremental Deposit throughout the Contest Period will be declared as the Winner.
21. Incremental Deposit is defined as the Daily Average Balance ("DAB") of the Participating Accounts throughout the Contest Period, minus the closing balance on 6 July 2018. For new Participating Accounts opened during the Contest Period, the baseline to calculate the Incremental Deposit is **Ringgit Malaysia zero (RM0)**.

(a) Existing Participating Accounts opened before 6 July 2018

$$DAB = \frac{\text{Sum of daily end day balances throughout the Contest Period}}{130 \text{ days}}$$

$$\text{Incremental Deposit} = DAB - \text{Closing balance on 6 July 2018.}$$

(b) New Participating Accounts opened during the Contest Period

$$DAB = \frac{\text{Sum of daily end day balances throughout the Contest Period since opened}}{\text{Number of days of the Contest Period since opened}}$$

$$\text{Incremental Deposit} = DAB$$

22. Each Shortlisted Eligible Customer is only entitled to win one (1) Cash Prize for this Contest.
23. The Cash Prize Winners shall be notified by the Bank either in writing, by phone, by Short Messaging Message ("SMS"), by posting the Cash Prize Winners' names at HLB's website at www.hlb.com.my ("HLB's Website"), HLISB's website at www.hlisb.com.my ("HLISB's Website") or any other methods deemed fit by HLB ("Notification") no later than **1 December 2018**.
24. The Cash Prize Winners who have received such Notification shall be responsible to notify the Bank in writing no later than **11th January 2019** for non-receipt of the Cash Prize, failing which, they shall be deemed to have received and accepted the Cash Prize from the Bank and any request or appeal for the reimbursement of the Cash Prize shall not be entertained by the Bank.
25. The Bank shall not be responsible in the event that the Bank is unable to notify the Cash Prize Winners / the Cash Prize Winners are not in receipt of the Notification for any reasons whatsoever and any request/appeal for

the reimbursement of the Cash Prize shall not be entertained in the event that the Cash Prize Winners are not in receipt of the Cash Prize and fail to inform the Bank regarding the non receipt of the Cash Prize on or before 11 January 2019 due to non-receipt of the Notification by the Cash Prize Winners.

26. The Shortlisted Eligible Customers who do not receive such Notification from the Bank by **1 December 2018** are deemed **NOT** the Winners.
27. The Shortlisted Eligible Customers hereby give his/her/their consent to and authorize the Bank to disclose his/her/their name, contact number and address to Dynamic Search and M3Tech for the purposes of Q&A as provided in Clause 17 above and for sending out the Notification as provided in Clause 23 above.
28. The Cash Prize Winners also hereby give his/her/their consent to and authorize the Bank to disclose or publish his/her/their name, NRIC number (in masked form) or photos in media, marketing or advertising materials for the purposes of the Contest.
29. The SMS service for this Contest is provided and supported by M3 Technologies (Asia) Berhad (482772-D) ("M3Tech"), a SMS vendor officially appointed by the Bank.

GENERAL

30. By participating in the Contest, the Connect Users:
 - (i) Have read, understood and agreed to be bound by the T&Cs of the Contest;
 - (ii) Agree that the T&Cs herein and Hong Leong General Terms and Conditions of Accounts in respect of the Hong Leong CASA and Hong Leong Current Account-i and Savings Account-i (Tawarruq CASA-i), or any relevant terms and conditions that the Bank may impose from time to time, are read as an entire agreement. In the event of any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy;
 - (iii) agree and authorize the Bank to disclose their mobile phone numbers to Dynamic Search and M3tech for the purposes of the Contest;
 - (iv) Agree that the Cash Prize is non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind;
 - (v) Agree that the Bank's decision on all matters relating to the Contest shall be final, conclusive and binding on all Eligible Customers (including but not limited to the determination of the Cash Prize Winners and Eligible Customers who will be entitled for the Cash Prize) and no further correspondence and/or appeal to dispute the Bank's decision shall be entertained; and
 - (vi) Agree to access the HLB's Website and/or HLIBS's Website (collectively "Bank's Websites") at regular time intervals to view the T&Cs of the Contest and to ensure to be kept up-to-date on any change or variation to the T&Cs.
31. The Bank reserves the right:
 - (i) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, including but not limited to substituting the Cash Prize with other offer or product of similar value at its absolute discretion, by way of posting on the Bank's Websites with twenty one (21) days prior notice, or in any other manner which the Bank deems practical;
 - (ii) To alter, add, cancel or substitute any or all of the Cash Prize with alternative products of similar value at any time with prior notice;
 - (iii) To determine in its absolute discretion who will be the Cash Prize Winners in the event of a tie as stated in Clause 20 above;
 - (iv) To disqualify any Eligible Customers for any reason whatsoever as the Bank may in its absolute discretion deem fit to participate in the Contest and/or be entitled to the Cash Prize; and
 - (v) Forfeit the Cash Prizes in the event of non-compliance by the Eligible Customers of the T&Cs herein and Hong Leong General Terms and Conditions of Accounts in respect of the Hong Leong CASA, Hong Leong Current Account-i and Savings Account-i (Tawarruq CASA-i), and all other laws / rules applicable.
32. The Eligible 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 participating in the Contest.
33. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the jurisdiction of the Courts of Malaysia.
34. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*.

Hong Leong Current and Savings Account/-i Account is eligible for protection by Perbadanan Insurans Deposit Malaysia (“PIDM”).