

DuitNow Angpow Campaign

Updated 18 January 2019

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**"] DuitNow AngPow Campaign ("**Campaign**") commences from 18 January 2019 to 18 March 2019, inclusive of both dates ("**Campaign Period**"), unless notified otherwise.

TERMS & CONDITIONS

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

Eligibility

1. The Campaign is open to the Bank's existing non-individual current account/ current account-i customers who have registered their DuitNow ID with the Bank [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.

2. The Customers' current account/current account-i status must remain active and in good standing throughout the Campaign Period.
3. The Customers' DuitNow ID status must remain active and remain with the Bank as the collection bank throughout the Campaign Period.
4. 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 Campaign Winners are officially declared shall **NOT** be eligible to participate in the Campaign and/or shall **NOT** be entitled to the Campaign Prizes.

Campaign Mechanics

5. Top eighteen (18) **Customers** who have received the highest number of DuitNow transactions volume throughout the Campaign Period ("**Eligible Customers**") will be rewarded with the Campaign Prizes specified in Table 1 ("**Prize Winner**"):

Category Group	Campaign Prizes	Quantity
Top 1 - 3 customers	Cash vouchers worth RM8,800 and 1 unit Mont Blanc pen worth RM1700	3
4th – 18th customers	Cash vouchers worth RM800	15

Note: If customers' home branch is located at Peninsular Malaysia, the cash vouchers will be AEON cash vouchers or Petronas cards. For customers' home branch that is located at Sabah or Sarawak, the cash vouchers will be Parkson cash vouchers or Petronas cards.

[All of the Prizes for all categories are collectively known as "the Campaign Prizes"]

6. In the event of a tie, the following measures will be used to determine the Prize Winner (in order of priority):

- a) DuitNow ID registration time by Eligible Customer, whichever that is earlier; and
 - b) Highest Daily Average Balance of current accounts/current accounts-i during the Campaign Period
7. Each Prize Winner is entitled to receive a maximum of one (1) Campaign Prize only under this Campaign.
 8. The Prize Winners 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 2019 on the collection of the Campaign Prize.
 9. Each Prize Winner is required to collect the Campaign Prizes at their respective HLB/HLISB home branch no later than 30 June 2019, 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 Prize Winner in the event that the Prize 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 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.

10. 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 Prize Winner without recourse to the Bank.
11. 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 Prize 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.
12. The Campaign Prizes are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.
13. The Prize Winners agree to be bound by the terms and conditions imposed by merchant relating to the Campaign Prizes.
14. The Prize Winners 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).
15. 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 DuitNow ID registration.

General T&Cs

16. 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 Governing the National Addressing Database (DuitNow ID);

- (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.
17. 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 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 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 Governing the National Addressing Database.
 - (d) To determine at its own discretion the Campaign Winner and any appeal to the decision(s) made by the Bank pertaining to the determination of the Campaign Winner shall not be entertained.
18. 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.
19. The T&Cs herein are to be read together with the Terms and Conditions for Governing the National Addressing Database (DuitNow ID) as an entire agreement and in the event of discrepancy, the T&Cs herein shall prevail to the extent of such discrepancy.
20. 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.
21. 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. Words denoting one gender include all other genders and 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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