

FOREIGN CURRENCY ACCOUNT/-i BONUS INTEREST/PROFIT PROMO

Last updated on 8th March 2019

CAMPAIGN PERIOD

The Hong Leong Bank Berhad (97141-X) (“HLB”) and Hong Leong Islamic Bank Berhad’s (686191-W) (“HLISB”) [hereinafter collectively referred to as “the Bank”] “Foreign Currency Account/-i Bonus Interest/Profit Promo” (“Campaign”) commences on 11 March 2019 until 30 June 2019 (both dates inclusive) (“Campaign Period”) unless notified otherwise.

Terms and Conditions

The following sets out the terms and conditions applicable to the Campaign (“**T&C**”).

1. The Campaign is open to all **NEW** primary accountholders who have opened any of the Participating Accounts (as defined in Clause 2 below) during the Campaign Period (“Customers”):

For the avoidance of doubt,

New primary accountholders refer to customers who do not have any of the Participating Accounts with the Bank prior to the Campaign Period and open a Participating Account during the Campaign Period.;

Eligibility

2. Participating accounts/accounts-i for this Campaign are as below (“Participating Accounts”):-

- a. Hong Leong Foreign Currency Account (AUD / USD Only)
 - i) Individuals
 - ii) Sole Proprietorship
 - iii) Partnership
 - iv) Association/Society
- b. Hong Leong Foreign Currency Account-i (AUD / USD Only)
 - i) Sole Proprietorship
 - ii) Partnership

For Participating Accounts under HLISB (“Participating Accounts-i”), the Participating Accounts-i are deposit accounts based on Shariah principle of Tawarruq. For the avoidance of doubt, all Participating Accounts stated above are eligible for protection by Perbadanan Insurans Deposit Malaysia (“PIDM”).

3. The following Customers are NOT eligible to participate in the Campaign:
 - a. Customers 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 or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period;
 - b. Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein;
 - c. Permanent and/or contract employees of the Bank and their immediate family members (Eg. spouse, children, parent, brother or sister)

CAMPAIGN MECHANICS

4. In order to qualify for this Campaign, Customers MUST meet the Campaign Criteria as appended in table below during the Campaign Period (“Eligible Customers”):

Campaign Criteria	Minimum Balance in the Participating Account on 30 June 2019	Campaign Bonus Interest / Profit Rates (p.a.)
Open a Participating Account – AUD account within Campaign Period	AUD 1,000	+0.80%
Open a Participating Account – USD account within Campaign Period	USD 1,000	+1.00%

5. The total fund pool size for the Campaign is capped at Ringgit Malaysia One Hundred and Thirty Four Thousand (RM134,000) and is paid out to the Customers who have fulfilled the Campaign Criteria within the fastest time, on a first come first served basis and within the fund pool size. (“Eligible Customers”)

6. For avoidance of doubt, Eligible Customers will be entitled for the Campaign Bonus Interest/Profit at the rates as indicated in the table above until the fund pool is maximized based on the prevailing foreign exchange rate during fulfilment.
7. The Campaign Bonus Interest/Profit for the Campaign will be credited into the Eligible Customer's Participating Accounts within ninety (90) days at the end of the Campaign Period ("Fulfilment Period"). Nevertheless, the Bank will not be responsible for any delay in crediting the Campaign Bonus Interest/Profit.

a) Calculation for the Campaign Bonus Interest/Profit Calculation is as below:

$$\text{Formula} = \frac{\text{Sum of daily end day balances from 11th March 2019 – 30th June 2019}}{\text{Number of days in the Campaign Period}}$$

Scenario: Customer opens the Participating Account on 11 March 2019

$$\text{e.g.} = \frac{\text{(8 Mar) AUD0.00 + (9 Mar) AUD0.00 + (10 Mar) AUD0.00 + (11 Mar) AUD2,232 + (30 June) AUD10,230}}{111 \text{ days}}$$

$$= \frac{\text{AUD589,710 (Sum of daily end day balances for the Campaign Period)}}{111 \text{ days}}$$

Campaign Bonus Interest/Profit = (Sum of daily end day balances for the Campaign Period x Campaign Bonus interest or Bonus Profit / 365 days x Campaign Period days)

$$\begin{aligned} \text{Campaign Bonus Interest/Profit} &= \text{AUD5,312.70} * 0.80\% / 365 * 111 \\ &= \text{AUD12.93} \end{aligned}$$

8. For Customers with multiple Participating Accounts, each Participating Accounts is considered as an independent entry; however, each Customer will only be entitled for one Campaign Bonus Interest/Profit based on the Participating Account with the highest Campaign Bonus Interest/Profit.
9. No entry form or registration of participation is required to participate and the Bank will track the Eligible Customers automatically at the end of the Campaign Period.
10. The Participating Accounts must at all times remain open, active and valid with a minimum account balance of AUD 1,000 or USD 1,000 at the end of the Campaign Period for the purpose of the Campaign Mechanics fulfilment. In the event the Participating Accounts are closed due to any reason whatsoever at any time during the Campaign Period, the Customers shall be disqualified from participating in the Campaign
11. For Shariah compliant purpose on payment of the Campaign Bonus Profit, the Customers have consented HLISB to utilise USD1,000 or AUD 1,000 from their Participating Account-i being the purchase price for the purpose of Commodity Trading for facilitating the Campaign Bonus Profit payment. All profit from the Commodity Trading will be reimbursed into the Participating Account-i without fail. The Commodity Trading will be performed within the Fulfilment Period.
12. To the fullest extent permitted by law, the Bank is excluded of any responsibilities and all liabilities arising from any postponement, cancellation, delay or changes to the Campaign Bonus Interest/Profit or any other unforeseen circumstances beyond the Bank's reasonable control and for any act or default of any third party suppliers or vendors.
13. In the event of a tie, the Customer's Participating Account with the highest balance at the end of the Campaign Period will be declared as the Eligible Customer. Further, it is the Bank's sole discretion to determine who qualifies for the Campaign Bonus Interest/Profit pay-out and any dispute(s) pertaining to the Bank's decision shall not be entertained.
14. In the event of non-receipt of the Campaign Bonus Interest/Profit within the Fulfilment Period, it is essentially the obligation of the Eligible Customer to inform the Bank within 30 days from the end of the Fulfilment Period, failing which the Eligible Customer is deemed to have received the Campaign Bonus Interest/Profit and any request to reimburse the Campaign Bonus Interest/Profit shall not be entertained by the Bank.
15. The SMS service for purposes of the Campaign is provided and supported by M3 Technologies (Asia) Berhad (482772-D) ("M3Tech"), a SMS vendor officially appointed by the Bank.

GENERAL

16. By participating in this Campaign, the Customers agree:
- i) to have read, understood and to be bound by the T&Cs herein, the Bank's General Terms and Conditions of Accounts and Terms & Conditions of the Participating Accounts;
 - ii) that the Bank's decision on all matters relating to the Campaign 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;
 - iii) to access HLB's website at www.hlb.com.my and / or HLISB's website at www.hlisb.com.my (collectively "Bank's website") at regular time intervals to view the T&Cs of the Campaign and ensure to be kept up-to-date on any changes or variations to the T&Cs;
 - iv) that the Campaign Bonus Interest/Profit earned is non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind;
 - v) authorizes the Bank to disclose their personal data (i.e. contact details, where applicable) to the Bank's service providers including but not limited to M3Tech for the purpose of running and fulfilling this Campaign; and
 - vi) to be 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.
17. 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 reward 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 Campaign Bonus Interest/Profit with alternative products of similar value at any time with prior notice;
 - (iii) To determine in its absolute discretion who will be the Eligible Customers in the event of a tie;
 - (iv) To disqualify any Customers for any reason whatsoever as the Bank may in its absolute discretion deem fit to participate in the Campaign and/or be entitled to the Campaign Bonus Interest/Profit; and
 - (v) Forfeit the Campaign Bonus Interest/Profit in the event of non-compliance by the Customers of the T&Cs herein and/or Hong Leong General Terms and Conditions of Accounts in respect of the Hong Leong CASA, Hong Leong Current Account and Savings Account-i (Tawarruq CASA-i), and all other laws / rules applicable.
18. The T&Cs herein and the General Terms and Conditions of Accounts shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein and the General Terms and Conditions of Accounts, the specific T&Cs herein shall prevail to the extent of such discrepancy.
19. The Campaign Bonus Interest/Profit will be provided on an "As Is Where Is" basis. Any props, accessories or equipment featured with the Campaign Bonus Interest/Profit in any pictorial materials are for decorative purposes and shall not form part of the Campaign Bonus Interest/Profit.
20. 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 exclusive jurisdiction of the Courts of Malaysia.
21. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Deposit/Deposit-i Products are eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM")