

ZERO FEE FOR OVERSEAS OUTWARD TELEGRAPHIC TRANSFER CAMPAIGN

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) [collectively and hereinafter referred to as "the Bank"] "**Zero Fee for Overseas Outward Telegraphic Transfer Campaign**" ("**Campaign**") commences from 25 November 2021 to 30 June 2022, 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 NTB Customers (as defined below) and ETB Customers (as defined below). This Campaign is open to both individuals with savings account/savings account-i or current account/current account-i as well as non-individuals with current account/current account-i (that are opened under the Bank's Personal Financial Services division) (collectively known as "**the Customers**") and has been registered as HLB Connect users.

For the avoidance of doubt:

- a. NTB Customers refer to customers who do not have any savings account/savings account-i or current account/current account-i with the Bank prior to the Campaign Period;
 - b. ETB Customers refer to customers who are existing to the Bank before the Campaign Period;
 - c. Non-individual Customers for this Campaign refer to small and medium enterprises (SMEs) customers who open a current account/current account-i for business related transactions.
2. 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; and
 - b. Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein.

Campaign Mechanics

Campaign Offer: Zero Fee for Hong Leong Connect Users

3. All NTB Customers and ETB Customers who registered as Hong Leong Connect users before or during the Campaign Period are entitled to an overseas outward telegraphic transfer ("**OTT**") fee waiver ("**Campaign Offer**")
4. The automatic OTT fee waiver refers to the cable charges with amount up to Ringgit Malaysia Twenty-Five (RM25) per transaction performed online.
5. The OTT fee waiver is applicable for all types of currencies offered by the Bank.
6. There is no limit on the number of transactions allowed for the Customers to enjoy the Campaign Offer.

Others

7. All OTT transactions under this Campaign are subject to all other relevant charges, including but not limited to, the agent's or beneficiary bank's charges. The Bank will not be liable to pay any other relevant charges as may be incurred by the Customers.
8. Only successful approved and executed OTT transactions within the Campaign Period qualifies for the Campaign Offer.
9. 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 their service and any delay in the submission or processing the OTT transaction.
10. By participating in this Campaign, the Customers hereby:-
 - a. agree that all records and OTT transactions captured by the Bank within the Campaign Period are accurate and final;
 - b. that they have read, understood, accepted the Bank's Privacy Notice and agree to be bound by it, both of which are available on the Bank's website www.hlb.com.my and/or www.hlisb.com.my respectively;
 - c. agree that the Bank's decision on all matters relating to the Campaign shall be accurate, final, conclusive and binding on all the Customers. No further appeal or correspondence will be entertained;
 - d. read, understand, accepted and agree to be bound by the T&Cs herein and Terms and Conditions of Telegraphic Transfer; and
 - e. agree to access the Bank's website at <https://www.hlb.com.my> and <http://www.hlisb.com.my> ("**the Bank's Websites**") at regular intervals to view the T&Cs and ensure to be kept up-to-date on any changes or variations.

General T&Cs

11. The Bank reserves the right:-
 - a. to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part or to terminate the Campaign, 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, in order to give prior notice to the Customers; and
 - b. to disqualify any of the Customers from participating in the Campaign in the event any of the Customers' savings account/savings account-i or current account/current account-i is closed by the Customers and/or the Bank for any reason whatsoever at any time prior to or during the Campaign Period.
12. The T&Cs herein are to be read together with the Terms and Conditions of Telegraphic Transfer as an entire agreement and in the event of discrepancy, the T&Cs herein shall prevail to the extent of such discrepancy.
13. 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 Websites or in any other manner which the Bank deems practical shall prevail.



14. 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.
15. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Savings Account/Savings Account-i and Current Account/Current Account-i are protected by Perbadanan Insurans Deposit Malaysia (“PIDM”) up to RM250,000 for each depositor.

If you have any enquiries regarding the terms and conditions, please email us at hlonline@hlbb.hongleong.com.my