

HONG LEONG PAY&SAVE ACCOUNT CROSS SELL PROMOTION

Last updated on 1st December 2017

PROMOTION PERIOD

The Hong Leong Bank Berhad's (97141-X) ("HLB") "**Hong Leong Pay&Save Account Cross Sell Promotion**" ("Promotion") commences on **1st December 2017** and ends on **28th February 2018**, both dates inclusive ("Promotion Period"), unless notified otherwise.

TERMS & CONDITIONS

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

ELIGIBILITY

1. The Promotion is open for participation by all Malaysian and non-Malaysian individual customers ("Customers") who are the existing Customers of HLB of the following criteria:-
 - (a) Who do not have any Current and/or Savings Account with HLB prior to the Promotion Period; and
 - (b) Who have received a Short Messaging Service ("SMS") and/or Electronic Direct Mail ("EDM") from HLB to participate in this Promotion.

It is essentially the duty and/or obligations of the Customers to ensure that their mobile phone numbers and/or email addresses registered with HLB are correct and up to date in order to receive the SMS and EDM, and HLB shall not be responsible/held liable in the event of non-receipt of the SMS and EDM by the Eligible Customers for any reasons whatsoever.

Customers who do not receive the SMS and EDM are deemed not qualified to participate in this Promotion and HLB shall not entertain any dispute pertaining to the non-receipt of the SMS and EDM by the customers.

2. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB and/or Hong Leong Islamic Bank Berhad ("HLISB") (686191-W) 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 Promotion Period shall **NOT** be eligible to participate in the Promotion.

PROMOTION MECHANICS

3. In order to participate in this Promotion, the Customers must meet and fulfil the following criteria during the Promotion Period ("Eligible Customers") to be entitled to a cashback of **Ringgit Malaysia One Hundred (RM100)** ("Cashback"):
 - (a) Open a new Pay&Save Account with a minimum initial deposit of **Ringgit Malaysia One Thousand (RM1,000)**; and
 - (b) Set at least two (2) Loan/ Credit Card Online Standing Instructions ("Online SI") within one (1) month from the new Pay&Save Account opening date with a minimum monthly instalment/ payment of **Ringgit Malaysia One Hundred (RM100) and above** for each Online SI.
[Clause 3(a) and (b) are collectively known as "Promotion Criteria"].
4. Each Eligible Customer can only open one (1) Hong Leong Pay&Save Account.
5. For the purpose of this Promotion, the initial 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 newly opened Pay&Save Account; and
 - (b) Proceeds arising from the redemption of equity, unit trust funds, bonds/ sukuk and/or Hong Leong Invest Safe during the Promotion Period that are re-deposited into the newly opened Pay&Save Account.
6. The following shall not be considered as "New Funds":
 - (a) Maturing Fixed Deposit ("FD") or premature withdrawal of FD from any existing HLB's/ HLISB's FD account/ Fixed Deposit-i ("FD-i") account;

- (b) Intra bank transfer of funds, i.e. transfer of funds from another HLB/ HLISB Account (whether Savings/i and/or Current/i Accounts (CASA and/or CASA-i), FD, FD-i or General Investment Account (“GIA”); and
 - (c) Inter-branch transfer within HLB and HLISB including third (3rd) party transfer.
7. HLB will track the Eligible Customers’ entitlement automatically at the end of the Promotion Period based on the Promotion Criteria met. No registration of participation is required.
 8. HLB shall not be liable and responsible for any failure or delay in transmission and/or reflection in the Eligible Customers’ Online SI setting which may result in the Eligible Customers being omitted from receiving or not entitled to the Cashback for the Promotion.
 9. Total Cashback payout is capped at **Ringgit Malaysia Six Hundred Thousand only (RM600,000)** under this Promotion and it is limited to the first **six thousand (6,000)** Eligible Customers throughout the Promotion Period on a first-come-first-serve basis.
 10. The Eligible Customers’ newly opened Hong Leong Pay&Save Account must remain open, active and valid with a minimum account balance of **Ringgit Malaysia Two Hundred (RM200)** until 31st May 2018 for the purpose of the Cashback crediting, failing which, the Eligible Customers shall be disqualified from receiving the Cashback and the Cashback shall be forfeited.
 11. Cashback will be credited into the Eligible Customers’ newly opened Hong Leong Pay&Save Account no later than **31st May 2018**. Nevertheless, HLB will not be responsible for any delay in crediting the Cashback.
 12. The Eligible Customers shall be notified by HLB on the successful crediting of Cashback either in writing, by phone, by SMS, by posting the Eligible Customers’ names and newly opened Hong Leong Pay&Save Account numbers (in masked form) on HLB’s Website at www.hlb.com.my (“HLB’s Website”) or any other methods deemed fit by HLB no later than **31st May 2018**.
 13. The Eligible Customers who do not receive such notification from HLB by **31st May 2018** are deemed **NOT** entitled to the Cashback.
 14. The Eligible Customers who have received such notification shall be responsible to notify HLB in writing no later than **30th June 2018** for non-receipt of the Cashback, failing which, they shall be deemed to have received and accepted the Cashback from HLB.
 15. The Eligible Customers hereby give their consent to and authorize HLB to disclose their names, mobile phone numbers and email addresses to DCatalyst, M3tech or such other official appointed vendors for the purposes of the Promotion.
 16. The SMS and EDM service for this Promotion is provided and supported by M3 Technologies (Asia) Berhad (482772-D) (“M3Tech”) and DCatalyst Sendirian Berhad (819292-U) (“DCatalyst”) respectively.
 17. The Eligible Customers also hereby give their consent to and authorize HLB to disclose or publish their names, newly opened Hong Leong Pay&Save Account numbers (in masked form) or photos in media, marketing or advertising materials for the purposes of the Promotion.

GENERAL

18. By participating in the Promotion, the Eligible Customers:
 - (i) Have read, understood and agreed to be bound by the T&Cs of the Promotion;
 - (ii) Agree that the T&Cs herein and Hong Leong General Terms and Conditions of Accounts in respect of the Hong Leong Pay&Save Account, or any relevant terms and conditions that HLB 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 that the Cashback is non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind;
 - (iv) Agree that HLB’s decision on all matters relating to the Promotion shall be final, conclusive and binding on all Eligible Customers and no further correspondence and/or appeal to dispute HLB’s decision shall be entertained; and
 - (v) Agree to access HLB’s Website at regular time intervals to view the T&Cs of the Promotion and to ensure to be kept up-to-date on any change or variation to the T&Cs.

19. HLB 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 Cashback with other offer or product of similar value at its absolute discretion, by way of posting on HLB's Website with twenty one (21) days prior notice, or in any other manner which HLB deems practical;
 - (ii) To disqualify any Eligible Customers for any reason whatsoever as HLB may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Cashback; and
 - (iii) Forfeit the Cashback 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 Pay&Save Account.
20. 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 Promotion.
21. 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.
22. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*.

Hong Leong Pay&Save Account is eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM").