

## Business Current Account/-i Deposit Campaign

Updated: 30 September 2019

The Hong Leong Bank Berhad's (97141-X) ("HLB") / Hong Leong Islamic Bank Berhad's (686191-W) ("HLISB") "Business Current Account/-i Deposit Campaign" ("**Campaign**") commences on 1<sup>st</sup> October 2019 and ends on 30<sup>th</sup> June 2020, inclusive of both dates ("**Campaign Period**"), unless notified otherwise.

HLB and HLISB are collectively known as "the Bank".

### TERMS AND CONDITIONS

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

#### ELIGIBILITY

1. Hong Leong Business Current Account / Hong Leong Business Current Account-i (excluding BIZONE Current Account), PowerSME Current Account / PowerSME Current Account-i, or Foreign Currency Current Account / Foreign Currency Current Account-i are collectively and hereinafter referred to as ("**Business Current Account/-i**").
2. The Campaign is open to all new and existing non-individual<sup>1</sup> HLB / HLISB Business Corporate Banking ("**BCB**")'s customers ("**Customers**"):-
  - (a) Who are primary account holders of Business Current Account/-i (hereinafter referred to as "**Existing Customers**") prior to the Campaign Period; or
  - (b) Who have opened a new PowerSME Current Account / PowerSME Current Account-i during the Campaign Period (hereinafter referred to as "**New Customers**"). New Customers refer to customers who do not have any account with the Bank prior to the Campaign Period.
- <sup>1</sup> Non-individual Customers refer to associations, clubs, schools, societies, non-profit organizations, sole proprietors, partnerships, limited liability partnership, professional practices duly registered or incorporated in Malaysia including private limited companies and public limited companies.
3. The Campaign is **NOT** applicable to individual customers.
4. The Customers' business current account/-i status must remain active throughout the Campaign Period.
5. 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 subjected to any bankruptcy / winding up proceedings at any time prior to or during the Campaign Period shall **NOT** be eligible to participate in the Campaign.

## **CAMPAIGN MECHANICS**

### **(A) Campaign Criteria**

6. The Campaign Period is divided into the respective periods as appended in Table 1 below:

<b>Table 1</b>	
<b>Campaign Period</b>	<b>Date</b>
Quarter 1 Period	1 <sup>st</sup> October 2019 to 31 <sup>st</sup> December 2019
Quarter 2 Period	1 <sup>st</sup> January 2020 to 31 <sup>st</sup> March 2020
Quarter 3 Period	1 <sup>st</sup> April 2020 to 30 <sup>th</sup> June 2020
Grand Prize Period	1 <sup>st</sup> October 2019 to 30 <sup>th</sup> June 2020

7. For the purpose of this Campaign, the New Customers and the Existing Customers **MUST** meet and fulfil one of the Campaign Criteria as appended in Table 2 below during the Campaign Period in order to earn the respective number of Campaign Entries and to stand a chance to win the Quarter 1 Prize, Quarter 2 Prize, Quarter 3 Prize, or Grand Prize (collectively known as “**Campaign Prizes**” as defined in Table 3 and Table 4 below).

<b>Table 2</b>	
<b>Campaign Criteria (applicable to New Customers &amp; Existing Customers)</b>	<b>Campaign Entries</b>
Open a new PowerSME Current Account / PowerSME Current Account-i with a minimum deposit of RM500 <b>AND</b> apply for Hong Leong ConnectFirst during the Campaign Period.	2
Incremental Average Balance (“ <b>IAB</b> ”) in existing Business Current Account/-i by the Existing Customers or in new Business Current Account/-i opened by the New Customers (i.e. any new Business Current Account/-i including PowerSME Current Account / PowerSME Current Account-i) during the Campaign Period in the following manner:- <ol style="list-style-type: none"> <li>1. Associations, clubs, schools, societies, non-profit organizations, sole proprietors, partnerships, limited liability partnership, professional practices duly registered or incorporated in Malaysia including private limited companies: <b>For every RM 20,000 IAB</b></li> <li>2. Public limited companies: <b>For every RM 1,000,000 IAB</b></li> </ol>	1

**Bonus Campaign Entries (optional)**

In order to earn additional Bonus Campaign Entries, Customers must perform one of the Campaign Criteria above **AND** one of the following :

Successful registration for Hong Leong ConnectFirst (i.e. for those who do not have Hong Leong ConnectFirst / Hong Leong ConnectBIZ prior to Campaign Period)	2
Incremental month end balance growth of 10% and above against previous month end balance in the existing Business Current Account/-i by the Existing Customers or in new Business Current Account/-i opened by the New Customers (i.e. any new Business Current Account/-i including PowerSME Current Account / PowerSME Current Account-i) during the campaign period	5

New Customers and / or Existing Customers who fulfill the above Campaign Criteria shall be referred to as “**the Eligible Customers**”.

8. For Eligible Customers with multiple Business Current Accounts/-i, the Campaign Entries earned on each Business Current Account/-i shall be aggregated to calculate the total Campaign Entries earned.
9. Campaign Entries will be capped at **two hundred (200) entries** per quarter for each Eligible Customer throughout the Campaign Period. All Campaign Entries throughout the Campaign Period will be accumulated for the Grand Prize draw at the end of the Campaign Period.
10. For the purpose of this Campaign, all deposits must comprise of “New Funds”. For the avoidance of doubt, “New Funds” are funds from other banks in the form of cash, interbank GIRO, instant transfer, FPX, telegraphic transfer, local cheque and/or banker’s cheque deposited into the Eligible Customer’s Business Current Account/-i.
11. The following shall not be considered as “New Funds”:-
  - (a) Intra-bank transfer of funds, i.e. transfer of funds from Customer’s other account(s) in HLB / HLISB or third party’s accounts in HLB / HLISB; and/or
  - (b) Inter-branch transfer of funds within HLB / HLISB from any account-holder including a transfer from a third party’s account.

12. Formula:

- **Incremental Average Balance (“IAB”)** is computed using the formula below:

**(a) Existing Business Current Account/-i**

$$\frac{\text{Sum of daily end day balances for the quarter}}{\text{Total number of days in the quarter}} - \frac{\text{Sum of daily end day balances from previous quarter}}{\text{Total number of days in the previous quarter}}$$

**(b) New Business Current Account/-i**

$$\frac{\text{Sum of daily end day balances for the quarter}}{\text{Total number of days in the quarter}} - 0$$

- **Growth of Month End Balance** is computed using the formula below:

$$\frac{\text{End day balance as at last day of current month} - \text{End day balance as at last day of previous month}}{\text{End day balance as at last day of previous month}} \times 100$$

13. For the avoidance of doubt, for the Business Current Account/-i and/or PowerSME Current Account/PowerSME Current Account-i with a negative balance on any day due to utilization of overdraft facilities, the daily end-day balance will be deemed to be zero for that day.

**(B) Campaign Prize and Selection of Winners**

14. The Campaign Prizes consist of:-

- (a) Quarter Prizes as appended in Table 3 below for each Quarter 1 Period, Quarter 2 Period and Quarter 3 Period respectively:

Table 3		
No	Quarter Prizes	No. of Quarter Prize Winners
1	Branded 4K Smart TV	1
2	Coffee Machine	2
3	Purifying Tower Fan	2
	<b>Total</b>	<b>5</b>

(b) Grand Prizes as appended in Table 4 below for Grand Prize Period respectively:

Table 4		
No	Grand Prizes	No. of Grand Prize Winners
1	Cash Voucher worth RM 150,000	1
2	Cash Voucher worth RM 90,000	1
3	Cash Voucher worth RM 50,000	1
4	Cash Voucher worth RM 10,000	7
	<b>Total</b>	<b>10</b>

15. Eligible Customers will be randomly selected and shortlisted after the conclusion of each Quarter Period for selection of the Quarter Prize Winners and at the end of the Campaign Period for the selection of the Grand Prize Winners as shown in Table 5 below (“**Shortlisted Eligible Customers**”):

Table 5	
Prizes	Number of Shortlisted Eligible Customers
Quarter 1	50
Quarter 2	50
Quarter 3	50
Grand Prize	100
<b>Total</b>	<b>250</b>

16. The Shortlisted Eligible Customers shall be contacted by the Bank’s appointed Promotion Manager on a best effort basis at the latest telephone number(s) furnished by the Shortlisted Eligible Customers 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 & Answer session (“Q&A”) to answer **two (2)** questions correctly after the conclusion of each Quarter Period for selection of the Quarter Prize Winners and at the end of the Campaign Period for the selection of the Grand Prize Winners. Both the Quarter Prize Winners and the Grand Prize Winners shall collectively be referred to as the “**Winners**”.

17. The Shortlisted Eligible Customers who answer the Q&A correctly within the fastest time frame will be selected as the Winners and be entitled for the Campaign Prizes.

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 the Bank's appointed Promotion Manager shall have the absolute right to select another Shortlisted Eligible Customers whenever necessary.

19. Therefore, it is essentially the obligations of the Shortlisted Eligible 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. The Bank shall not be responsible in the event that the Bank's appointed Promotion Manager is unable to reach / contact the Shortlisted Eligible Customers for the Q&A, for any reason whatsoever.
20. In the event if there is a tie, the Winners shall be selected based on their Highest Accumulated Number of Entries ("HAE") according to the Table 6 below:

Table 6	
Campaign Period	HAE calculated from :
Quarter 1 Period	1 <sup>st</sup> October 2019 to 31 <sup>st</sup> December 2019
Quarter 2 Period	1 <sup>st</sup> January 2020 to 31 <sup>st</sup> March 2020
Quarter 3 Period	1 <sup>st</sup> April 2020 to 30 <sup>th</sup> June 2020
Grand Prize Period	1 <sup>st</sup> October 2019 to 30 <sup>th</sup> June 2020

21. Shortlisted Eligible Customers will **NOT** be notified on-the-spot after the Q&A session whether they are the Quarter Prize Winners or Grand Prize Winners.
22. Each Winner is entitled to win **one (1)** Grand Prize and / or **one (1)** Quarter Prize only, but not **two (2)** Quarterly Prizes.
23. Grand Prize Winners shall be given the option of selecting the preferred type of Cash Voucher to receive from the Bank, subject to the following criteria:
  - Grand Prize Winners may select the preferred Cash Voucher for redemption from three (3) preferred merchant partners.
  - Cash Voucher cannot be exchanged for cash and denomination will vary depending on the preferred merchant partner selected by the Grand Prize Winners.
24. The Winners shall be notified by the Bank either in writing, phone, email or any other manner deemed practical and appropriate by the Bank no later than 31<sup>th</sup> October 2020 on the collection of the Campaign Prizes ("**Date of Notification**").
25. Each Winner is required to collect the Campaign Prizes within **forty five (45) days** from the Date of Winner Notification directly from their respective HLB / HLISB home branch where they opened and maintain their Business Current Accounts/-i and/or PowerSME Current Account/PowerSME Current Account-i 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 Winner in the event that the 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.

26. All transportation, accommodation, personal expenses and any other costs incurred for collection of the Campaign Prizes from the respective HLB / HLISB home branch shall be borne by the Winners without recourse to the Bank.
27. The Campaign Prizes are given on an “as is where is” basis and the Bank gives no representation or warranty with respect to the brand or model or 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 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. Pictures shown in all printed materials and / or website are for illustration purposes only.
28. Any props, accessories, or equipment featured with the Campaign Prizes in any pictorial materials are for decorative purposes only and shall not form part of the Campaign Prizes.
29. The Campaign Prizes are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque, or in kind.
30. The Eligible Customers hereby give their consent to and authorize the Bank to disclose their names, contact numbers and addresses to the Bank’s appointed Promotion Manager for purposes of contacting and selecting the Winners for the Campaign.
31. The 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).

#### **GENERAL T&Cs**

32. By participating in this Campaign, the Customers hereby:-
  - (a) Agree that all records and transactions captured by the Bank for the Campaign are accurate and final;
  - (b) Agree that the Bank’s decision on all matters relating to this Campaign and / or Campaign Prizes shall be final, conclusive and binding on all the Customers, and no further correspondence and / or appeal to dispute the Bank’s decision shall be entertained. If any matters arise which are not covered within the T&Cs, such matters will be determined solely by the Bank;
  - (c) Read, understand and agree to be bound by the T&Cs of the Campaign and the T&Cs of Business Current Account/-i including modifications and / or any other relevant T&Cs that the Bank may impose from time to time; and
  - (d) Agree to access the Bank website at [www.hlb.com.my](http://www.hlb.com.my) (“**HLB Website**”) at regular intervals to view the T&Cs and ensure to be kept up-to-date on any changes or variations.
33. The Bank reserves the right to:-
  - (a) 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 HLB Website, or in any other manner which the Bank deems practical, in order to give prior notice to the Customers.
- (b) Disqualify any Customer from participating in the Campaign and / or being entitled to the Campaign Prizes in the event that any of the Customer's Business Current Account/-i is closed by the Customers and / or the Bank for any reason whatsoever at any time prior to or during Campaign Period up to the Date of Notification.
  - (c) Forfeit the Campaign Prizes in the event of non-compliance with the T&Cs herein and Business Current Account/-i T&Cs.
  - (d) To determine at its own discretion the selection of Winners and any appeal to the decision(s) made by the Bank pertaining to the determination of the Winners shall not be entertained.
34. 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.
35. The T&Cs herein are to be read together as a whole with the T&Cs governing the Business Current Account/-i and any other relevant T&Cs as the Bank may impose from time to time with prior notice. In the event of any discrepancy, the T&Cs herein shall prevail of the extent of such discrepancy.
36. 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 shall prevail.
37. 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 in all matters connected to the Campaign.
38. Words denoting one gender include all other genders or words denoting the singular include the plural and vice versa.

**Business Current Account/-i are protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to RM250,000 for each depositor.**

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