

SAVE & WIN MASS CAMPAIGN

Last updated on 1st November 2018

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”] “Save & Win Mass Campaign” (“Campaign”) commences on 1 November 2018 until 31 January 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**”).

Eligibility

1. The Promotion is open to all new and existing primary accountholders who are Malaysian individual customers of the following participating HLB Current or Savings Account / HLISB Current or Savings Account (“CASA/CASA-i”), including Hong Leong Priority Banking & Private Banking (collectively and hereinafter referred to as “Accountholders” and/or “Customers”).

For the avoidance of doubt:-

- a. New accountholders refers to individual Malaysian customers who do not have any Participating Account (as defined in Clause 2 below) with the Bank prior to the Campaign Period and open a Participating Account during the Campaign Period.;
 - b. Existing accountholders refers to individual Malaysian customers who have opened a Participating Account prior to the Campaign Period.
2. Participating individual accounts/accounts-i for this Campaign are as below (“Participating Accounts”):-
 - a. Hong Leong Payroll Basic Saving Account/ Hong Leong Payroll Basic Saving Account-i;
 - b. Hong Leong Payroll Saving Account/ Hong Leong Payroll Saving Account-i;
 - c. Hong Leong Payroll Pay&Save Account/ Hong Leong Payroll Pay&Save Account-i;
 - d. Hong Leong Basic Savings Account/ Hong Leong Basic Savings Account-i;
 - e. Hong Leong Multi-tier Savings Account-i;
 - f. Hong Leong Saving Account/ Hong Leong Saving Account-i;
 - g. Hong Leong Basic Current Account/ Hong Leong Basic Current Account-i
 - h. Hong Leong Current Account/ Hong Leong Current Account-i
 - i. Hong Leong Senior Savers Saving Account;
 - j. Hong Leong Harvest Saving Account;
 - k. Hong Leong Pay&Save Account/ Hong Leong Pay&Save Account-i;
 - l. Hong Leong Smartlink Account;
 - m. Hong Leong Top Yield Account;
 - n. Hong Leong One Account;
 - o. Hong Leong Current One Account-i; and/or
 - p. Hong Leong Money Box Deposit Account.

The Participating Accounts-i are deposit accounts based on Shariah principle of Tawarruq. For the avoidance of doubt, all Participating Accounts stated in Clause 2 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 contract employees of the Bank and their immediate family members (Eg. spouse, children, parent, brother or sister); and/or
 - d. Customers who are non-Malaysian accountholders.
4. All deposit must be “New Funds” only. 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 Participating Accounts; and
 - b. Proceeds arising from the redemption of equity, unit trust funds, bonds/-sukuk and/or Hong Leong Invest Safe during the Campaign Period that are re-deposited into the Participating Accounts.

5. The following shall NOT be considered as “New Funds”:
 - a. Maturing Fixed Deposit or Fixed Deposit-i (“FD/FD-i”) or premature withdrawal of any existing FD/FD-i account;
 - b. Intra bank transfer of funds, i.e. transfer of funds from another HLB / HLISB’s Participating Accounts, FD/FD-i or General Investment Account (“GIA”); and
 - c. Inter-branch transfer within HLB and HLISB including third (3rd) party transfer.

CAMPAIGN MECHANICS

6. 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	Campaign Entries
Every Incremental Daily Average Balance (“Incremental DAB”) of RM500 per month throughout each Campaign Month	1 Entry

Campaign Month	Number of Winners	Reward
Month 1 1 November 2018 - 30 November 2018	1	x1 Huawei P20 Pro
Month 2 1 December 2018 - 31 December 2018	1	x1 Huawei P20 Pro
Month 3 1 January 2019 - 31 January 2019	1	x1 Huawei P20 Pro

7. The Incremental DAB is defined as the DAB for the Campaign Month minus the Baseline. Example of how to calculate the Incremental DAB is as per Table A below.
8. The Baseline is defined as the sum of end day balances for the month of October 2018 divided by the number of days in October 2018. The Daily Average Balance (“DAB”) is defined as the sum of daily end day balances for the current month of the Participating Account during the Campaign Month divided by the number of days for that particular Campaign Month.

Table A

a) Baseline Calculation for Eligible Customers

$$\text{Baseline} = \frac{\text{Sum of daily end day balances for the month of October 2018}}{\text{Number of days in October 2018}}$$

e.g. Month 0 = $\frac{(\text{Oct 1}) \text{ RM13,200} + (\text{Oct 2}) \text{ RM19,700} + (\text{Oct 3}) \text{ RM15,400} \dots + (\text{Oct 31}) \text{ RM9,300}}{31 \text{ days}}$

$$= \frac{\text{RM153,500 (Sum of daily end day balances for the month)}}{31 \text{ days}}$$

Baseline = RM5,116.67 Baseline for the October

New Individual Customers will have a Baseline of RM0.00

b) DAB Calculation for each Campaign Month

$$\text{DAB} = \frac{\text{Sum of daily end day balances for the Campaign Month since opened}}{\text{Number of days of the Campaign Month since opened}}$$

e.g. Month 1 = $\frac{(\text{Nov 1}) \text{ RM22,230} + (\text{Nov 2}) \text{ RM21,400} + (\text{Nov 3}) \text{ RM22,900} \dots + (\text{Nov 30}) \text{ RM22,200}}{30 \text{ days}}$

$$= \frac{\text{RM186,350 (Sum of daily end day balances for remaining days)}}{30 \text{ days}}$$

DAB = RM6,211.67

c) Incremental DAB Calculations for each Campaign Month

$$= \text{DAB} \quad - \quad \text{Baseline} \quad = \text{Incremental DAB}$$

$$\text{RM6,211.67} \quad - \quad \text{RM5,116.67} \quad = \text{RM1,095}$$

Eligible Customers as per the scenario above will be entitled for two (2) entries.

9. Eligible Customers will be randomly selected and shortlisted after the conclusion of the Campaign Period based from the pool of Eligible Customers for each Campaign Month ("Shortlisted Customer") within ninety (90) days from the end of the Campaign Period ("Shortlisting Period"). Shortlisted Customers who fulfils all the conditions listed in Clause 10 and 11 below, will be entitled for only one (1) Reward throughout the Campaign Period.
10. The Shortlisted Customer shall be contacted by the Bank's appointed Promotion Manager, Dynamic Search Sdn. Bhd. (136574V) ("Dynamic Search") on a best effort basis at the latest telephone number(s) furnished by the Shortlisted Customers as shown in Bank's system ONCE at any time during office hours (9:00 a.m. to 5:00 p.m.) for a Question and Answer session ("Q&A") to answer two (2) questions correctly within the fastest time frame.
11. The Shortlisted Customer that answers two (2) questions correctly within the fastest time frame for each Campaign Month will be notified by the Bank by phone to collect the Reward. Shortlisted Customers will not be notified on-the-spot whether they are the Winners upon completion of the Q&A session.
12. In the event of a tie, i.e. more than one (1) Shortlisted Customer who successfully answer the questions correctly in the same fastest time frame, the Shortlisted Customer with the highest Incremental DAB throughout the Campaign Month will be declared as the winner ("Winner").
13. The Winner are responsible to collect the Reward from the respective home branches within two (2) month from the end of Shortlisting Period, failing which, the Reward will be forfeited and the Bank shall not entertain any claim from the Winner upon the expiry of the aforesaid deadline.
14. If the Shortlisted Customer 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 Customer are inaccurate whether such inaccuracy is attributable to the fault of the Bank or Shortlisted Customer, the Shortlisted Customer are deemed to have missed the winning chance and the Bank or Dynamic Search shall have the absolute right to select another Shortlisted Customer whenever necessary. Therefore, it is the obligations of the Shortlisted Customer to provide their latest, valid and accurate telephone number(s) to the Bank. The Bank shall not be responsible in the event that Dynamic Search is unable to reach / contact the Shortlisted Customer for the Q&A, for any reason whatsoever.
15. For Eligible Customers with multiple Participating Accounts, each Participating Accounts is considered as an independent entry. No campaign entry form or registration of participation is required to participate in the Campaign. The Bank will track the Eligible Customers automatically at the end of the Campaign Period.
16. The Eligible Customer's Participating Accounts must at all times remain open, active and valid with a minimum account balance of Ringgit Malaysia Two Hundred (RM200.00) for the purpose of the Campaign Mechanics fulfilment. In the event the Participating Accounts are closed due to any reason whatsoever at any time before fulfilment, the Eligible Customers shall be disqualified from participating in the Campaign.
17. 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 Reward details or any other unforeseen circumstances beyond the Bank's reasonable control and for any act or default of any third party suppliers or vendors.

GENERAL

18. 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 ("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 Reward 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. names, NRIC Numbers, email address and/or contact details, where applicable) to the Bank's service providers including but not limited to Dynamic Search 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.
19. 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 Reward with alternative products of similar value at any time with prior notice;
 - (iii) To determine in its absolute discretion who will be the Shortlisted 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 Reward; and
 - (v) Forfeit the Reward 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.
20. 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.
21. The Reward will be provided on an "As Is" basis. The Reward featured in all printed materials and/or website are for illustration purposes only. Any props, accessories or equipment featured with the Reward in any pictorial materials are for decorative purposes and shall not form part of the Reward.
22. The Bank gives no representation or warranty with respect to the quality or suitability of the Reward and shall not be responsible to replace any lost, stolen or damaged Reward (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). The Winners shall deal directly with the relevant merchant(s) and/or manufacturer(s) for all warranty information and claims without recourse to HLB/HLISB.
23. In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the T&Cs on the Bank's website shall prevail.
24. 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.
25. 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")