

HLB #AnswerScratchAndScore” Contest

Terms and Conditions (“T&Cs”)

“HLB #AnswerScratchAndScore” (“Contest”) is a social media contest organised by Hong Leong Bank Berhad (“the Bank”). The Contest commences from 3rd September 2018 to 30th September 2018 (“Contest Period”), both dates are inclusive, unless otherwise notified.

Eligibility

1. The contest is open to all individual WeChat users who are Malaysian and Non-Malaysian Residents (“Participants”), excluding the Bank’s permanent and contractual employees.
2. For non-Malaysian Participants, the Participants must reside in Malaysia during the Contest Period for the purpose of prize fulfilment if they were selected as one of the winners.
3. To participate in the Contest, the Participants must first become a follower of Hong Leong Bank Malaysia WeChat official account (“Bank’s WeChat Official Account”).
4. The Participants can locate the Bank’s WeChat Official Account by searching for ‘Hong Leong Bank Malaysia’ on WeChat app OR use WeChat scanner within the WeChat App to scan the QR code that will be displayed in the Contest promo page on www.hlb.com.my/WeChatContest (Bank’s website) as well as on Hong Leong Bank official Facebook page www.facebook.com/HLBMalaysia (“Bank’s Facebook Page”) and the Bank’s Twitter Account (www.twitter.com/MYHongLeong).
5. To become a follower on the Bank’s WeChat Official Account, the Participant will have to click ‘Follow’ on the bank’s WeChat Account. No registration is required to become a follower of the Bank’s WeChat Official Account.

Contest Mechanics

6. After becoming a follower of the Bank’s WeChat Official Account, to take part in the Contest, Participants must accept the Contest Terms & Conditions, PDPA Disclaimer and register their name / nickname & email address (“Eligible Participants”) on the contest registration page within the Bank’s WeChat Official Account. These details are required in order for the Bank to contact the Eligible Participants if they are selected as the winners and also for verification purposes during prize fulfilment.
7. Once they have completed the registration, the Eligible Participants are required to answer a multiple choice question.
8. After answering the question correctly, the Eligible Participants will be presented with a scratch card on the Contest page within the Bank’s WeChat Official Account page (“Scratch Card”). The Eligible Participants will scratch the Scratch Card to reveal the points he/she has won.
9. Eligible Participants who have answered the question wrongly will NOT be entitled for any Scratch Card.
10. There will be **5 Questions released weekly** (the Contest week starts on Monday 00:00 and ends on Sunday 23:59 each week throughout the Contest Period) for Eligible Participants to answer. Eligible Participants are free to answer all or any number of questions. A total of 20 questions will be released throughout Contest Period. Each Eligible Participant (identified by unique WeChat Open ID) will only be able to answer a maximum of twenty (20) questions throughout the Contest Period.
11. Throughout the Contest Period, Eligible Participants can get up to 2 Scratch Cards by sharing about the Contest on their WeChat and/or Facebook by clicking on the ‘Share’ button made available on the Contest page.
 - a. A share on WeChat will earn them 1 Scratch Card

- b. A share on Facebook will earn them 1 Scratch Card

For the avoidance of doubt, Eligible Participants can only share the Contest for one time only on their WeChat and/or Facebook respectively during the Contest Period.

12. The points won from each Scratch Card will be displayed on the Eligible Participants' score sheet as '**Weekly Points**' and '**Total Accumulated Points**'. This score sheet will only be visible to the Eligible Participant and game admin. Weekly Points will be accumulated from points earned from Monday 00.00 to Sunday 23:59 each week. Total Accumulated Points will be counted from points earned from the first day the Eligible Participants started playing the game to 30 September 2018, 23:59.

Example:

- Eligible Participant answers a question correctly. Eligible Participant gets 1 Scratch Card. Eligible Participant wins 3 points after scratching the Scratch Card. Total score is: 3 points.
 - Eligible Participant shares the Contest on his/her WeChat and gets 1 more Scratch Card. Eligible Participant wins 2 points after scratching the Scratch Card. Total score now is: 5 points (3+2)
 - Eligible Participant also shares the Contest on his/her Facebook and gets 1 more Scratch Card. Eligible Participant wins 1 points from the Scratch Card. Total score now is: 6 points (5+1)
13. **Three (3) Eligible Participants** with the highest Weekly Points (points accumulated from Monday 0:00 to Sunday 23:59) will be the weekly prize winner ("Weekly Prize Winner"). One unique Eligible Participant can only win 1 Weekly Prize. The Weekly Prize Winners can still be in the running to win the Grand Prize. .
14. One (1) Eligible Participant with the **highest Total Accumulated Points** throughout the Contest Period will be selected as the Grand Prize winner ("Grand Prize Winner").

Prizes & Winners Selection

15. There will be 13 prizes altogether to be won by the Winners during the Contest Period ("Prizes"):
- 1 Grand Prize – Samsung S9, 64GB
 - **12 Weekly Prizes:**
 - Week 1: 3x RM75 Zalora Voucher
 - Week 2: 3x RM75 Zalora Voucher
 - Week 3: 3x RM75 Zalora Voucher
 - Week 4: 3x RM75 Zalora Voucher

16. The Bank will select **12 Weekly Prize Winners** and **1 Grand Prize Winner** over the course of the 4 weeks Contest Period. In total, there will be 13 Winners for this Contest.

Grand Prize Winner and Weekly Prize Winner are collectively known as "the Winners".

Eligible Participants who have performed and fulfilled the requirements set out in 1 to 14 above ("Successful Contest Entries") will stand a chance to be the Winners.

17. For the avoidance of doubt, the Eligible Participants can only be selected as a Weekly Prize Winner once but they are still entitled to win the Grand Prize. In the event that Weekly Prize Winner has already won the Weekly Prize in the previous week, the Bank reserves the right to select the next Eligible Participants with the highest points to be the Weekly Prize Winner.
18. In the event of a tie, i.e. there are more than 3 Eligible Participants (for Weekly Prize) and 2 Eligible Participants (for Grand Prize) with the same highest points (points tie), Eligible

Participants who achieved the highest points earliest will be determined as the Winners.

Example of scenario:

- Participants A, B, C & D are the top 4 Participants with the highest Weekly Points (A: 100 points, B: 98 points, C: 90 Points, D: 90 Points).
- Participants C & D have the same Weekly Points. However, there will only be 3 Weekly Prize Winners.
- Between Participants C & D, the Participant who achieved the highest points first will be selected as the Weekly Prize Winner. Participant C achieved the highest point at 16:00 on 26 September 2018 whereas Participant D achieved the highest point at 21:00 on 26 September 2018.
- Therefore, the Weekly Winners are A, B & C.

The above Example of Scenario is also applicable to the determination of the Grand Prize Winner.

19. Selection of the Winners with the highest points will be at the Bank's sole discretion based on the Successful Contest Entries and the time of collection of the points will be determined based on data captured by the Contest system.
20. The Bank reserves the right to publish into the Winners' nickname / name or WeChat IDs on the Bank's Website or in its official social media pages.
21. The Bank accepts no responsibility for any unsuccessful Contest Entries due to any technical or internet connection issues faced by the Participants using the social media platforms (Facebook, Twitter & WeChat) and websites.

Notification of Winners and Contest Prizes

22. Announcement of Weekly Prize Winners and Grand Prize Winner's nickname / name and WeChat ID will be made within fourteen (14) days from the end of the Contest Period ("Winners Announcement Date") via the Bank's official Facebook Page and on the Contest Microsite.
23. The Winners will be contacted via email address provided by the Participants during Contest registration and it is essentially the responsibility of the Participants to ensure that they provide their latest, valid and accurate e-mail address to the Bank at the time of registration.
24. The Winners will be disqualified and the Prizes will be forfeited in the event the Bank is unable to reach the Winners and the Winners fail to respond to the Bank's e-mail within 7 days from the Winners Announcement Date. For the avoidance of doubt, the Bank shall not be responsible in the event that the Bank fails to contact the Winners for any reasons whatsoever.
25. The Weekly Prize code will be delivered email address after the Bank has contacted the Weekly Prize Winners. In the event the Weekly Prize Winners do not receive the Weekly Prize code within 30 days from the date they were contacted about being one of the winners, the Weekly Prize Winner shall inform the Bank of non receipt of the Weekly Prize Code, failing which the Weekly Prize Winner is deemed to have received the Weekly Prize Code and any request for the reimbursement of the Weekly Prize shall not be entertained by the Bank.
26. The Grand Prize Winner is required to e-mail to HLBSocialMedia@hlbb.hongleong.com.my the address for the Grand Prize to be delivered to. It is essentially the obligations of the Grand Prize Winner to provide their latest, valid and accurate mailing address to the Bank and the Bank shall not be responsible for any lost, stolen, damage or non-receipt of the Grand Prize and any claim for the reimbursement of the Grand Prize shall not be entertained by the Bank.
27. In the event the Grand Prize Winner does not receive the Grand Prize within 30 days from the date they were contacted about being one of the winners, the Grand Prize Winner shall inform the Bank of non receipt of the Grand Prize, failing which the Grand Prize Winner is deemed to have received the Grand Prize and any request for the reimbursement of the Grand Prize shall not be entertained by the Bank.

28. Winners are bound by the terms and conditions that come with the Prizes. The acceptance of the Prizes indicates the acknowledgment and agreement by the Winners to be bound by such terms and conditions.

Publicity

29. The Bank reserves the right, at its sole and absolute discretion, to use the nicknames (i.e. WeChat Account ID) of the Winners and/or the Participants without first obtaining any consent nor making any payment whatsoever to the Winners and/or the Participants for publicity, advertising, trade or promotion purposes in any media.

General

30. By participating in this Contest, the Participants agree:
- a) That they have read and understood the T&Cs herein and agree to be bound by these T&Cs and any other relevant terms and conditions in respect of the Contest that the Bank may impose from time to time;
 - b) That all Successful Contest Entries, as recorded by the Bank are final, conclusive and binding on all Participants.
 - c) To access the Contest Page at the Bank's website (www.hlb.com.my/WeChatContest) at regular time intervals to view the T&Cs of this Contest and to ensure that it is up-to-date with any changes or variations to the said T&Cs; and
 - d) That the Bank gives no representation or warranty with respect to the quality or suitability of the Prizes. The Winners shall at their own cost and expense deal directly with the provider and/or manufacturer for all warranty information pertaining to the Prizes;
 - e) That the Prizes will be provided on an "As Is Where Is" basis. The Prizes featured in all printed materials and/or the Bank's Website are for illustration purposes only. Any props, accessories or equipment featured with the Prizes in any pictorial materials are for decorative purposes and shall not form part of the Prizes;
 - f) That the Prizes are not transferable to a third party, cannot be exchanged into cash, credits, cheque or in kinds
 - g) That if they fail to respond/revert to the Bank in manner and with all details required in Clauses no. 22-26 above, the Winners shall be deemed to have been disqualified from the Contest and shall not be entitled to the Prizes.
31. HLB reserves the right to:
- a) Disqualify any participants from participating in this contest for any reason whatsoever as HLB may in its absolute discretion deem fit;
 - b) Disqualify any Participants from participating in this Contest and/or the Winners from receiving the Prizes:
 - (i) if the Participants' WeChat account used to participate in the Contest are closed;
 - (ii) if the Participants have withdrawn the Contest Entries before the end of Contest Period;
 - (iii) if the Participants were found to gain Contest Points through unlawful means e.g. hacking and etc.;
 - (iv) if the Participants created multiple WeChat ID that are tied to the same mobile number / belong to the same user;
 - (v) If the Participants 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 bankrupts (pursuant to a petition by either Banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Contest Period or before the delivery of the Prizes

- c) To amend the Prizes and/or replace the Prizes with an alternative products of similar value or different models or colours at its absolute discretion by posting on the Bank's Website or in any other manners which the Bank deems practical.
32. The T&Cs herein are to be read together with the Terms and Conditions for Connect as an entire agreement. In the event of discrepancy, the T&Cs herein shall prevail to the extent of such discrepancy.
33. 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 Contest the final T&Cs on the Contest Microsite shall prevail.
34. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Participants agree to submit to the jurisdiction of the Courts of Malaysia.
35. Words Denoting one gender include all other genders and words denoting the singular include the plural and vice versa.