

YOU USE WE REWARD CAMPAIGN

Updated: 15 May 2018

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (97141-X) ("HLB") "You Use We Reward Campaign" ("Campaign") commences on **1 May 2018** and ends on **31 July 2018**, both dates inclusive, unless notified otherwise ("Campaign Period").

TERMS AND CONDITIONS

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

ELIGIBILITY

1. The Campaign is open for participation by the following Customers:-
 - (a) all non-individual who are new primary accountholders of HLB PowerSME Current Account (i.e. who do not have any HLB PowerSME Current Account with HLB prior to the Campaign Period)("New PowerSME Customers"); and
 - (b) all non-individual customers who are existing primary accountholders of HLB PowerSME Account ("Existing PowerSME Customers").
2. For the avoidance of doubt, Customers refer to private limited companies (i.e. companies with Sdn Bhd in their names) registered and incorporated in Malaysia.
3. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities and accounts granted by HLB or have been declared wound-up or are subject to any 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) Offer 1: New Current Account Opening

4. New PowerSME Customers who fulfil **ALL** the prescribed criteria set-out below ("Eligible Customers-1") shall be eligible to receive the following "Gift A":-

Criteria	Gift Type
<p><u>New PowerSME Customers</u></p> <ul style="list-style-type: none"> Open a new HLB PowerSME Current Account with a minimum initial deposit* of Ringgit Malaysia Twenty Thousand (RM20,000) and above during the Campaign Period; Sign up for Hong Leong Bank Business Online Banking ("HL Business Online Banking") and perform a minimum of five (5) successful e-payment transactions via HL Business Online Banking on or before 31 October 2018. For the avoidance of doubt, this requirement is applicable for the New PowerSME Customers who are not the existing HL Business Online Banking users or who have not registered for HL Business Online Banking prior to the Campaign Period. 	Bluetooth Speaker "Gift A" x 1 unit

* The initial deposit refers to monies deposited on the same day as the day on which the HLB PowerSME Current Account is opened.

Each Eligible Customers-1 shall be entitled to receive only one (1) Gift A under the Campaign regardless of the number of new HLB PowerSME Current Accounts that the Eligible Customers-1 may open during the Campaign Period.

(B) Offer 2: Minimum Incremental Average Balance (“IAB”) in the PowerSME Current Account

5. The Customers who fulfil **ALL** the prescribed criteria set-out below (“Eligible Customers-2”) shall be eligible to receive the following “Gift B”:

Criteria	Gift Type
<p><u>New PowerSME Customers</u></p> <ul style="list-style-type: none"> • Open a new HLB PowerSME Current Account and deposit and maintain a minimum IAB of Ringgit Malaysia One Hundred Thousand (RM100,000) and above for ninety two (92) consecutive days from the date the account is opened at any time during the Campaign Period; and • For those who are not the registered HL Business Online Banking users: <ul style="list-style-type: none"> a) Sign up for HL Business Online Banking and perform a minimum of ten (10) successful e-payment transactions via HL Business Online Banking on or before 31 October 2018. • For those who are the existing registered HL Business Online Banking users: <ul style="list-style-type: none"> b) (e-Payment) customers: Perform a minimum of ten (10) successful e-payment transactions via HL Business Online Banking on or before 31 October 2018; or c) (e-Inquiry) customers: Upgrade to HL Business Online Banking e-Payment and perform a minimum of ten (10) successful e-payment transactions via HL Business Online Banking on or before 31 October 2018. <p><u>Existing PowerSME Customers</u></p> <ul style="list-style-type: none"> • Deposit and maintain a minimum IAB of Ringgit Malaysia One Hundred Thousand (RM100,000) and above in their existing PowerSME Current Account during the Campaign Period; and • For those who are not the registered HL Business Online Banking users: <ul style="list-style-type: none"> a) Sign up for HL Business Online Banking and perform a minimum of ten (10) successful e-payment transactions via HL Business Online Banking on or before 31 October 2018. 	<p>Nanopresso Portable Coffee Machine “Gift B” x 1 unit</p>

<ul style="list-style-type: none"> • For those who are the existing registered HL Business Online Banking users: <ul style="list-style-type: none"> b) (e-Payment) customers: Perform a minimum of ten (10) successful e-payment transactions via HL Business Online Banking on or before 31 October 2018. c) (e-Inquiry) customers: Upgrade to HL Business Online Banking e-Payment and perform a minimum of ten (10) successful e-payment transactions via HL Business Online Banking on or before 31 October 2018. 	
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6. Each Eligible Customer-2 shall be entitled to receive only one (1) Gift B regardless the number of HLB PowerSME Current Accounts the Eligible Customer-2 is currently holding or has opened with HLB during the Campaign Period.

In this context, Eligible Customers-1 and Eligible Customers-2 shall hereinafter be collectively referred to as “the Eligible Customers” whereas Gift A and Gift B shall be collectively referred to as “the Gifts”.

7. For Existing PowerSME Customers, the IAB shall be calculated as follows:
The total of daily end-day balances from 1 May 2018 until 31 July 2018 divided by ninety two (92) (i.e. total number of days of Campaign Period) minus the end-day balance on 30 Apr 2018.

Existing PowerSME Customers:

$$\text{IAB} = \frac{\text{Total of daily end-day balances from 1 May 2018 to 31 Jul 2018}}{92} - \text{End Day balance as at 30 Apr 2018}$$

8. For New PowerSME Customers, the IAB shall be calculated as follows:-
Daily end-day balances of the PowerSME Current Account for ninety two (92) consecutive days from the date the account is opened during the Campaign Period divided by ninety two (92) (i.e. total number of days of the Campaign Period).

New PowerSME Customers:

$$\text{IAB} = \frac{\text{Total of daily end-day balances for 92 days from date of account opening}}{92}$$

9. For the avoidance of doubt, any HLB PowerSME Current Account with a negative balance on any day due to utilisation of overdraft facilities, the daily end-day balance will be deemed to be zero for that day.
10. For this Campaign:-
- (a) The Eligible Customers who are new to HL Business Online Banking e-Payment module must submit their respective duly completed HL Business Online Banking application forms and all the supporting documents as required by the Bank (collectively referred to as “Required Documents”) at any of the Bank branches during the Campaign Period;
 - (b) The Eligible Customers who submit incomplete HL Business Online Banking application forms and/or fail to submit all the Required Documents during the Campaign Period but subsequently furnish the complete HL Business Online Banking application form and/or Required Documents after the Campaign Period are not eligible to participate in the Campaign.
11. The Bank shall not be responsible for any loss, delay or damage to the HL Business Online Banking application form and/or the Required Documents in the course of delivery/submission

to the Bank. For avoidance of doubt, any submission of the HL Business Online Banking application form and/or the Required Documents via mail or courier service to the Bank and evidence of delivery by such mail or courier service shall not be deemed as proof of delivery and/or receipt by the Bank of the same.

12. 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 any e-payment transactions via HL Business Online Banking being transmitted during the Campaign Period until 31 October 2018 resulting in Eligible Customers not being eligible for the Gifts.
13. For the purpose of this Campaign, all deposits (for Offer 1 and Offer 2 above) 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 HLB PowerSME Current Account(s).
14. The following shall not be considered as “New Funds”:-
 - (a) Intra-bank transfer of funds, i.e. transfer of funds from Eligible Customer’s other account(s) in HLB or third party’s accounts in HLB; and/or
 - (b) Inter-branch transfer of funds within HLB from any account-holder including a transfer from a third party’s account.
15. The Eligible Customers who are entitled to receive the Gifts will be notified by HLB either in writing, by telephone or any other manner deemed fit by HLB no later than 30 November 2018 (“Notification Date”). The Eligible Customers who do not receive a notification from HLB by the Notification Date are deemed NOT entitled to the Gifts.
16. The Eligible Customers shall be responsible to collect the Gifts within forty-five (45) days from the Notification Date directly from their respective HLB home branches where they opened and maintain their HLB PowerSME Current Accounts failing which, the Gifts shall be forfeited accordingly. HLB shall not be responsible for any unclaimed Gifts or for any delay by the Eligible Customers in claiming the Gifts. HLB shall not entertain any claim of non-receipt of the Gifts by the Eligible Customers after the expiry of the forty-five (45) days from the Notification Date.

CONTEST WINNER SELECTION AND FULFILLMENT

17. In addition to the Gifts, HLB will select in total eight (8) Eligible Customers (“Winners”) who maintained the highest IAB within the Campaign Period for the following prizes:

Prize Category	Prize	No. of Customers
Grand Prize	iPhone X	1
1 st Prize	iPhone 8 Plus	1
2 nd Prize	iPhone 8	1

Five (5) Consolation Prizes:

Prize Category	Prize	No. of Customers
Consolation Prizes	iWatch	5

18. In the event that HLB PowerSME Current Accounts are closed due to any reasons whatsoever on or before 31 October 2018 (which includes at any time during the Campaign Period), the Winners shall be disqualified from receiving the Grand Prize, 1st Prize, 2nd Prize or Consolation Prizes (“Prizes”).

19. The Winners shall be notified by the Bank either in writing, by telephone or any other manner deemed fit by the Bank no later than 30 November 2018. The Eligible Customers who do not receive a notification from the Bank by the Notification Date are deemed not the Winners.
20. Any props, accessories or equipment featured with the Prizes in any pictorial materials are for decorative purposes only and shall not form part of the Prizes.
21. In the event if there is a tie, the Eligible Customers with the highest end day balance in HLB PowerSME Current Account will win the Prizes.

GENERAL

22. By participating in this Campaign, the Eligible Customers:-
 - (a) agree that they have read, understood and agreed to be bound by the T&Cs herein including modifications and/or any other relevant terms and conditions that HLB may impose from time to time;
 - (b) agree that HLB's decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Eligible Customers, and no further correspondence and/or appeal to dispute such decisions will be entertained. If any matters arise which are not covered within the T&Cs, such matters will be determined solely by HLB;
 - (c) agree to access the HLB website at www.hlb.com.my ("HLB's Website") at regular intervals to view the T&Cs and ensure to be kept up-to-date on any changes or variations to the T&Cs;
 - (d) agree to be liable for and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to their participation in the Campaign and/or collection of the Gifts or Prizes;
 - (e) agree that all records of transactions captured by HLB's system for the Campaign are accurate and final;
 - (f) agree that the Gifts or Prizes are non-transferable to any third party and not exchangeable for any cash, credit, cheque or benefit-in-kind;
 - (g) agree to the Terms & Conditions of HL Business Online Banking upon login or application and acceptance of its Terms & Conditions; and
 - (h) agree that the Bank gives no representation or warranty with respect to the quality or suitability of the Gifts and that any complaints or disputes concerning the Gifts under this Campaign shall be settled between the Eligible Customer and the merchant/gift provider without any recourse to the Bank.
23. HLB reserves the rights to:-
 - (a) add, delete, suspend or vary the T&Cs, either wholly or in part, or to suspend or terminate the Campaign, at any time at its absolute discretion, by way of posting on the HLB's Website, or in any other manner which HLB deems practical, in order to give prior notice to the Customers/Eligible Customers;
 - (b) disqualify any Customer/Eligible Customers from participating in the Campaign for any reason whatsoever as HLB may in its sole and absolute discretion deem fit;
 - (c) substitute any or all of the Gifts or Prizes with alternative gifts of similar value at its absolute discretion, by way of posting on the HLB's Website or in any other manner which HLB deems practical, in order to give prior notice to the Customers/Eligible Customers; and
 - (d) forfeit any or all of the Gifts or Prizes in the event of non-compliance with the T&Cs.
24. The T&Cs herein are to be read together as a whole with the Terms and Conditions governing HLB PowerSME Current Account and any other relevant terms and conditions as the Bank may impose from time to time with prior notice. In the event that there is any discrepancy, the T&Cs herein shall prevail to the extent of such discrepancy.

25. In the event of any discrepancies between the T&Cs herein as compared to the advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the final terms and conditions on HLB's Website shall prevail.
26. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Customers and/or Eligible Customers agree to submit to the jurisdiction of the Courts of Malaysia in all matters connected to the Campaign.
27. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Hong Leong PowerSME Current Account is eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM").