

TERMS & CONDITIONS – “HONG LEONG BANK BIG SAVINGS CAMPAIGN” FOR BIG MEMBERS (“Campaign Terms & Conditions”)

1. This “**HONG LEONG BANK BIG SAVINGS CAMPAIGN**” (“Campaign”) is jointly organised by BIGLIFE Sdn. Bhd. (Registration No: 201001047301 (924656-U) (“BIG”) and Hong Leong Bank Berhad [193401000023 (97141-X) (“HLB”)] (jointly referred to as “the Organisers”).
2. This Campaign is open to all participants (“Participants”) who are:-
 - i. Malaysians or permanent residents of Malaysia and;
 - ii. have a valid and an existing BIG Member account (having subscribed and registered for membership under the loyalty and rewards program operated by BIG under the name “BIG Rewards”) and have a unique registration number known as the “BIG Member ID” issued by BIG;
3. By participating in this Campaign, the Participants will be deemed to have read, understood and expressly agreed to be bound by the Campaign Terms & Conditions as stated herein and any additional terms and conditions stipulated by the Organisers (as may be applicable) including the decisions of the Organisers in all matters related thereto.
4. Information on how to participate in this Campaign forms part of these conditions of entry. Registration for and/or participation in this Campaign is deemed as acceptance of these conditions of entry. Acceptance of these Campaign Terms and Conditions is a condition of entry.
5. This Campaign commences on **19th April 2021** (12.00AM) (GMT +8) and ends on **31st May 2021** (11:59 PM) (GMT+8) (both dates inclusive), or upon full utilisation of the total of **6,300,000** BIG Points made available pursuant to this Campaign, whichever is earlier (“Campaign Period”). The Organisers reserve the right to amend or extend the duration of the Campaign at any time as they deem fit without prior notice.
6. Subject to Clause 2, to qualify and participate in this Campaign, Participants must fulfil the following requirements during the Campaign Period (“Campaign Requirements”):
 - a) Click on the Campaign promotion on any of the following platforms owned and operated by BIG:-
 - i. BIG’s social media, i.e. Facebook; or
 - ii. BIG’s mobile app or website (www.airasiabig.com); or
 - iii. BIG’s electronic direct mail (via email address registered with BIG) (collectively referred to as the “Dedicated Links” and each a “Dedicated Link”);
 - b) On the Dedicated Link(s), key in Participant’s name, contact number, postcode and BIG Member ID and tick the check box to accept and give consent to HLB to use any of Participant’s personal information shared in accordance with HLB’s privacy notice for the purposes of this Campaign;

- c) Successfully open a new HLB Pay&Save Account (the "Account") and maintain a minimum amount of **RM200** in the Account during the first month of the Account opening in order to be entitled to win the BIG Points as mentioned under Clause 7 below.

Participants who have performed, fulfilled and complied with all the requirements set out in Clause 2 and Clause 6 above and the Campaign Terms and Conditions herein shall be referred to as "the Eligible Participant".

7. Eligible Participants are entitled for the following;

- a) 5,000 BIG Points each limited to the first **one hundred** (100) Eligible Participants on a first-come-first-served basis.
 - b) 2,000 BIG Points each limited to the subsequent **two thousand nine hundred** (2,900) Eligible Participants, on a first-come-first-served basis.
 - c) One (1) lucky draw entry to stand a chance to win **one** (1) Vivo X60 Smartphone ("Prize").
8. Once the total BIG Points allocation for this Campaign is fully utilised, there will be no more BIG Points awarded to the Eligible Participants. .
9. Each Eligible Participant is only allowed to earn the BIG Points once, per each BIG Member, per each BIG Member account during this Campaign Period and is capped at **five thousand** (5,000) BIG Points only per Eligible Participant.
10. All entries and/or applications submitted after the Campaign Period or submitted through any other means other than the prescribed method stated in Clause 6 above, will not be eligible for the Campaign and/or the BIG Points and/or the Prize.

Lucky Draw Prize

11. There will only be **one** (1) lucky draw winner ("Winner") for the Prize pursuant to this Campaign. The Winner will be selected on a random basis from the pool of the Eligible Participants. The Winner will be announced **ninety** (90) days after the end of the Campaign Period or any other period as the Organisers deem fit. The Organisers reserve the absolute right to substitute the Winner of this Campaign if the original selected Winner remains uncontactable after a maximum of **three** (3) attempts to establish contact via any communication means deemed appropriate by the Organisers.
12. Only successful registration and/or sign up of the Account during the Campaign Period will be deemed as qualified for entry to win the lucky draw Prize.

13. The Prize will be delivered to the Winner within **ninety** (90) days after the Campaign Period ends (or any other period as the Organisers deem necessary) subject to the Organisers receiving all information as deemed necessary.
 14. The Winner shall be responsible to ensure that his/her telephone number and/or email address and/or mailing address provided to the Organisers are current and updated. The delivery of the Prize is only valid for mailing address that is based within Malaysia and will not be valid for mailing address that is outside of Malaysia. The Organisers shall not be responsible to the Winner for any loss (including loss of opportunity and consequential loss flowing therefrom) suffered or for any failure to fulfil the delivery of the Prize in the event the Winner's telephone number and/or mailing address in the Organiser's record is not current or correct.
 15. The Prize is to be given on an 'as is' basis, which is non-transferable and non-exchangeable for cash or other kinds, whether in part or in full. The Organisers reserve the right to select the colour of the Prize, where applicable. Visual(s) of the Prize used in any advertisement, promotional, publicity and other materials relating to or in connection with the Campaign is/are only for illustration purposes only and may not depict the actual colour of the Prize itself and excludes any optional accessories. No changes are to be made on the model or colour of the Prize.
 16. The inclusion of the Prize in this Campaign shall not be construed as any endorsement or recommendation of the Prize by the Organisers. For any dispute in relation to the quality or warranty of the Prize or any terms and conditions in respect thereof, the Winner shall deal directly with the authorised dealer or supplier without any recourse to the Organisers for whatever reasons. The Organisers shall not be held liable for any breach of quality or warranty of the Prize or any terms and conditions in respect thereof and shall not entertain any complaints whatsoever in relation to the Prize.
 17. By accepting the Prize, the Winner agrees to hold harmless the Organisers and their respective affiliates, directors, officers, employees and agents from and against any claim, action, proceeding, judgment, damage, loss, expense or liability suffered by the Organisers and their respective affiliates, directors, officers, employees and agents in connection with the Winner's participation in the Campaign or acceptance, receipt, redemption or use of the Prize. All risks, loss or damage associated with the redemption or use of the Prize shall be assumed by the Winner.
 18. The Organisers will not entertain any complaint(s) whatsoever in connection with the Prize.
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General Terms and Conditions

19. The Organisers reserve the absolute right, at any time, to verify the validity of entries, submissions, applications and eligibility of the Participants. Without limitation, Participants agree to provide necessary information to the Organisers upon request. The Organisers' decision in relation to all aspects of the Campaign, BIG Points and/or Prize are final, binding and conclusive under any circumstances and no correspondence nor appeal will be entertained.
20. Only Participants that fulfil the Campaign Terms and Conditions and Campaign Requirements shall be eligible to receive the BIG Points and/or Prize. Participants who fail to fulfil the Campaign Terms and Conditions and Campaign Requirements will automatically be disqualified from the Campaign without notice.
21. The Organisers further reserve their right to use any personal data of Participants in any manner and/or for any purpose as they deem fit in accordance with the Organisers' respective Privacy Policy and the Participants are deemed to consent to such use with no monetary payment.
22. The Organisers reserve the right in their sole discretion to disqualify any Participant and/or to forfeit the BIG Points and/or Prize from any Participant if the Organisers reasonably believe that the Participant has, whether singularly or jointly with any other Participant, undertaken fraudulent practices and/or activities or other activities harmful to this Campaign or to the Organisers.
23. Participants may be contacted, at any time deemed appropriate by the Organisers, via email or any other mode of communication deemed appropriate by the Organisers.
24. The BIG Points are not exchangeable and cannot be exchanged or redeemed for cash. All use of BIG Points pursuant to this Campaign is subject to BIG's Terms and Conditions that can be located at <https://www.airasiabig.com/my/en/ask-big?topic=26&sub=-1&subsub=-1&article=69> .
25. The Organisers reserve the right to cancel, terminate or suspend the Campaign with or without any prior notice and/or assigning any reason. For the avoidance of doubt, cancellation, termination or suspension of the Campaign by the Organisers shall not entitle the Participants to any claim or compensation against the Organisers for any and/or all losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.
26. The Organisers accept no responsibility for late, lost, incomplete, incorrectly submitted, delayed, corrupted or misdirected application, submission and/or transaction whether due to error, omission, alteration, tampering, deletion, theft, destruction or otherwise .
27. The Organisers, their subsidiaries, affiliates, and associated companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss

or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence) in connection with this Campaign (in which case that liability is limited to the minimum allowable by law).

28. The Terms and Conditions contained herein shall prevail over any inconsistent terms, conditions, provisions or representation contained in any other promotional or advertising materials for the Campaign.
29. The Organisers reserve the right to vary, delete or add to any of these Campaign Terms and Conditions (wholly or in part) from time to time without any prior notice to the Participants.
30. The decision of the Organisers in relation to every aspect of the Campaign including but not limited to the BIG Points award and/or Prize and eligibility of Participants shall be deemed final and conclusive under any circumstances and no appeal or complaint from any Participants will be entertained.
31. The Campaign Terms and Conditions may be translated into other languages. In the event of inconsistencies between the Campaign Terms and Conditions and the translated versions, the English version shall prevail.
32. The Campaign Terms and Conditions are governed by the laws of Malaysia.
33. Terms and conditions of HLB with regards to the Account opening shall also apply.

Deposit/Deposit-i Products are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.