

HLB X SMART READER: SIGN UP A DEBIT CARD/DEBIT CARD-i AND GET RM20 POCKET MONEY CAMPAIGN

Last updated on 24 May 2023

CAMPAIGN PERIOD

The Hong Leong Bank Berhad (193401000023 (97141-X)) (“**HLB**”)’s and Hong Leong Islamic Bank Berhad (200501009144 (686191-W)) (“**HLISB**”)’s (hereinafter collectively referred to as “**the Bank**”) “**HLB X Smart Reader: Sign Up a Debit Card/Debit Card-i and Get RM20 Pocket Money Campaign**” (“**Campaign**”) commences on 01 June 2023 and ends on 03 July 2023, both dates inclusive, unless notified otherwise (“**Campaign Period**”).

TERMS & CONDITIONS

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

ELIGIBILITY

1. This Campaign is open exclusively to the parents and/or legal guardians of the Smart Reader Worldwide (“**Smart Reader**”) students (“**Customers**”) who:
 - (a) have received invitations from the Bank during the Campaign Period to participate in the Campaign via Smart Reader’s communication channels; and
 - (b) are new customers of HLB/HLISB who have not registered for Hong Leong 3-in-1 Junior Account/3-in-1 Junior Account-i (“**Participating Account**”) with the Bank prior to the Campaign Period or existing customers of the Bank who have opened for the Participating Account prior to the Campaign Period but without HLB Junior Reloadable Debit Card/Debit Card-i (“**Debit Card**”).
2. For clarity sake, the Participating Account is a trust account, whereby the “**Primary Accountholder**” is the parent or legal guardian of the child. The child is the beneficiary of the Participating Account (“**Junior Accountholder**”).
3. 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 (*pursuant to a petition by the Bank or other financial institutions or by any third party or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period*) shall **NOT** be eligible to participate in the Campaign.
4. This Campaign is **NOT** valid with any other on-going promotions offered by the Bank from time to time.

CAMPAIGN MECHANICS

5. This Campaign offers a complimentary Debit Card loaded with an amount of **Ringgit Malaysia Twenty (RM20)** (“**Reward**”) for each new and existing Participating Account without a Debit Card.
6. In order to qualify for the Reward, Customers who meet the eligibility requirements set out under Clause 1 above **MUST**:
 - (a) have an existing Participating Account or open a new Participating Account with the Bank; and
 - (b) apply for a Debit Card (as defined under Clause 1(ii) above).
7. Customers who fulfil the requirements stated under Clause 6 above during the Campaign Period shall hereinafter be referred to as “**Eligible Customers**”.
8. The total fund allocated for this Campaign is capped at **Ringgit Malaysia Sixty Thousand (RM60,000) only** (“**Capped Limit**”). Notwithstanding the Campaign Period, no further Reward will be rewarded once the Capped Limit is reached.

CAMPAIGN FULFILMENT

9. The Reward will be credited to the Debit Card which is tagged to the Eligible Customers' respective Participating Account before 31 July 2023 ("**Crediting Period**"). The crediting of the Reward will be reflected in the monthly e-statement of the Participating Account.
10. Eligible Customers will be notified by way of Short Message Service ("**SMS**") within the Crediting Period based on the respective Eligible Customers' current contact mobile numbers captured by and reflected in the Bank's system and/or records, **after** the Reward has been credited to the Debit Card.
11. The Eligible Customers must maintain an active and valid Participating Account during the Crediting Period, to enable the Campaign Fulfilment, failing which such Eligible Customers shall be disqualified from receiving the Reward and the Reward will be forfeited.
12. In the event of non-receipt of the Reward and/or SMS notification after the expiry of the Crediting Period, the Eligible Customers shall be responsible to notify the Bank in writing no later than thirty (**30**) working days from the expiry of the Crediting Period, failing which, the Eligible Customers are deemed to have received the Reward and any claim for reimbursement will not be processed.

GENERAL

13. By participating in this Campaign, the Eligible Customers:
 - (a) confirm to have read, understood and accepted the T&Cs, and agreed to be bound by the T&Cs herein;
 - (b) agree that the Bank's decision on all matters relating to the Campaign shall be accurate, final, conclusive and binding on all Eligible Customers;
 - (c) consent and authorise the Bank to disclose their mobile numbers to Infobip Asia Pacific Sdn. Bhd. (201001014145 (898379-U)), a SMS vendor officially appointed by the Bank ("**Infobip**") to provide SMS services for this Campaign;
 - (d) agree to access www.hlb.com.my and/or www.hlisb.com.my ("**Bank's Websites**") at regular 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;
 - (e) agree that the Reward is non-exchangeable for up-front cash, credit, cheque or benefit-in-kind;
 - (f) agree to be responsible for providing the Bank with their correct and current contact details including their mobile numbers for the purpose of this Campaign, and promptly notifying the Bank in the event of any changes. The Bank shall not be held responsible or liable in the event that the Bank is unable to contact the Eligible Customers or if the SMS is unable to be delivered to the Eligible Customers due to the inaccurate/ invalid mobile number provided by the Eligible Customers;
 - (g) agree that any SMS sent to the Eligible Customers is entirely dependent on the availability and quality of service of the relevant service provider(s) and fully understand that the Bank does not have any control whatsoever in the event such SMS is delayed, not delivered or encountered any delivery issues due to SMS traffic congestion, network failure and/or interruptions that may be experienced by the respective telecommunications network; (hereinafter referred to as "**Network Failure**"). As such, the Bank shall not be responsible or liable for any delay or failure in receiving the SMS notification or any other SMSes in relation to the Campaign due to the Network Failure. No appeals on such delay or failure will be processed;
 - (h) consent to and authorise the Bank's usage, disclosure or publication of their personal data (i.e., name and masked NRIC and/or account number) without compensation for publicity, advertising or promotion purposes in any media; and
 - (i) agree 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.

14. The Bank reserves the right:
 - (a) with prior notice to the Customers, to add, delete, suspend or vary the T&Cs listed herein, either fully or partially, or to terminate the Campaign, by way of posting such addition, deletion, suspension or amendment of the T&Cs or termination of this Campaign on the Bank's Websites;
 - (b) to disqualify any Customers who:
 - (i) have in the past committed, or is currently suspected of committing fraudulent, unlawful or wrongful acts in relation to any facilities granted by the Bank;
 - (ii) are facing bankruptcy proceedings, or has been declared bankrupt either before, during or after the Campaign Period; and/or
 - (iii) have breached any of the T&Cs of this Campaign, General Terms and Conditions of Accounts, the Terms and Conditions applicable to the Participating Account and Debit Card at any time before, during or after the Campaign Period; and
 - (c) to claw back any of the forfeited Reward into the pooled fund (as referred to under Clause 8 of these T&Cs) in the event there is any detected fraud, or non-compliance of any of the T&Cs of this Campaign.
15. In addition to the T&Cs stipulated herein, the Eligible Customers agree that the General Terms and Conditions of Accounts, the Terms and Conditions applicable to the Participating Account and Debit Card shall be read together with this T&C as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancy.
16. In the event of any discrepancies between the T&Cs stipulated herein and any advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final T&Cs on the Bank's Websites shall prevail.
17. The T&Cs of this Campaign 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.
18. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Member of PIDM. Hong Leong 3-in-1 Junior Account and Hong Leong 3-in-1 Junior Account-i are protected by PIDM up to RM250,000 for each depositor.

Hong Leong 3-in-1 Junior Account-i are deposit accounts based on the Shariah principle of Tawarruq.

If you have any enquiries regarding the T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my