

HONG LEONG DEPOSITS CNY PROMOTIONS 2020

Last update: 7 January 2020

CAMPAIGN PERIOD

The Hong Leong Bank Berhad (193401000023 (97141-X)) (“**HLB**”) and Hong Leong Islamic Bank Berhad’s (200501009144 (686191-W)) (“**HLISB**”) (hereinafter collectively referred to as “**the Bank**”) **Hong Leong Deposits CNY Promotions 2020** (“**Campaign**”) commences on **8 January 2020** until **18 February 2020**, both dates inclusive (“**Campaign Period**”), unless notified otherwise.

TERMS & CONDITIONS

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

ELIGIBILITY

1. Participating individual accounts/accounts-i for this Campaign are as follows (“**Participating Account/Participating Account-i**”):
 - (a) Hong Leong Basic Current Account/Hong Leong Basic Current Account-i;
 - (b) Hong Leong Current Account/Hong Leong Current Account-i;
 - (c) Hong Leong Pay&Save Account/Hong Leong Pay&Save Account-i;
 - (d) Hong Leong Current One Account-i;
 - (e) Hong Leong Basic Savings Account/Hong Leong Basic Savings Account-i;
 - (f) Hong Leong Saving Account/Hong Leong Saving Account-i;
 - (g) Hong Leong Harvest Saving Account;
 - (h) Hong Leong Top Yield Account;
 - (i) Hong Leong Premium Savings Account;
 - (j) Hong Leong Multi-tier Savings Account-i;
 - (k) Hong Leong Smartlink Account;
 - (l) Hong Leong One Account;
 - (m) Hong Leong Senior Savers Saving Account;
 - (n) Hong Leong Senior Prime CA Account;
 - (o) Hong Leong Money Box Deposit Account;
 - (p) Hong Leong Payroll Basic Saving Account/Hong Leong Payroll Basic Saving Account-i;
 - (q) Hong Leong Payroll Saving Account/Hong Leong Payroll Saving Account-i; and/or
 - (r) Hong Leong Payroll Pay&Save Account/Hong Leong Payroll Pay&Save Account-i.
2. This Campaign is open to the Bank’s existing and/or new accountholders, both Malaysian and non-Malaysian citizens, including Hong Leong Priority Banking & Private Banking Customers (“**Eligible Customers**”).

For the avoidance of doubt:

- (a) Existing accountholders refers to individual primary accountholders who have opened a Participating Account/Participating Account-i prior to the Campaign Period.
 - (b) New accountholders refers to individual primary accountholders who do not have any Participating Account/Participating Account-i prior to the Campaign Period and have opened a Participating Account/Participating Account-i during the Campaign Period.
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; and/or
 - (c) HLB PFS Deposit employees and HLISB Deposit-i employees.

4. All deposits under this Campaign must be “**New Funds**” only. For the avoidance of doubt, “**New Funds**” are defined as:
 - (a) Cash, interbank transfer which includes IBG, Instant Transfer and DuitNow, 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 Account/Participating Account-i; 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 Account/Participating Account-i.
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 Participating Account/Participating Account-i, FD/FD-I, Term Investment Account-i or General Investment Account (“**GIA**”); and
 - (c) Inter-branch transfer within HLB and HLISB including third (3rd) party transfer.

PROMOTION A – DEPOSIT RM888 TO WIN GOLD (“PROMOTION A”)

PROMOTION A: CAMPAIGN MECHANICS

6. Eligible Customers **MUST** meet the Promotion A Criteria 1 in order to gain eight (8) entries and be eligible to gain subsequent entries by meeting the Promotion A Criteria 2 (as appended in table below) (“**Promotion A Eligible Customers**”):

Promotion A Criteria 1	Entries Earned
Deposit a single exact amount of RM888 into the Participating Account/Participating Account-i during the Campaign Period	8
Promotion A Criteria 2	Entries Earned
Every Incremental DAB (as defined below under Clause 13) of RM500 deposited into the Participating Account/Participating Account-i during the Campaign Period. New Funds that are earmarked for any other campaign during the Campaign Period will be EXCLUDED from the calculation of the Incremental DAB.	1

7. Each Participating Account/Participating Account-i is considered as an independent entry. No entry form or registration of participation is required to participate in Promotion A. The Bank will track the Promotion A Eligible Customers automatically at the end of the Campaign Period.
8. The Bank shall not be liable and responsible for any failure or delay in transmission and/or reflection in the Promotion A Eligible Customer’s Participating Account/Participating Account -i on the relevant deposits which may result in the Promotion A Eligible Customers being omitted from earning the entry for Promotion A.
9. Promotion A Eligible Customers who meet the criteria as stated under Clause 6 will be eligible to win the following prize (“**Promotion A Reward**”):

Promotion A Reward	Value	No. of Winners
1 unit of 10 grams 999.9 Gold Coin	RM2,750*	10

*Value is based on gold price as at 31 December 2019. Value of reward is subject to the fluctuation of the prevailing market gold price.

10. Each Promotion A Eligible Customer is only entitled to win one (1) Promotion A Reward.

11. DAB stands for Daily Average Balance and is defined as the sum of daily end day balances from 8 January 2020 to 18 February 2020 divided by the total number of days for the Campaign Period.
12. The Baseline is defined as the sum of daily end day balances from 1 December 2019 to 31 December 2019 divided by total number of days in December 2019.
13. The Incremental DAB is defined as DAB of the Participating Account/Participating Account-i throughout the Campaign Period minus the Baseline. Example of how to calculate the Incremental DAB is as per Table A below.

Table A

Description	Calculations for Eligible Customers
Baseline	<p style="text-align: center;"><u>Sum of daily end day balances from 1 December 2019 – 31 December 2019</u> 31 days</p> <p>e.g. = (1 Dec) (2 Dec) (3 Dec) (31 Dec) 31 days = <u>RM13,200 + RM19,700 + RM15,400..... + RM9,300</u></p> <p>= <u>RM123,500 (Sum of daily end day balances for December 2019)</u></p> <p>31 days = RM3,983.87 Baseline</p> <p><i>Remark: New accountholders will have a Baseline of RM0.00</i></p>
DAB	<p style="text-align: center;"><u>Sum of daily end day balances from 8 January 2020 – 18 February 2020</u> 42 days</p> <p>e.g. = (8 Jan) (9 Jan) (10 Jan) (18 Feb) 42 days = <u>RM22,230 + RM21,400 + RM22,900..... + RM22,200</u></p> <p>= <u>RM250,000 (Sum of daily end day balances for campaign period)</u></p> <p>42 days = RM5,952.38 DAB for the Campaign Period</p>
Incremental DAB	<p style="text-align: center;">Incremental DAB = DAB – Baseline</p> <p>e.g. = RM5,952.38 – RM3,983.87</p> <p>= RM1,968.51 Incremental DAB</p>
Total Entries earned	<p>Customer will be entitled for eight (8) entries for the single exact deposit amount of RM888 and three (3) entries with three (3) increments of RM500 since the Incremental DAB is RM1,968.51.</p> <p>Total Entries = 8 + 3 = <u>11 entries</u></p>

PROMOTION A: WINNERS SELECTION AND REWARDS FULFILLMENT

14. The winners selection process is as follows:
- (a) A total of one hundred (100) Promotion A Eligible Customers who have earned entries in accordance with Clause 6 shall be shortlisted randomly by the Bank from the list of total qualifying entries ("**Promotion A Shortlisted Customers**").
 - (b) The Promotion A Shortlisted Customers shall be contacted by the Bank via Short Message Service ("**SMS**") and given a bank-related question. The Promotion A Shortlisted Customers are the required reply to the SMS with the correct answer in the fastest time.
 - (c) The first 10 Promotion A Shortlisted Customers who respond with the correct answer (within the given time frame stated in the SMS) will be entitled to the Promotion A Reward ("**Promotion A Winners**"). Promotion A Shortlisted Customers shall bear the standard telecommunications charges imposed for each SMS sent to the Bank.
 - (d) In the event of a tie, i.e. there is more than one (1) Promotion A Shortlisted Customer who has answered correctly at the same time and would have been the Promotion A Winners if not for the tie, the Promotion A Shortlisted Customer with the highest incremental DAB throughout the Campaign Period will be the Promotion A Winner.
 - (e) In the event the Promotion A Shortlisted Customers do not respond within the given time frame, resulting in insufficient Promotion A Winners, the Bank will perform the process outlined under Clauses 14(a), 14(b) and 14(c) for the second time. If there are still insufficient Promotion A Winners after performing the above mentioned process for the second time, the Bank shall be entitled to forfeit those Promotion A Reward(s), which have not been won.
15. For the avoidance of doubt, the SMS sent to the Promotion A Shortlisted Customers will be based on the latest mobile number duly captured by and reflected in the Bank's system and/or records. The SMS service for Promotion A is provided by Infobip Asia Pacific Sdn Bhd (898379-U), a SMS vendor officially appointed by the Bank ("**Infobip**").
16. Promotion A Shortlisted Customers will not be notified immediately whether they are the Promotion A Winners upon replying to the said SMS.
17. Promotion A Winners Announcement (i.e. Name and masked MyKad/passport ("**ID**") number) will be made available on the Bank's website at www.hlb.com.my/888gold by 20 May 2020 ("**Promotion A Winners Announcement**").
18. The Bank will issue a notification letter ("**Winner's Notification**") to the Promotion A Winners within thirty (30) days from the date of the Promotion A Winners Announcement containing details of Promotion A Reward collection. The Promotion A Rewards can only be collected from the Bank's appointed branches within Malaysia.
19. The Promotion A Winners must collect the Promotion A Reward within ninety (90) days from the date of the Promotion A Winners Announcement, failing which, the Promotion A Reward will be forfeited and any request to reimburse the Promotion A Reward shall not be entertained by the Bank.
20. The Promotion A Winner's Participating Account/Participating Account-i must at all times remains open, active and valid with a minimum account balance of Ringgit Malaysia Five Hundred (RM500), failing which, the Promotion A Winner shall be disqualified from receiving the Promotion A Reward(s).

PROMOTION B – LI CHUN SPECIAL: DEPOSIT RM88 TO WIN GOLD (“PROMOTION B”)

Important Note: HLISB is not promoting the belief in “Li Chun”. However, HLISB customers are eligible to participate in Promotion B provided the requirements set out under the Campaign criteria below are met.

PROMOTION B: CAMPAIGN MECHANICS

21. In order to earn an entry for Promotion B, Eligible Customers MUST meet the Campaign Criteria as appended in the table below (“**Promotion B Eligible Customers**”):

Promotion B Criteria	Entries Earned
Deposit a single exact amount of RM88 into the Participating Account/Participating Account-i on 4 February 2020.	1

22. Each Participating Account/Participating Account-i is considered as an independent entry. No entry form or registration of participation is required to participate in Promotion B. The Bank will track the Promotion B Eligible Customers automatically at the end of the Campaign Period.

23. The Bank shall not be liable and responsible for any failure or delay in transmission and/or reflection in the Promotion B Eligible Customer’s Participating Account/Participating Account -i on the relevant deposits which may result in the Promotion B Eligible Customers being omitted from earning the entry for Promotion B.

24. Each Promotion B Eligible Customer is only entitled to one (1) entry for the Promotion B, notwithstanding that he/she has placed more than one (1) Ringgit Malaysia Eighty-Eight (RM88) deposit into the Participating Account/Participating Account-i on 4 February 2020.

25. Promotion B Eligible Customers who meet the criteria as stated under Clause 25 will be eligible to win the following prize (“**Promotion B Reward**”):

Promotion B Reward	Value	No. of Winners
1 unit of 5 grams 999.9 Gold Coin	RM1,175*	8

*Value is based on gold price as at 31 December 2019. Value of reward is subject to the fluctuation of the prevailing market gold price.

PROMOTION B: WINNERS SELECTION AND REWARDS FULFILLMENT

26. The winners selection process is as follows:

- A total of fifty (50) Promotion B Eligible Customers who have earned entries in accordance with Clause 25 shall be shortlisted randomly by the Bank from the list of total qualifying entries (“**Promotion B Shortlisted Customers**”).
- The Promotion B Shortlisted Customers shall be contacted by the Bank and given a Bank-related question via SMS. The Promotion B Shortlisted Customers shall then be required to reply to the SMS with the correct answer in the fastest time.
- The first 8 Promotion B Shortlisted Customers who respond with the correct answer (within the given time frame stated in the SMS) will be entitled to the Promotion B Reward (“**Promotion B Winners**”). The Promotion B Shortlisted Customers shall bear the standard telecommunications charges imposed for each SMS sent to the Bank.
- In the event of a tie, i.e. there is more than one (1) Promotion B Shortlisted Customer who has answered correctly at the same time and would have been the Promotion B Winners if not for the tie, the Promotion B Shortlisted Customer with the highest Incremental DAB throughout the Campaign Period will be declared as the Promotion B Winner.
- In the event the Promotion B Shortlisted Customers do not respond within the given time frame resulting in insufficient Promotion B Winners, the Bank will perform the process outlined under Clauses 26(a), 26(b) and 26(c) the second time. If there are still insufficient Promotion B Winners after performing the above mentioned process for the second time, the Bank shall be entitled to forfeit those Promotion B Rewards which have not yet been won.

27. For the avoidance of doubt, the SMS sent to the Promotion B Shortlisted Customers will be based on the latest mobile number duly captured by and reflected in the Bank’s system and/or records. In addition, the SMS service for Promotion B is provided by Infobip.
28. Promotion B Shortlisted Customers will not be notified immediately whether they are the Promotion B Winners upon replying to the said SMS.
29. Promotion B Winners Announcement (i.e. Name and masked ID number) will be made available on the Bank’s website at www.hlb.com.my/888gold by 20 May 2020 (“**Promotion B Winners Announcement**”).
30. The Bank will issue a notification letter (“**Winner’s Notification**”) to the Promotion B Winners within thirty (30) days from the date of the Promotion B Winner Announcement containing details of Promotion B Reward collection. The Promotion B Rewards can only be collected from the Bank’s appointed branches within Malaysia.
31. The Promotion B Winners must collect the Promotion B Reward within ninety (90) days from the date of the Promotion B Winners Announcement, failing which, the Promotion B Reward will be forfeited and any request to reimburse the Promotion B Reward shall not be entertained by the Bank.
32. The Promotion B Winner’s Participating Account/Participating Account-i must at all times remain open, active and valid with a minimum account balance of Ringgit Malaysia Five Hundred (RM500), failing which, the Promotion B Winner shall be disqualified from receiving the Promotion B Reward.

PROMOTION C – HONG LEONG CHOY SUN YAY (“PROMOTION C”)

Important Note: HLISB is not promoting the belief in “Choy Sun”. However, HLISB customers are eligible to participate in Promotion C provided the requirements set out under the Campaign criteria below are met.

PROMOTION C: CAMPAIGN MECHANICS

33. In order to qualify for Promotion C, Eligible Customers MUST meet the following criteria (“**Promotion C Eligible Customers**”):
 - (a) Visit selected branches with any RED coloured top (i.e. t-shirts/shirts/polo tee/dress) on 4 February 2020;
 - (b) Deposit Ringgit Malaysia Eighty-Eight (RM88) into any Participating Account/Participating Account-i via ATM during the said visit; and
 - (c) Request and keep the receipt as proof of deposit.
34. On 4 February 2020, the Hong Leong Choy Sun will appear at five (5) selected HLB branches at any time between 9:00 a.m. to 4:30 p.m. Promotion C Eligible Customers who meet the criteria as stated under Clause 41 and get spotted by the Hong Leong Choy Sun will be eligible to win the following prize (“**Promotion C Reward**”):

Promotion C Reward	Value	No. of Winners
1 unit of 5 grams 999.9 Gold Coin	RM1,175*	5 (1 x 5 branches)

*Value is based on gold price as at 31 December 2019. Value of reward is subject to the fluctuation of the prevailing market gold price.

35. The exact location of the selected branches will remain undisclosed. However, the Bank will announce hints with regard to the branch location on the Bank’s Social Media platform (i.e. Facebook, Instagram) between 8 January 2020 and 4 February 2020.

PROMOTION C: WINNERS SELECTION AND REWARDS FULFILLMENT

36. The winners selection process is as follows:

- (a) The first Promotion C Eligible Customer who is spotted by the Hong Leong Choy Sun at each of the selected branches will be declared as the Promotion C shortlisted customer (“**Promotion C Shortlisted Customer**”).
- (b) The Promotion C Shortlisted Customer will be asked a bank-related question. The Promotion C Shortlisted Customer who answers the question correctly shall be entitled to a chance to draw one (1) card from the Hong Leong Choy Sun.
- (c) The Promotion C Shortlisted Customer who draws the card which indicates that he/she is a winner of the Promotion C Reward shall be entitled to the Promotion C Reward (“Promotion C Winner”).
- (d) In the event the Promotion C Shortlisted Customer does not answer the question correctly and/or does not draw the card which indicates that he/she is a winner of the Promotion C Reward, the Promotion C Shortlisted Customer shall not be entitled to the Promotion C Reward. The Hong Leong Choy Sun will continue to perform the process outlined under Clauses 37(a), 37(b) and 37(c) until there is a Promotion C Winner for each selected branch.
- (e) However, if the Hong Leong Choy Sun has performed the above mentioned process but there is still no Promotion C Winner by 4:30 p.m. on 4 February 2020, the Bank shall be entitled to forfeit the Promotion C Reward for the selected branch, as applicable.

37. The Promotion C Rewards are valid on a first-come, first-served basis, limited to one (1) unit of the Promotion C Reward for each selected branch location. Promotion C Winner will be notified by the Hong Leong Choy Sun and entitled to collect the Promotion C Reward on-the-spot from the respective selected branch. In addition, Promotion C Winner will be requested by the Bank’s staff to take a photo together with the Promotion C Reward.

38. The Promotion C Winner’s Participating Account/Participating Account-i must at all times remain open, active and valid with a minimum account balance of Ringgit Malaysia Five Hundred (RM500) on 4 February 2020, failing which, the Promotion C Winner shall be disqualified from receiving the Promotion C Reward.

GENERAL

39. By participating in this Campaign, the Eligible Customers agree:

- (a) 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;
- (b) that the Bank’s decision on all matters relating to the Campaign shall be final, conclusive and binding on all Eligible Customers and no further correspondence and/or appeal to dispute the Bank’s decision shall be entertained;
- (c) to access HLB’s website at www.hlb.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;
- (d) that the Rewards for Promotion A, Promotion B, and Promotion C (collectively known as Rewards) earned is non-transferable to any third party and non-exchangeable for up-front credit, cheque or benefit-in-kind;
- (e) consent to and authorise the Bank’s usage, disclosure or publication of their personal data (i.e. name and masked ID number) for publicity, advertising or promotion purposes in any media;
- (f) consent to and authorize the Bank to disclose their personal data (i.e. names, ID Numbers, email address and/or contact details, where applicable) to the Bank’s service providers including but not limited to the Bank’s SMS vendor, Infobip, for the purpose of this Campaign;
- (g) to provide their latest and accurate contact details i.e. mobile number and addresses to the Bank. The Bank shall not be held responsible/liable in the event the Bank is unable to contact the Eligible Customers and/or deliver the Winners Notification, if applicable, due to the inaccurate/invalid mobile number and/or address provided by the Eligible Customers or the SMS is unable to be delivered due to any reason whatsoever; and

(h) 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.

40. The Bank reserves the right:
- (a) 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 Website with twenty-one (21) days' prior notice, or in any other manner which the Bank deems practical;
 - (b) to alter, add, cancel or substitute any or all of the Rewards with alternative products of similar value at any time with prior notice;
 - (c) to determine in its absolute discretion who will be the winners of the Rewards;
 - (d) 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 Rewards; and
 - (e) forfeit the Rewards 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.
41. 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.
42. The Rewards are provided on an "As Is Where Is" basis and the Bank does not make any representation or warranty in respect of the quality, merchantability and suitability of the Rewards. The Rewards featured in all printed materials and/or Bank's Website are for illustration purposes only. Any props, accessories or equipment featured with the Rewards in any pictorial materials are for decorative purposes and shall not form part of the Rewards.
43. The Bank shall not be liable in any circumstances for any loss, damaged or stolen Reward and any request for replacement Reward shall not be entertained by the Bank.
44. 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.
45. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

The Participating Accounts-i are deposit accounts based on the Shariah principle of Tawarruq.

Deposit/Deposit-i Products are eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM") up to RM250,000 for each depositor.