

Referral Rewards Program (RRP): Enter 2 WIN!

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's ("HLB") and Hong Leong Islamic Bank Berhad's ("HLISB") (collectively referred to as "the Bank") "**Enter 2 WIN**" ("Campaign") commences on **5th January 2018 and ends on 30th June 2018**, both dates inclusive ("Campaign Period"), unless notified otherwise.

Terms & Conditions

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

ELIGIBILITY

1. This Campaign is open to all Real Estate Agents/negotiators/salesperson to participate during the Campaign Period. ("Participants").
2. Participants, Eligible Participants (as defined under Clause 4 and 5 herein) 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 either banks 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 and/or be entitled to the Prizes.
3. Any changes of the eligibility to participate in this Campaign will be notified via the HLB's websites at www.hlb.com.my ("the Bank's Websites") or in any manner deemed suitable by the Bank.

CAMPAIGN MECHANICS AND PRIZES

4. In order to participate in this Campaign, the Participants are required to fulfill the requirements/criteria as set out in Clause 5 below ("Successful Sign-Up").
5. Successful Sign-Up refers to:-
 - a) the Participants attending the Property Financing Referral Rewards Programme ("RRP") Briefing organized by the Bank; and
 - b) the Participants submitting the following documents for registration as RRP after the RRP Briefing :-
 - I. Participation Form
 - II. Participant Confirmation Form on Goods and Services Tax ("GST") and copy of GST License for GST registrant
 - III. Copy of Participant's NRIC/Passport

- IV. Copy of Participant's Business Card
- V. Proof of Profession. Either one of below:-
 - a) Print screen of the Participant's details from Board of Valuers, Appraisers & Estate Agents Malaysia website (www.lppeh.gov.my);
 - b) Copy of Real Estate Negotiators Tag (REN Tag); or
 - c) Employment Confirmation from Real Estate Agency if REN Tag is not available

Participants who fulfill the above shall be referred to as "Eligible Participants".

- 6. The Bank reserves the right to approve or reject any application of registration without assigning any reason therefore.
- 7. Eligible Participants shall stand a chance to win Bank Simpanan Nasional ("BSN") cash voucher worth RM100 each ("Prize") provided that their Agencies (which they are attached to) have achieved at least minimum number of 10 Successful Sign-Up during the Campaign Period.
- 8. Total amount of the Prizes is capped up to Ringgit Malaysia Forty Thousand (RM40,000) and is limited on a first-come-first-serve basis.
- 9. The Prize will be given immediately on the spot to Eligible Participants who fulfill the requirements/criteria in accordance with Clause 7 above.
- 10. The Bank shall not be liable in any circumstances for any loss, torn, damaged or stolen Prize and any request for replacement of the Prize shall not be entertained by the Bank.
- 11. The Bank reserves the right to change, substitute the Prizes under this Campaign with other products of similar value for any reason whatsoever as the Bank may in its absolute discretion deem fit, with prior notice to the Eligible Participants by way of posting on Bank's Website or in any other manner deemed suitable by the Bank.

GENERAL

- 12. By participating in this Campaign, the Eligible Participants:
 - (a) have read, understood and agree to be bound by the T&Cs of the Campaign, Banks Privacy Policy, the terms and conditions of the RRP which are available at <https://www.hlb.com.my/rrpenter> and any other relevant terms and conditions that the Bank may impose from time to time;
 - (b) agree to access to the Bank's Website at regular time intervals to view the T&Cs and to ensure to be kept up-to-date on any change or variation to the T&Cs;
 - (c) agree to the publishing or display of their photos, names, IC numbers (in masked form), or photos in media, marketing or advertising materials or the Banks's Website for the purpose of this Campaign (where applicable);

- (d) Bank's decision on all matters relating to the Campaign and the Prizes shall be final, conclusive and binding on all the Eligible Participants, and no further correspondence and / or appeal to dispute the Bank's decision shall be entertained; and
- (e) agree to be personally liable for all taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to accepting the Prizes.
13. The Prizes featured in all printed materials and/or on the Bank's Websites are for illustration purposes only. Any props, accessories or equipment featured together with the Prizes in any advertising, promotional, publicity and pictorial materials are for decorative purposes and shall not form part of the Prizes.
14. The Bank gives no representation or warranty with respect to the quality or suitability of the Prizes and shall not be responsible to replace any lost, damaged or stolen Prize or otherwise. Any complaints or disputes concerning the Prizes shall be settled directly between the Eligible Participants and Bank Simpanan Nasional without recourse to the Bank.
15. The Prizes is non-transferable to any third (3rd) party and non-exchangeable for up-front cash, credit, cheque or in kind.
16. The Bank reserves the right to :
- (i) disqualify any Participants/Eligible Participants for any reason whatsoever as the Bank may in its absolute discretion deem not fit to participate in the Campaign and/or be entitled to the Prizes; and
 - (ii) add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, at the Bank's discretion by way of posting on the Bank's Website, or in any manner deemed suitable by the Bank with twenty-one (21) calendar days' prior notice.
17. Eligible Participants agree that the T&Cs herein, the terms and conditions of the RRP and any other terms and conditions that may be imposed by the Bank shall be read together with the T&Cs herein as an entire agreement. In the event of any discrepancy between the T&Cs herein and the terms and conditions of the RRP and any other terms and conditions that may be imposed by the Bank, the specific T&Cs herein shall prevail to the extent of such discrepancy.
18. 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.