

HONG LEONG PAY&SAVE ACCOUNT-i WITH SHARE TRADING CONTEST

Last Updated 2 August 2018

CAMPAIGN PERIOD

The Hong Leong Islamic Bank Berhad's (686191-W) ("the Bank") "**Hong Leong Pay&Save Account-i With Share Trading Contest**" ("Campaign") commences on **23 July 2018** and ends on **30 November 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. The Campaign is open for participation by all Malaysian and non-Malaysian individual customers ("Customers") who are new and existing Customers of the Bank of the following criteria:-
 - a. Who are new and existing HL Pay&Save-i Account Holder ("Accountholders"); and
 - b. Who do not have the Share Trading Feature ("the Feature") with HL Pay&Save-i prior to the Campaign Period.
2. The following 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 have committed, or determined by the Bank to be potentially committing any of the wrongful acts stipulated herein.
 - c. Permanent and contract employees of the Bank, employees of any of the Bank's representatives or agents (including external auditors, vendors, suppliers, advertising and contest agents) and their respective immediate family members (e.g. spouse, children, parent, brother or sister).

CONTEST MECHANICS

3. Customers who have sign up for the Feature in HL Pay&Save Account-i ("Participating Account") during Campaign Period ("Contestants") will earn one (1) contest entry and stand a chance to win the Prizes stated in Clause 13 (collectively known as "Prizes"):
4. Contestants can earn additional Contest Entries through the following methods:

Item	Criteria	Contest Entries
A	Each incremental Share Trading amount of RM1, 000 Turnover (Buy/Sell) using the Feature throughout the Campaign Period. (No cap); Or	1
B	Every Incremental Deposit of RM5,000 new funds into Pay&Save-i with Share Trading Feature account and maintaining it throughout Campaign Period. (No cap); Or	5
C	Newly acquired Priority Banking (PB) Membership with minimum AUM of RM300,000. (Cap to one (1) time only)	5
D	Download Hong Leong Connect App and register mobile number with the Bank during Campaign Period. (Cap to one (1) time only); Or	5

5. For the purpose of this Campaign, for item 4 (C) Incremental Deposit must be of **New Funds**. For the avoidance of doubt, New Funds are defined as:
 - a. Cash, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker's cheque issued by other banks which are deposited into the newly opened Pay&Save-i; and

- b. Proceeds arising from the redemption of equity/Shariah-compliant securities, unit trust funds/Islamic unit trust funds, bonds/sukuk and/ or Hong Leong Invest Safe during the Campaign Period that are re-deposited into the newly opened Pay&Save-i.
6. The following shall not be considered as “New Funds”:
 - a. Maturing Fixed Deposit/-i (“FD/-i”) or premature withdrawal of any existing HLB/HLISB’s FD/-i account;
 - b. Intra bank transfer of funds, i.e. transfer of funds from another HLB/HLISB CASA/-i, FD/-i or General Investment Account; and
 - c. Inter-branch transfer within HLB and HLISB including third (3rd) party transfer.
7. Incremental Deposit is defined as the Daily Average Balance (“DAB”) of the Accountholders throughout the Campaign Period, minus the closing balance on 22 July 2018. For new Participating Accounts opened during the Campaign Period, the baseline to calculate the Incremental Deposit is **Ringgit Malaysia zero (RM0)**.

For Example:

a. Existing Accountholders opened before 23 July 2018

$$\text{DAB} = \frac{\text{Sum of daily end day balances throughout the Campaign Period}}{131 \text{ days}}$$

$$\text{Incremental Deposit} = \text{DAB} - \text{Closing balance on 22 July 2018}$$

b. New Accountholders opened during the Campaign Period

$$\text{DAB} = \frac{\text{Sum of daily end day balances throughout the Campaign Period from the date of the opening of the Accountholders}}{\text{Number of days from the date opening of the Accountholders up to 30th November 2018}}$$

$$\text{Incremental Deposit} = \text{DAB} - \text{Zero (RM0)}$$

8. The Bank will track the Contestants’ Contest Entries automatically at the end of the Campaign Period based on clause 3 and clause 4 during the Campaign Period, which are posted and reflected in the Bank’s system. No Contest entry form or registration of participation is required.

For the purpose herein, the term AUM shall mean all sums standing to the credit of any Fixed Deposit-i Account, Savings Account-i, Current Account-i and/or Foreign Currency Account-i with the Bank and the Primary amount of investment in any Islamic Unit Trust Funds and/or Islamic Structured Products with the Bank at any one time.

CONTEST WINNER SELECTION AND FULFILMENT

9. **Twelve (12)** Contestants shall be randomly selected and shortlisted after the conclusion of the Campaign Period to participate in a Question and Answer (“Q&A”) session in order to win the Prizes (“Shortlisted Contestants”).
10. The Shortlisted Contestants for Prizes shall be contacted by its appointed Promotion Manager, Dynamic Search Sdn. Bhd. (136574V) (“Dynamic Search”) within ninety (90) days after the Campaign Period has ended, on a best effort basis at the latest telephone number(s) furnished by the Shortlisted Contestants as shown in the Bank’s system **ONCE** at any time during office hours (9:00 a.m. to 5:00 p.m.) for a Question and Answer session (“Q&A”) to answer **two (2)** questions correctly within the fastest time frame.
11. If the Shortlisted Contestants fails to answer the telephone after **five (5)** rings for any reason whatsoever, or in the event that the telephone number(s) furnished by the Shortlisted Contestants are inaccurate whether such accuracy is attributable to the fault of the Bank or the Shortlisted Contestants, the Shortlisted Contestants are deemed to have missed the winning chance and the Bank or Dynamic Search shall have the absolute right to select another Shortlisted Contestants for Prizes whenever necessary. Therefore, it is essentially the obligations of the Shortlisted Contestants to provide their latest, valid and accurate telephone number(s) to the Bank. The Bank shall not be

responsible in the event that Dynamic Search is unable to reach / contact the Shortlisted Contestants for the Q&A, for any reason whatsoever.

12. Shortlisted Contestants will **NOT** be notified on-the-spot whether they are the Prize Winners upon completion of the Q&A session.
13. Only **Six (6)** Shortlisted Contestants who have answered the two (2) questions correctly in the fastest time will be announced as winners of the Prizes ("Winners"). In the event of a tie i.e. more than one (1) Shortlisted Contestants who have successfully answer two (2) questions correctly in the same fastest time frame, the Shortlisted Contestants with the highest Incremental Deposit throughout the Campaign Period will be declared as the Winner.

Tier	Number of Winners	Prizes
First Prize	1	70 Inch 4K Smart Television (RRP: RM17,999)
Second Prize	2	Samsung Galaxy S9+ (RRP: RM3,999 each)
Third Prize	3	Playstation 4 Pro (RRP: RM1,799 each)
TOTAL		6 Winners

Recommended Retail Price (RRP)

14. Each Winner is only entitled to win only One (1) Prize throughout the Campaign Period.
15. In the event the Accountholders are closed due to any reasons whatsoever on or before **31 December 2018** (which includes at any time during the Campaign Period), the Winner shall be disqualified from receiving the Prizes.
16. The Winners shall be notified by the Bank either in writing, by phone, by Short Messaging Message ("SMS"), by posting the Winners' names at www.hlisb.com.my (Bank's Website") or any other methods deemed fit by the Bank no later than **1 February 2019**. The Bank shall not be responsible in the event that the Bank is unable to notify the Winners for any reasons whatsoever and any request/appeal for the reimbursement of the Prizes shall not be entertained in the event of non-receipt of the notification by the Winners.
17. Winners who are entitled for the Prizes shall be responsible to notify the Bank in writing no later than **20 February 2019** for non-receipt of the Prizes, failing which they shall be deemed to have received and accepted the Prizes from the Bank and any request for the reimbursement of the said Prizes shall not be entertained.
18. The Bank will not be responsible for any delay, lost, damage or stolen Prizes and the unclaimed Prizes will be forfeited after **6 March 2019**.
19. The Winner of the First Prize as stated in Clause 14 is hereby agreed to provide his/her name, contact number and delivery address to **NBC CORPORATION SDN BHD** (831041-V), for delivery purpose.
20. The Winners of Second and Third Prize as stated in Clause 14 are required to collect the prize from the Bank's branches where they have previously enrolled for the Feature.
21. The Prizes featured in all printed materials and/or website is 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.
22. The Bank gives no representation or warranty with respect to the quality or suitability of the Prizes. The Winners shall deal directly with the authorized dealer or manufacturer of the Prizes for all complaints, disputes or warranty matters relating to the Prizes, without recourse to the Bank.
23. The Prizes are non-transferable to any third 3rd party and non-exchangeable for up-front cash, credit, cheque or in kind.

24. The Contestants hereby give his/her/their consent to and authorize the Bank to disclose his/her/their name, contact number and address to Dynamic Search for the purposes of winners selection for the Campaign.
25. The Contestants also hereby give his/her/their consent to and authorize the Bank to disclose or publish his/her/their name, NRIC number (in masked form) or photos in media, marketing or advertising materials for the purposes of the Campaign.
26. The SMS Service for this Contest is provided and supported by M3 Technologies (Asia) Berhad (482772-D) ("M3Tech"), a SMS vendor officially appointed by the Bank.
27. The Contest Management Service for this Contest is provided and supported by Dynamic Search Sdn. Bhd. (136574-V) ("Dynamic Search"), a Contest Manager officially appointed by the Bank.

GENERAL

28. By participating in this Campaign, the Customers:
 - (a) Agree that they have read and understood the T&Cs herein and agree to be bound by the T&Cs of the Contest;
 - (b) Agree that the T&Cs herein and Hong Leong General Terms and Conditions of Accounts in respect of the HL Pay&Save-i, or any relevant terms and conditions that the Bank may impose from time to time, are read as an entire agreement. In the event of any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy;
 - (c) Agree that the prizes are non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind;
 - (d) Agree and authorize the Bank to disclose their mobile phone number to Dynamic Search and M3Tech for the purposes of the Contest;
 - (e) Agree that the Bank's decision on all matters relating to the Contest, including the eligibility of Customers to participate in the Contest, shall be final and binding on all Customers and no further correspondence and/or appeal to dispute such decisions will be entertained;
 - (f) Agree to access the Bank's website at regular time intervals to view the T&Cs and to ensure to be kept up-to-date on any changes or variations to the T&Cs;
29. The Bank reserves the right to :
 - (a) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, including but not limited to substituting the Prizes with other offer or product of similar value at its absolute discretion, by way of posting on the Bank's Websites 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 Prizes with alternative products of similar value at any time with prior notice;
 - (c) To determine in its absolute discretion who will be the Winners in the event of a tie as stated in Clause 14 above;
 - (d) disqualify any Customers for any reason whatsoever as the Bank may in its absolute discretion deem fit to participate in this Campaign; and
 - (e) Forfeit the prize in the event of non-compliance by the Customers of the T&Cs herein and Hong Leong General Terms and Conditions of Accounts in respect of the Hong Leong Pay&Save-i Account.
30. The Customers are 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.
31. 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.
32. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*.

Hong Leong Pay&Save-i is eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM").