

## ACADEMIC EXCELLENCE REWARD PROMOTION

Last updated on 21 December 2023

### PROMOTION PERIOD

The Hong Leong Islamic Bank's ("HLISB" or "Bank") "Academic Excellence Reward Promotion" ("Promotion") commences from 1 January 2024 to 15 June 2024, both dates inclusive ("Promotion Period"), unless notified otherwise.

### TERMS & CONDITIONS ("T&Cs"):

The following sets out the terms and conditions applicable to the Promotion:

### ELIGIBILITY

1. The Promotion is open to all individual customers who are new and existing accountholders ("Accountholders") of HLISB Savings Account-i, Junior Savings Account-i and Pay&Save-i (collectively referred as "Participating Account").
2. For the avoidance of doubt:
  - (a) "New Accountholders" refers to Accountholders who open the Participating Account during the Promotion Period; and
  - (b) "Existing Accountholders" refers to Accountholders who open the Participating Account before Promotion Period.
3. The Promotion is NOT applicable to Hong Leong Bank ("HLB") accounts, non-individual customers including associations, clubs, schools, societies, non-profit organisations, sole proprietors, partnerships and professional practices duly registered or incorporated in Malaysia, including Sendirian Berhad, listed companies and multinational corporations.

### ACADEMIC EXCELLENCE REWARD

4. The Academic Excellence Reward is applicable for Accountholders who will sit for the Sijil Pelajaran Malaysia Examination 2023 ("SPM Examination").
5. The amount of the Academic Excellence Reward is **Ringgit Malaysia Seven Hundred (RM700)** ("Reward"). The Reward shall be credited to the Accountholder's Participating Account on a first-come-first-serve basis, subject to a maximum limit of Ringgit Malaysia Forty-Two Thousand (RM42,000). Reward will be credited within **ninety (90) days** after the promotion period.
6. The Reward shall be granted to Accountholders who achieve straight As in all subjects in the SPM Examination regardless of the number of subjects taken, either in government or private schools.
7. The Reward may be claimed by submitting an Application for Academic Excellence Reward Form together with the examination result slip certified true copy by the respective school's official and the Accountholder's NRIC at any HLISB/HLB branch **within fourteen (14) days** from the date of announcement of SPM Examination's result.
8. In order to qualify for the Reward, a monthly average balance ("MAB") of RM3,500 must be maintained in the Participating Account for at least **three (3) consecutive months** prior to the date of announcement of the SPM Examination's result. The calculation of MAB will be based on the balances of the Participating Account on a full calendar month.

9. Only one (1) Reward will be granted to the Accountholder regardless of the number of Participating Accounts held at HLB or HLISB branches.
10. The Participating Account **MUST** remain valid/active and in good standing until the reward crediting date. Accountholder must not be in breach of any of the T&Cs of this Promotion, General Terms and Conditions of Accounts and the Terms & Conditions applicable to the Participating Accounts (collectively referred to as the "**Applicable Terms & Conditions**"), failing which the Winner shall be automatically disqualified.

## **GENERAL**

11. By participating in the Promotion, the Accountholders:
  - (a) confirm to have read, understood, accepted and agreed to be bound by the Applicable Terms and Conditions;
  - (b) agree that the Bank's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Accountholders;
  - (c) agree to access the Bank's website at [www.hlisb.com.my](http://www.hlisb.com.my) ("**HLISB's website**") at regular intervals to view the T&Cs of the Promotion and ensure to be kept up-to-date on any changes or variations to the T&Cs; and
  - (d) 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 Promotion.
12. The Bank reserves the right to:
  - (a) add, delete, suspend or vary the T&Cs contained herein either fully or partially, or to terminate this Promotion by way of posting such addition, deletion, suspension or amendment of the T&Cs or termination of this Promotion on the HLISB's website or in any manner deemed suitable by HLISB at any time with prior notice; and
  - (b) disqualify any of the Accountholders who:
    - (i) have in the past committed, or are currently suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLISB;
    - (ii) are facing bankruptcy proceedings, or have been declared bankrupt either before, during or after the Campaign Period; and/or
    - (iii) have breached any of the Applicable Terms and Conditions at any time before, during or after the Campaign Period.
13. In addition to the T&Cs stipulated herein, the Accountholders agree that the Applicable Terms and Conditions shall be read together with these T&Cs as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.
14. In the event of any discrepancies between the T&Cs herein and any advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the final T&Cs on HLISB's website shall prevail.

15. The T&Cs of this Promotion shall be governed by and construed in accordance with the laws of Malaysia and the Accountholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
16. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**Member of PIDM. Deposit-i Products are protected by PIDM up to RM250,000 for each depositor.**

**Deposit accounts are based on the Shariah contract of Tawarruq.**

**If you have any enquiries regarding the T&Cs, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my)**