

RAYA 2021 APPLY@HLB CAMPAIGN**CAMPAIGN PERIOD**

The Hong Leong Islamic Bank Berhad's [200501009144 (686191-W)] ("**HLISB**") (collectively referred to as "**the Bank**") "**Raya 2021 Apply@HLB Campaign**" ("**Campaign**") commences on 27 April 2021 and ends on 11 June 2021, 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 divided into two (2) categories and open to the following groups:
 - (a) **Campaign A**: All New-to-Bank individual customers ("**Campaign A Customers**").
 - (b) **Campaign B**: All existing customers of the Bank who have referred New-to-Bank individual customers to open an account with the Bank ("**Campaign B Referrers**").
2. For the purpose of this Campaign:
 - (a) Campaign A Customers refer to customers who do not have any Participating Account-i listed under Clause 3 below with the Bank prior to the Campaign Period and apply for a new Participating Account -i during the Campaign Period.
 - (b) Campaign B Referrers refer to existing customers who have Current Account-i or Savings Account-i ("**CASA-i**") with the Bank prior to the Campaign Period.
3. The "**Participating Account-i**" for this Campaign are as follows:
 - (a) Hong Leong Basic Savings Account-i;
 - (b) Hong Leong Pay&Save Account-i.
4. The following Campaign A Customers and Campaign B Referrers will **NOT** be eligible to participate in this Campaign:
 - (a) 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; and
 - (b) who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein.
5. Permanent and contract employees of the Bank are not allowed to join as the Campaign B Referrers.

CAMPAIGN MECHANICS

Campaign A – Get up to RM50 e-Duit Raya when you open a bank account via Apply@HLB mobile application (“Apply@HLB App”)

CAMPAIGN A MECHANICS:

6. In order to qualify for the respective e-Duit Raya (“**Campaign A e-Duit Raya**”), Campaign A Customers **MUST** fulfil the following Qualifying Criteria as set out in the Table 1 below during the Campaign Period (“**Eligible Campaign A Customers**”):

Table 1:

No	Qualifying Criteria	Campaign A e-Duit Raya
1.	Open a Participating Account-i via Apply@HLB App	RM25
2.	Register DuitNow ID via HLB Connect *	RM25

* Item 2 of Qualifying Criteria shall be further subject to and be read together with **DuitNow ID Registration Campaign Terms and Conditions**

FULFILMENT CONDITIONS

7. A minimum balance of **Ringgit Malaysia Five Hundred** (RM500) must be maintained in the Participating Account-i until 30 June 2021. In the event that the balance in the Participating Account-i is less than **Ringgit Malaysia Five Hundred** (RM500) by 30 June 2021, the Eligible Campaign A Customers will be disqualified from receiving the Campaign A e-Duit Raya.
8. The total fund pool allocated for Campaign A is capped at **Ringgit Malaysia Five Hundred Seventy-Five Thousand** (RM575,000) only throughout the Campaign Period, on a first-come, first-served basis. Notwithstanding the T&Cs herein, no further Campaign A e-Duit Raya will be rewarded once the capped limit is reached. The Campaign A e-Duit Raya will be automatically credited into the Participating Account-i directly within ninety (90) days after the end of the Campaign Period (“**Campaign A Reward Period**”). The Participating Account-i must remain open, valid and active within the Campaign A Reward Period for the purpose of crediting the Campaign A e-Duit Raya to the Campaign A Winners. Campaign A is joint campaign with Hong Leong Bank. The fund pool for Campaign A is a combined fund pool with Hong Leong Bank’s Campaign A fund pool.
9. No campaign entry form or registration of participation is required to participate in the Campaign. The Bank will track the Eligible Campaign A Customers automatically at the end of the Campaign Period. The Bank will notify the Eligible Campaign A Customers if they have successfully earned Campaign A e-Duit Raya (“**Campaign A Winners**”) by posting the list of the Winners on HLISB’s website at www.hlisb.com.my (“**Bank’s Website**”) within the Campaign A Reward Period
10. For the avoidance of doubt, each Winner is only entitled to maximum of **one** (1) time Campaign A e-Duit Raya capped at a maximum of **Ringgit Malaysia Fifty** (RM50) only throughout the Campaign Period irrespective of the total number of Participating Account-i opened throughout the Campaign Period.

Campaign B – Rujuk Member, Get RM 1 million
CAMPAIGN B MECHANICS:

11. Campaign B Referrers who fulfilled the following Qualifying Criteria as set out in the Table 2 below during the Campaign Period (“**Eligible Campaign B Referrers**”) will be rewarded with RM25 e-Duit Raya (“**Campaign B e-Duit Raya**”):

Table 2:

No	Qualifying Criteria	Campaign B e-Duit Raya
1.	Must register on Member-Get-Member Campaign’s registration page via http://www.hlb.com.my/refer2 win to obtain unique referral code	RM25
2.	Refer a New-to-Bank Customer to open any of the Participating Account-i via Apply@HLB App (“ Referred Customer ”) and input Campaign B Referrer’s unique referral code during the account opening process	

FULFILLMENT CONDITIONS

12. A minimum balance of Ringgit Malaysia Five Hundred (RM500) must be maintained in the Referred Customer’s Participating Account-i until 30 June 2021. In the event the balance in the Referred Customer’s Participating-i is less than **Ringgit Malaysia Five Hundred (RM500)** by 30 June 2021, Campaign B Referrers will be disqualified from receiving the Campaign B e-Duit Raya.
13. There is no limit to the number of Referred Customer the Campaign B Referrers can refer. There is also no limit capped to the number of Campaign B e-Duit Raya each Campaign B Referrers can get.
14. It is the responsibility of the Eligible Campaign B Referrers to notify the Referred Customers and ensure that the Referred Customers comply with the requirement of Clause 12 above failing which, the Bank will not be held liable in the event Eligible Campaign B Referrers are disqualified from receiving the Campaign B e-Duit Raya.
15. The total fund pool allocated for Campaign B is capped at **Ringgit Malaysia Five Hundred Thousand (RM500,000)** only throughout the Campaign Period, on a first-come, first-served basis. Notwithstanding the T&Cs herein, no further Campaign B e-Duit Raya will be rewarded once the capped limit is reached. The Campaign B e-Duit Raya will be automatically credited into the Participating Account-i directly within ninety (90) days after the end of the Campaign Period (“**Campaign B Reward Period**”). The Participating Account-i must remain open, valid and active within the Campaign B Reward Period for the purpose of crediting the Campaign B e-Duit Raya to the Campaign B Winners. Campaign B is joint campaign with Hong Leong Bank. The fund pool for Campaign B is a combined fund pool with Hong Leong Bank’s Campaign B fund pool.
16. The Bank will track the Eligible Campaign B Referrers automatically at the end of the Campaign Period. The Bank will notify Eligible Campaign B Referrers on their Campaign B e-Duit Raya entitlement by posting on the Bank’s Website within the Campaign B Reward Period (“**Campaign B Winners**”).

17. If more than one (1) Campaign B Referrer refers the same Referred Customer to the Bank during the Campaign Period, only the first Campaign B Referrer whose unique referral code recorded in the Bank's system will be eligible for Campaign B e-Duit Raya. For the avoidance of doubt, it is the Bank's discretion to determine the selection of the final Referred Customers for cross-referral and any dispute(s) pertaining to the Bank's decision will not be entertained.

GENERAL

18. By participating in this Campaign, the Campaign A Customers and Campaign B Referrers agree:
- (a) to have read, understood and to be bound by the T&Cs herein and General Terms and Conditions of Accounts of the Participating CASA-i.
 - (b) that the Bank's decision on all matters relating to the Campaign will be final, conclusive and binding on all Campaign A Customers and Campaign B Referrers;
 - (c) to access the Bank's website at www.hlisb.com.my ("**Bank's Website**") 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;
 - (d) that the Campaign A e-Duit Raya or Campaign B e-Duit Raya is non-transferable to any third (3rd) party and non-exchangeable for cash, up-front credit, cheque or benefit-in-kind; and
 - (e) to be liable and must 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.
19. The Bank reserves the right:
- (a) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, 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 disqualify any Campaign A Customers and Campaign B Referrers for any reason whatsoever as the Bank may deem fit to participate in the Campaign and/or be entitled to the Campaign A e-Duit Raya or Campaign B e-Duit Raya; and
20. The T&Cs herein and the General Terms and Conditions of Accounts of the Participating CASA-i must 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 of the Participating CASA-i, the specific T&Cs herein will prevail to the extent of such discrepancy.
21. In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the T&Cs on the Bank's Website will prevail.
22. The T&Cs herein will be governed by and construed in accordance with the laws of Malaysia and the Campaign A Customers and Campaign B Referrers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
23. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.



Hong Leong Basic Savings Account-i and Hong Leong Pay&Save Account-i are protected by PIDM up to RM250,000 for each depositor.