

JUNIOR SAVINGS ACCOUNT-I ACADEMIC EXCELLENCE REWARDS PROMOTION

Terms & Conditions (“T&Cs”)

PROMOTION PERIOD

1. The Hong Leong Islamic Bank’s (“HLISB”) (“the Bank”) “**Junior Savings Account-i Academic Excellence Rewards Promotion**” (“Promotion”) commences from 1 July 2019 to 30 June 2020, both dates inclusive (“Promotion Period”), unless notified otherwise.

ELIGIBILITY

2. The Promotion is open to all the Bank’s Individual customers who are new and existing accountholders of Junior Savings Account-i (“JSA-i”) (“Accountholders”).
3. For avoidance of doubt:
 - i. “New Accountholders” refers to Accountholders who open JSA-i during the Promotion Period
 - ii. “Existing Accountholders” refers to Accountholders who open JSA-i before 1 July 2019.
4. The Promotion is NOT applicable to individual of conventional Junior Savings Account, non-individual customers including associations, clubs, schools, societies, non-profitable organisations, sole proprietors, partnership and professional practices duly registered or incorporated in Malaysia, including Sendirian Berhad, listed companies and MNCs.

ACADEMIC EXCELLENCE REWARD

5. The Academic Excellence Reward for the accountholder is valid for Accountholders will be having the exams as stated below during the Promotion Period:
 - i. The Academic Excellence Reward shall be granted to government and private school students who achieve straight A’s for their UPSR, PT3 and SPM examinations (“Public Examinations”)
 - ii. The Academic Excellence Reward cash incentives are as follows:

UPSR	PT3	SPM
RM100	RM250	RM350

- iii. The Academic Excellence Reward incentive must be submitted to the Bank via an application at the branch within fourteen (14) days from the date of announcement of the results of the Public Examination undertaken by the accountholder. Notwithstanding the 14-days timeline, the reward shall be credited to the applicant’s JSA-i on a first-come-first-serve basis; subject to a maximum limit of RM50,000 during promotion period.
- iv. Results obtained for the respective Public Examinations undertaken by the accountholder must be straight A’s in all subjects taken in a single certificate regardless of the number of subjects taken. A certified true copy of the examination result slip by the respective school’s official must be submitted together with accountholder’s NRIC and application form to the Bank.
- v. In order to qualify for the Academic Excellence Reward, an average minimum balance of RM1,000.00 must have been maintained in the JSA-i at least **one (1) month** prior to the date of application.
- vi. Only one (1) reward will be granted per accountholder per Public Examinations regardless of the number of JSA-i held at various bank’s branches.

GENERAL

6. By participating in the Promotion, the Accountholders agree:
 - (i) to be bound by the T&Cs herein;
 - (ii) that the Bank’s decision on all matters relating to the Promotion shall be final, conclusive and binding on all accountholders and no further correspondence and / or appeal to dispute the Bank’s decision shall be entertained;

- (iii) to access the Bank's website at www.hlisb.com.my ("HLISB's Website") at regular time 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.
 - (iv) 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.
7. The Bank reserves the right to:
- (a) add, delete, suspend or vary the T&Cs contained herein, either wholly or in part or to suspend or terminate this Promotion at HLISB's sole discretion within twenty-one (21) calendar day's prior notice by way of posting on HLISB's website or in any other manner deemed suitable by HLISB;
 - (b) disqualify any of the Accountholders at its sole and absolute discretion from participating in the Promotion for any reason whatsoever including but not limited to the following circumstances:
 - (i) if the Accountholders have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLISB; or
 - (ii) if the Accountholders 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 or during the Promotion Period.
8. The T&Cs herein, General Terms & Conditions of Accounts and Terms and Conditions for Hong Leong Current Account-i and Savings Account-i (Tawarruq CASA-i) shall be read as an entire agreement. In the event of any discrepancies between the T&Cs herein, General Terms & Conditions of Accounts and Hong Leong Current Account-i and Savings Account-i (Tawarruq CASA-i), the specific T&Cs herein shall prevail to the extent of such discrepancies.
9. In the event of any discrepancies between the T&Cs herein as compared to the advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on HLISB's website at the latest date shall prevail.
10. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Participant agree to submit to the jurisdiction of the Courts of Malaysia.

Protected by PIDM up to RM250,000 for each depositor