

3-IN-1 JUNIOR ACCOUNT-i SCHOOL HOLIDAY CAMPAIGN 2019

Latest updated on 1 August 2019

PROMOTION PERIOD

The Hong Leong Islamic Bank (686191-W) (“HLISB”)’s “3-In-1 Junior Account-i School Holiday Campaign 2019” (“Promotion”) commences on 5 August 2019 and ends on 30 September 2019, both dates inclusive (“Promotion Period”), unless notified otherwise.

HLISB known as “the Bank”.

TERMS & CONDITIONS

The following sets out the terms and conditions applicable to the Promotion (“T&Cs”):-

ELIGIBILITY

1. The Promotion is open for participation by all Malaysian and non-Malaysian individuals who open Hong Leong 3-in-1 Junior Account-i (“Participating Account”) during the Promotion Period (“New Accountholders”).
2. The Promotion is **NOT** applicable to:
 - (a) non-individual customers including sole proprietors, partnerships, professional practices, companies and corporate bodies; and
 - (b) New Accountholders who have existing Participating Accounts prior to the Promotion Period.
3. Any accountholder 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 Promotion Period shall **NOT** be eligible to participate and/or shall be immediately be disqualified from participating in the Promotion.

PROMOTION MECHANICS

SIGN UP REWARD

4. **New Accountholders** who fulfil the following criteria:
 - a. Open a Participating Account during the Promotion Period at any of the Bank’s branches with placement of a minimum deposit amount of **Ringgit Malaysia One Thousand (RM1,000.00)**; **AND**
 - b. Maintain a minimum daily account balance of **Ringgit Malaysia One Thousand (RM1,000.00)** from account opening date to 31 December 2019, shall be entitled to the sign-up reward (“Reward”) as specified in the table below:-

Participating Account	Minimum Initial Deposit (RM)	Reward (RM)
3-In-1 Junior Account-i	RM1,000.00	RM50.00

5. New Accountholders who have fulfilled the criteria as set out in Clause 4 above shall be referred to as “**Eligible Accountholders**”.
6. The total Reward allocated by the Bank for this Promotion is capped at **Ringgit Malaysia Two Hundred Thousand (RM200,000.00)**, i.e. **four thousand (4,000) Eligible Accountholders** only throughout the Promotion Period, on a first-come, first-served basis. In the event of a tie between Eligible Accountholders, only the Eligible Accountholder with highest account balance as at 31 December 2019 shall be entitled for the Reward. Notwithstanding any provision to the contrary herein, no further Reward will be given once the capped limit is reached.
7. Each Eligible Accountholder shall be entitled to only one (1) Reward irrespective of the number of new Participating Accounts opened throughout the Promotion Period.
8. The Eligible Accountholder’s Participating Account must remain open, active and valid for the crediting of the Reward in accordance with the T&Cs herein.
9. In the event the Participating Accounts are closed due to any reason whatsoever at any time during the Promotion Period and before the crediting of the Reward in the New Participating Account, the Eligible Accountholders shall be disqualified from receiving the Rewards.

REWARD FULFILMENT

10. The successful Eligible Accountholders (“**Winners**”) will be notified by the Bank by way of Short Message Service (“**SMS**”), or posting of the list of the Winners on the Bank’s website and/or in any other methods deemed appropriate by the Bank no later than 29 February 2020.
11. For the avoidance of doubt, it is the obligation of the Winners to provide their latest and accurate contact information (i.e. mobile and/or fixed line number) to the Bank and the Bank shall not be responsible in the event the Winners cannot be contacted for any reason whatsoever.
12. The Rewards will be credited into the Winner’s Participating Accounts no later than 29 February 2020 and the transaction will be reflected on the Winner’s New Participating Accounts statement.
13. Winners who do not receive any notification from the Bank by 29 February 2020 are deemed NOT qualified or entitled for the Reward.
14. In the event of non-receipt of the Rewards after the Winners are notified by the Bank in accordance with Clause 10 above, the Winners shall be responsible to notify the Bank in writing not later than 30 days from 29 February 2020, failing which the Rewards are deemed received by the Winners and the Bank shall not entertain any claim of non-receipt of the Rewards by the Winners after the expiry of the aforesaid 30 days.
15. The SMS service for this Promotion is provided and supported by M3 Technologies (Asia) Berhad (482772-D) (“M3Tech”), an SMS vendor officially appointed by the Bank.

GENERAL

16. By participating in this Promotion, the New Accountholders agree:

- i) to have read, understood and to be bound by the T&Cs herein, General Terms and Conditions of Accounts in respect of the the Bank Current Account and Savings Account-i (“**General Terms and Conditions of Accounts**”) and Terms & Conditions of the Participating Accounts;
 - ii) that Bank’s decision on all matters relating to the Promotion shall be final, conclusive and binding on the New Accountholders and no further correspondence and / or appeal to dispute the Bank’s decision shall be entertained;
 - iii) to consent and authorise the Bank to disclose the New Accountholders’ personal data, i.e. contact numbers to M3Tech, for the purpose of this Promotion;
 - iv) to access the Bank’s website at regular intervals to view the T&Cs of the Promotion and to keep up-to-date on any changes or variations to the T&Cs;
 - v) that the Rewards are non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind; and
 - vi) 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.
17. The Bank reserves the right:
- (i) 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;
 - (ii) To alter, add, cancel or substitute any or all of the Reward with alternative products of similar value at any time with prior notice;
 - (iii) To disqualify any New Accountholders for any reason whatsoever as the Bank may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Reward; and
 - (iv) Forfeit the Reward in the event of non-compliance by the Accountholders of the T&Cs herein and/or General Terms and Conditions of Accounts, Participating Account and all other laws / rules applicable.
18. The T&Cs herein and the General Terms and Conditions of Accounts shall 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, the specific T&Cs herein shall prevail to the extent of such discrepancy.
19. 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 Promotion, the T&Cs (the most updated version of which as displayed on the Bank’s website) shall prevail.
20. The T&Cs herein 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.
21. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Deposit Products are protected by PIDM up to RM250,000 for each depositor.