

HONG LEONG ISLAMIC SAVE, SPEND & WIN PROMOTION

Terms & Conditions (“T&Cs”)

Last updated on 8 September 2017

PROMOTION PERIOD

1. The Hong Leong Islamic Bank Berhad’s (“HLISB”) **“Hong Leong Islamic Save, Spend & Win Promotion”** (“Promotion”) commences on **11 September 2017** and ends on **10 December 2017**, both dates inclusive (“Promotion Period”), unless notified otherwise.

ELIGIBILITY

2. The Promotion applies to the HLISB’s MasterCard Debit Card-i (“Cardholders”) as well as Current Account-i and Savings Account-i (“CASA-i”) and the eligibility criteria to participate are as follows:

Debit Card-i

- (a) The Promotion is open to the HLISB’s Debit Cardholders who are Malaysians (“Cardholders”).
- (b) The following Cardholders are **NOT** eligible to participate in the Promotion:
 - (i) Hong Leong Bank Berhad Debit Cardholders;
 - (ii) who possess the Bank’s Debit Card-i(s) NOT issued in Malaysia;
 - (iii) who possess the Bank’s Junior Debit Card-i(s);
 - (iv) whose Debit Card-i account(s) are NOT in good standing, inactive, tagged to a closed or inactive CASA-i or in breach of any T&Cs of the Bank at any time during the Promotion Period and/or before 10 December 2017; and
 - (v) whose Debit Card-i account(s) is/are believed to be operated fraudulently, unlawfully and/or that their Debit Card-i(s) is/are invalid or cancelled within the Bank’s definition at any time during the Promotion Period and/or before 10 December 2017.

CASA-i

- (a) The Promotion is open to the Bank’s individual Malaysian customers only who are the Primary Accountholders of a CASA-i (“Accountholders”).
- (b) Hong Leong Bank Current Account and Savings Account are excluded from this campaign.
- (c) The Promotion is NOT applicable to non-individual customers including sole proprietors, partnership and professional practices including companies and corporate bodies.
- (d) The Promotion is open to all new and existing Accountholders of the following accounts (“Participating Accounts”):-
 - (i) Hong Leong Pay & Save Account-I;
 - (ii) Hong Leong Multi-tier Savings Account-i;
 - (iii) Hong Leong Savings Account-i;
 - (iv) Hong Leong Basic Savings Account-I;
 - (v) Hong Leong Current Account One-i;
 - (vi) Hong Leong Payroll Plus-i

PARTICIPATION CRITERIA

3. The Cardholders and/or Accountholders must perform a one-time SMS registration to participate for “**Save, Spend and Win**” and “**5-for-50 Cash Back**” by following the example given (“Eligible Participants”):-
 SMS “HLISB<space>16-digit Debit Card-i No.” to 66600.
 Example: HLISB 5315910088888888
4. The Eligible Participant is responsible to ensure that the SMS details are complete, accurate and sent during the Promotion Period. Proof of sent SMS does not constitute a confirmation of receipt by the Bank.
5. The Eligible Participant who successfully registers for the Promotion will receive a SMS confirmation from the Bank. The normal charges for SMS imposed by mobile network operators shall apply for each SMS registration and shall be borne by the Eligible Participant.
6. HLISB reserves the absolute discretion to disqualify any registration due to duplicate entries, incomplete/ inaccurate SMS, late entries, error message, unsuccessful registration due to network failure and/ or interruption experienced by mobile network operators or for any reason whatsoever as HLISB may in absolute discretion deem fit.
7. In the event the SMS is incomplete/ invalid, an outgoing SMS will be sent to the Eligible Participant, at no cost to the Eligible Participant, to inform the Eligible Participant to re-register via SMS.
8. If the date and time of a successful SMS registration or transaction date and time captured in the HLISB’s system differs or a dispute arises as to when the registration took place, the date and time recorded in HLISB’s system shall prevail.

PROMOTION MECHANICS

(i) Save, Spend & Win Contest (“Contest”)

9. The Eligible Participant who participate in the Contest shall stand a chance to win the following prizes (subject to the fulfilment of the specified requirements herein):

Prize	Item	Units
Grand Prize	Nissan Navara Double Cab 2.5 VL	1
First Prize	Samsung GALAXY S8	10
Second Prize	Samsung GALAXY A7	10

10. For the purpose of this Promotion, all deposits must be New Funds. For the avoidance of doubt, New Funds are:
 - (a) Cash, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker’s cheque issued by other banks; and

- (b) Proceeds arising from the redemption of equity, unit trust funds, bonds/sukuk and/or Hong Leong Invest Safe that are re-deposited into any CASA-i.
11. The following shall **not** be considered as “New Funds”:
- Intra bank transfer of funds, i.e. transfer of funds from another HLISB or Hong Leong Bank (“HLB”) account (whether Savings, Current, Fixed Deposit, General Investment Account or Term Deposit-i); and/or
 - Inter-branch transfer within HLB and HLISB including **third (3rd)** party account transfer.
12. Eligible Transactions are defined as local retail transactions charged to HLISB Debit Card-i within the Promotion Period that is posted in Ringgit Malaysia (RM).
13. Eligible Transactions shall **exclude** the following:
- Refunded, disputed, unsuccessful, reversed, unauthorised, fraudulent or unlawful transactions;
 - Payment of Debit Card Issuance Fee/Annual Fee/Renewal Fee; or
 - Any other form of services or miscellaneous fees imposed by HLISB.
14. Eligible Participants who have successfully registered are entitled to unlimited Contest Entries based on the following Contest Criteria performed during the Promotion Period:

Contest Criteria	Contest Entries
Perform any online or local retail purchases with your Debit Card-i, with minimum spend of RM30 in a single receipt.	5
Open a new Participating Account with minimum balance of RM500	10
Every incremental deposit of RM500 into your Participating Account	3
Perform at least 5 Eligible Transactions on your Debit Card-i in each participating month, from September 2017 to December 2017	Double-up Contest Entries

15. **Incremental Deposit** is defined as the Daily Average Balance (“DAB”) of the Participating Accounts throughout the Promotion Period, minus the closing balance on 10 September 2017. For new Participating Accounts opened during the Promotion Period, the baseline to calculate the Incremental Deposit is **Ringgit Malaysia zero (RM0)**.
- Existing Participating Accounts opened before 11 September 2017**

$$DAB = \frac{\text{Sum of daily end day balances throughout the Promotion Period}}{91 \text{ days}}$$

$$Incremental Deposit = DAB - \text{Closing balance on 10 September 2017}$$
 - New Participating Accounts opened during the Promotion Period**

$$DAB = \frac{\text{Sum of daily end day balances throughout the Promotion Period since opened}}{\text{Number of days of the Promotion Period since opened}}$$

$$Incremental Deposit = DAB$$
16. HLISB will track the Eligible Participants’ Incremental Deposit automatically at the end of the Promotion Period based on the total transactions made during the Promotion Period, which are posted and reflected in the HLISB’s system. No contest entry form or registration of participation is required.
17. Eligible Participants with multiple Participating Accounts are entitled to earn individual Contest Entries for each Participating Account. The computation of the Entries earned by the Eligible Participants with multiple Participating Account shall be aggregated to calculate the total Contest Entries earned during the Promotion Period.

Prize Fulfilment and Winner Selection

18. **TWENTY ONE (21)** Eligible Participants shall be randomly selected and shortlisted after the conclusion of the Promotion Period for the Prize winner selection ("the Shortlisted Participants").
19. The Shortlisted Participants shall be contacted by HLISB or its appointed Contest Manager, Dynamic Search Sdn. Bhd. (136574V) ("Dynamic Search") on a best effort basis at the latest telephone number(s) furnished by the Shortlisted Participants as shown in HLISB'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.
20. If the Shortlisted Participants fail to answer the telephone after **five (5)** rings for any reason whatsoever, the Shortlisted Participants are deemed to have missed the winning chance and HLISB or Dynamic Search shall have the absolute right to select another Shortlisted Participants whenever necessary.
21. Shortlisted Participants will not be notified on-the-spot whether he/she is the Winner any Prize (as defined in Clause 9) upon completion of the Q&A session.
22. The top **TWENTY ONE (21)** Shortlisted Participants who answers the TWO (2) questions correctly within the fastest time frame shall be deemed as winners (collectively referred to as "Winners" and each a "Winner").
23. First Prize and Second Prize Winners are responsible to collect their Prizes from the respective home branches within **one (1)** month from the Winner Announcement Date, failing which; the Prize shall be forfeited.
24. The Participating Accounts of the Accountholders must remain open, active and valid with a minimum account balance of **Ringgit Malaysia One Thousand (RM1,000)** from the Promotion Period and until **31 March 2018** for the purpose of the Grand Prize fulfilment.
25. The Winners shall be notified by HLISB either in writing, by phone, by SMS, by posting the Winner's name at HLISB's website at www.hlisb.com.my or any other method deem fit by HLISB no later than **31 March 2018** ("**Winner Announcement**").
26. The Shortlisted Participants who do not receive such notification from HLISB's by **31 March 2018** is deemed **NOT** the Winner.
27. The Grand Prize Winner may be requested to attend a prize giving ceremony, of which the date, time and venue will be notified by the Bank. All transportation, accommodation, personal expenses and any other cost incurred in relation to attending the prize giving ceremony shall be borne by the Grand Prize Winner.
28. The Winners hereby give their consent and authorise the Bank to disclose or publish their names, NRIC numbers (in masked form), Debit Card Numbers (in masked form), or photographs in media, marketing or advertising materials (whether in print, electronic or other medium) for the purposes of the Promotion.
29. The SMS service for this Promotion is provided and supported by M3 Technologies (Asia) Berhad ("M3Tech"), a SMS vendor officially appointed by HLISB.

30. TERMS AND CONDITIONS FOR THE GRAND PRIZE

- (a) Standard car specifications only. It is not inclusive of optional accessories;
- (b) Actual car specifications, model, year of manufacture and/or colour may vary from the visuals advertised. Visuals shown are for illustration purposes only;
- (c) Excludes the following charges and expenses which shall be borne by the Winner (Number plate charges, road tax, insurance, registration fee, handling fee, processing fee, weighing fee, inspection fee, delivery charges, fuel charges, personal expenses and other incidental costs in relation to accepting the Grand Prize);
- (d) Winner MUST claim, register and pay all the charges/fees specified herein with **Tan Chong Motors Sdn Bhd.** within **one (1)** month from the date of the Winner Announcement, failing which, the **Grand Prize** will be forfeited;
- (e) The Winner may be requested to attend a prize giving ceremony, of which the date, time and venue will be notified by HLISB. All transportation, accommodation, personal and/or any other related costs, fees and/or expenses incurred to redeem the Grand Prize are the sole responsibility of the Winner; and
- (f) In the event the Grand Prize is redeemed for any reason whatsoever at a Retail Price lower than the Retail Price of the Grand Prize, the difference in the Retail Price is not exchangeable or recoverable for cash, credit, cheque or in kind by the Winner.

31. HLISB shall not be responsible for any unclaimed Grand Prize after **31 March 2018**.

(ii) **5-for-50 Cash Back (“Cash Back”)**

- 32. Eligible Transactions are defined as local retail transactions charged to HLISB Debit Card-i within the Promotion Period that is posted in Ringgit Malaysia (RM).
- 33. Eligible Transactions shall **exclude** the following:
 - (a) Refunded, disputed, unsuccessful, reversed, unauthorised, fraudulent or unlawful transactions;
 - (b) Payment of Debit Card Issuance Fee/Annual Fee/Renewal Fee; or
 - (c) Any other form of services or miscellaneous fees imposed by HLISB.
- 34. The Eligible Participant who participate in the Promotion shall stand a chance to earn a RM50 Cash Back by being the first THREE HUNDRED (300) Eligible Participants who perform five (5) Eligible Transactions (as defined in Clause 33 and 34) with minimum amount of RM30 retail spend in a single receipt by using any of the HLISB Debit Card-i(s), shall stand a chance to win the Cash Back in each period throughout the Campaign Period, in the manner as described in the Cash Back table in Clause 35 below.

Example: Mr.A performed the following transactions on his HLISB Debit Card-i:

01/01/17: RM40 for Groceries

02/01/17: RM35 for Petrol

03/01/17: RM50 for Dining

04/01/17: RM90 for Pharmacies

05/01/17: RM30 for Dining

Mr.A is eligible for RM50 Cash Back as he is one of the first 300 winners who performed 5 Transactions with minimum RM30 retail spend in a single receipt.

35. Cash Back Table

Participating Month	(Period 1) 11 September 2017 to 30 September 2017	(Period 2) 1 October 2017 to 31 October 2017	(Period 3) 1 November 2017 to 10 December 2017	TOTAL
Number of Winners	300	300	300	900
Monthly Cash Back (RM)*	50	50	50	
Total Cash Back (RM)	15,000	15,000	15,000	45,000

***The Cash Back Rewards (Monthly Cash Back of RM50) is considered as 'hibah' (gift) from HLISB to Eligible Cardholders.**

Cash Back Fulfilment and Winner Selection

36. At the end of the Campaign Period, Eligible Cardholders who have performed the Eligible Transactions within the Campaign Period with a Debit Card will be selected based on, the first three hundred (300) Eligible Cardholders who performed 5 (FIVE) Eligible Transactions ("Winner").
37. An Eligible Cardholder is entitled to earn the Cash Back of RM50 only ONE (1) time in the participating month on a **first-come-first-serve basis** and earn more than ONE (1) time during the Campaign Period.
38. Split Eligible Transactions are disallowed and shall be disqualified.
39. Announcement of the Winners will be made on HLISB's website at www.hlisb.com.my and via SMS within twelve (12) weeks after the Campaign Period.
40. The Cash Back will be credited into the Winner's Debit Card-i Retail Purchase Account (Savings Account/Current Account that is tied to the Debit Card-i) within twelve (12) weeks after the conclusion of the Campaign.
41. The Cash Back payment is non-transferable to any 3rd party and is non-exchangeable for up-front cash or kind.

(iii) Early Bird Gift ("Gifts")

42. In addition to the Contest and Cash Back, the Accountholders and/or Cardholders who have complied with the fulfilment of the Deposit Amount as set out below for FOUR (4) consecutive months ("Earmark Period") in any of the Participating Account during the Promotion Period ("Eligible Customers") are entitled for the following Gifts:

Gifts	Quantity (units)	Minimum Deposit Amount (RM)
Easy Lock Set of 3 High Tea Containers	1,500	RM2,000
Morphy Richards Personal Blender	500	RM10,000

43. For the purpose of this Promotion, all deposits must be New Funds. For the avoidance of doubt, New Funds are:
 - (a) Cash, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker's cheque issued by other banks; and
 - (b) Proceeds arising from the redemption of equity, unit trust funds, bonds/sukuk and/or Hong Leong Invest Safe that are re-deposited into any CASA-i.
44. The following shall **not** be considered as "New Funds":
 - (a) Intra bank transfer of funds, i.e. transfer of funds from another HLB/HLISB account (whether Savings, Current, Fixed Deposit, General Investment Account or Term Deposit-i); and/or
 - (b) Inter-branch transfer within HLB and HLISB including **third (3rd)** party account transfer.
45. The Gifts are valid on a first-come-first-serve basis, limited to **one (1)** Gift for each category for each Eligible Customer throughout the Promotion Period. Notification will be given in the event any or all of the Gifts run out of stock by way of posting on the Bank's website at www.hlisb.com.my ("Bank's Website").
46. The Eligible Customers who fulfilled Clauses 42 to 45 shall be contacted by HLISB/HLB on a best effort basis at the latest telephone number(s) furnished by the Eligible Customers as shown in HLISB's system **ONCE** at any time during office hours (9:00 a.m. to 5:00 p.m.)
47. Eligible Customers who are contacted by HLISB/HLB are responsible to collect their Gifts from the respective home branches within **one (1)** month, failing which; the gift shall be forfeited.
48. The Bank shall not be liable in any circumstances for any loss, torn, damaged, expired or stolen Gifts and any request for replacement Gifts shall not be entertained by the Bank.

GENERAL

1. By participating in the Promotion, the Accountholders and/or Cardholders:
 - (a) Agree to be bound by the T&Cs of the Promotion;
 - (b) Agree to access to HLISB's Website at regular time intervals to view the T&C and to ensure to be kept up-to-date on any change or variation to the T&Cs;
 - (c) Consent to and authorise HLISB to disclose their personal data e.g. names, contact numbers and addresses to the service provider such as Dynamic Search, and M3Tech as HLISB deem fit for the purpose of this Promotion;
 - (d) Agree to the publishing or display of their names, IC numbers (in masked form), Debit Card numbers (in masked form) or photos in media, marketing or advertising materials or HLISB's Website for the purpose of this Promotion (where applicable);
 - (e) HLISB's decision on all matters relating to the Promotion, Prize, Early Bird Gift and Event shall be final, conclusive and binding on all Accountholders and/or Cardholders and no further correspondence and/or appeal to dispute HLISB's decision shall be entertained; and
 - (f) Agree to be personally liable for all taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to accepting the Prizes and/or Early Bird Gift.
2. The T&Cs herein, General Terms and Conditions of Accounts and Hong Leong Debit Card-i Terms and Conditions, or any relevant terms and conditions that HLISB may specify from time to time are read as an entire agreement and if there is any discrepancy, the specific T&C herein shall prevail to the extent of such discrepancy.

3. HLISB reserves the right to:
 - (a) add, delete, suspend or vary the Terms and Conditions contained herein, wholly or in part at its absolute discretion by way of posting on HLISB's Website, or in any manner deemed suitable by HLISB with twenty-one (21) calendar days' prior notice; and
 - (b) amend the Prizes and/or Early Bird Gift and/or replace the same herein with an alternative products of similar value or different colour at its absolute discretion, by way of posting on the HLISB's Website or in any other manner which HLISB deems practical.
4. The Prizes and/or Early Bird Gift are given on an "As Is" basis. HLISB makes no representation or warranty with respect to quality of the Prizes and/or Early Bird Gift and shall not be responsible to replace any lost, stolen or defective Prizes and/or Early Bird Gift due to defects in materials or workmanship by manufacturer under warranty or otherwise. The Winner is to deal directly with the manufacturer for such warranty information or claim without recourse to HLISB.
5. The Prizes and/or Early Bird Gift are non-transferable to any **third (3rd)** party and non-exchangeable for up-front cash, credit, cheque or in kind.
6. The Prizes and/or Early Bird Gift featured in all printed materials and website are for illustration purposes only. Any props, accessories or equipment featured with the Prizes and Early Bird Gift in any pictorial materials are for decorative purposes and shall not form part of the Prizes and Early Bird Gift.
7. The Winners who won the Prizes and/or the Eligible Customers who earned the Early Bird Gift are to deal directly with the Merchant and/or manufacturer for such warranty information or claim without recourse to HLISB.
8. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Accountholders and/or Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.
9. In the event of any discrepancy between the terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final terms and conditions on HLISB's Website shall prevail.
10. In the event of a conflict, discrepancy or variance in the terms and conditions in the English Language version and Bahasa Malaysia version, the terms and conditions of the English Language version shall prevail.

Participating Current and Savings Account-i are eligible for protection by PIDM.