

## eTD-i Online Weekly Winners Contest

### Terms & Conditions (“T&Cs”)

*Last updated on 27 July 2015*

#### CONTEST PERIOD

1. Hong Leong Islamic Bank Berhad’s (686191-W) [hereinafter referred to as “the Bank”] “**eTD-i Online Weekly Winners Contest**” (“Contest”) commences on **1 August 2015** and ends on **2 October 2015**, both dates inclusive (“Contest Period”), unless notified otherwise.

#### ELIGIBILITY

2. The Contest is open to all New-to-Bank (“NTB”) and existing Individual customers including Malaysian and non-Malaysian Residents who are the Hong Leong Term Deposit-i with Hong Leong Connect registered customers (“Accountholders”).
3. For the avoidance of doubt, NTB customers refer to new customers who do not have any account with the Bank prior to the Contest Period.
4. The Contest is open to Hong Leong Term Deposit-i Accountholders that perform Hong Leong Term Deposit-i via Hong Leong Connect (“eTD-i”):

#### CONTEST MECHANICS

5. Customers shall be eligible for the contest subject to the eTD-i Placement amount, as follows:

Contest Criteria (per eTD-i Placement)	Contest Entries
Placement of minimum RM5,000	1
Placement of minimum RM30,000	10
Placement of minimum RM100,000	20

6. The fulfilment of the Contest Prizes (“Prizes”) and number of winners (“Winners”) are stated below:

Winner	Prizes	Total Winners
Weekly Prize (1 winner weekly)	Smart Watch worth of RM1,788	9

7. The Bank will track the Winners at the end of the Contest Period based on the total Contest Entries earned and placement transactions made by Accountholders during the Contest Period as per posted and reflected in the Bank’s system. No contest entry form or registration of participation is required.
8. Upon maturity, the principal eTD-i Placement amount shall be auto-renewed at the respective prevailing Term Deposit-i board rate.
9. In the event the eTD-i is uplifted prior to maturity of the tenure, there will be
  - (a) No prize will be granted to Accountholder; and
  - (b) No profit is to be paid on any eTD-i uplifted before the completion of three (3) months as accordance to the Association of Islamic Banking Institutions Malaysia (“AIBIM”)’s rule.

10. In the event the eTD-i is uplifted in the fourth (4th) month onwards the eligible selected Customer will receive fifty percent (50%) of the contracted eTD-i profit earned for the completed months on the principal amount only.
11. The Bank reserves the right to claw back and deducted an amount equivalent to the profit paid in respect of a Term Deposit-i which is prematurely withdrawn, from the principal Term Deposit-i amount upon withdrawal.

### **WITHDRAWALS**

12. Withdrawals of eTD-i can only be performed via Hong Leong Connect and partial withdrawals of any eTD-i are not allowed.

### **CONTEST WINNER SELECTION AND FULFILLMENT**

13. Ninety (90) Accountholders shall be randomly selected and shortlisted after the conclusion of the Contest Period [ten (10) shortlisted winners per week] for the weekly winner selection (“the Shortlisted Participants”).
14. The Shortlisted Participants shall be contacted by the Bank or its appointed Contest Manager which is 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 the Bank’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.
15. 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 the Bank or Dynamic Search shall have the absolute right to select another Shortlisted Participants whenever necessary.
16. Shortlisted Participants will not be notified on-the-spot upon completion of the Q&A session whether they are the winners of the Contest.
17. Only **Nine (9)** of the Shortlisted Participants who answered the most questions correctly in the fastest time will be announced as Winners of the Weekly Prizes. In the event of a tie, the Shortlisted Participant with the highest eTD-i Placement throughout the Contest Period will be declared as the winner.
18. The Participating Accounts must remain open, active and valid with a minimum account balance of **Ringgit Malaysia Five Thousand (RM5,000)** from the Contest Period and until **30 October 2015** for the purpose of the Weekly Prize fulfilments. In the event the Participating Accounts are closed due to any reasons whatsoever on or before 30 October 2015 (which includes at any time during the Contest Period), the Accountholders shall be disqualified from receiving the Prize.
19. The Winner shall be notified by the Bank either in writing, by phone, by SMS, by posting the Winner’s name at the Bank’s website at [www.hlisb.com.my](http://www.hlisb.com.my) (“Bank’s Website”) or any other methods deem fit by the Bank and be contacted by the Bank for the fulfilment of the prize no later than **30 October 2015 (“Winner Announcement”)**.
20. The Shortlisted Participants who do not receive such notification from the Bank by **30 October 2015** are deemed **NOT** the Winners.

## **GENERAL**

21. By participating in the Contest, the Accountholders:

- (i) Agree that the Bank's decision on all matters relating to the Contest and Prizes shall be final, conclusive and binding on Accountholders and no further correspondence and/or appeal to dispute the Bank's decision shall be entertained;
- (ii) Agree to be bound by the T&Cs of the Contest;
- (iii) Agree that the T&Cs herein and the Bank's General Terms and Conditions of Participating Accounts are read as an entire agreement and the specific T&Cs herein shall prevail if there is any discrepancy;
- (iv) Agree to access the Bank's Website at regular time intervals to view the T&Cs and agree to accept any change or variation to the T&Cs by the Bank from time to time pertaining to and in connection with the Contest.
- (v) Consent to and authorise the Bank to disclose their personal data i.e. names and contact numbers to the service provider such as Dynamic Search for the fulfilment of this Contest;
- (vi) Agree to the publishing or display of their names, IC numbers (in masked form), Term Deposit-i Account numbers (in masked form) or photos in media, marketing or advertising materials or the Bank's Website for the purpose of this Contest (where applicable); and
- (vii) Agree to be personally liable for all taxes, government fees including Goods and Service Tax (GST) if applicable or any other charges that may be levied against them under the applicable laws, if any, in relation to accepting the Prizes.

22. The Bank reserves the right:

- (i) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, including but not limited to substituting the Prizes with other products of similar value at its discretion, by way of mailing directly or notifying in mass media or posting on the Bank's Website, or in any other manner which the Bank deems practical, with twenty one (21) calendar days' prior notice to the Accountholders on such additions, variation or amendments of the T&Cs;
- (ii) To disqualify any Accountholders for any reason as the Bank may in its discretion deem fit to participate in the Contest and/or be entitled to the Prizes; and
- (iii) Forfeit the Prizes in the event of non-compliance to the T&Cs herein.

23. The Prizes are non-transferable to any third (3rd) party and non-exchangeable for up-front cash, credit, cheque or in kind.

24. The Prizes featured in all printed materials and website are for illustration purposes only. Any props, accessories or equipment featured with the Prizes in any pictorial materials are for decorative purposes and shall not form part of the Prizes.

25. The Accountholders 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 Insolvency (pursuant to a petition by either Banks or by any third party) or are subject to any bankruptcy or winding up proceedings at any time prior to or during the Contest Period shall **NOT** be eligible to participate in the Contest and/or **NOT** entitled for the Prizes.

26. The Accountholders are 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 participating in the Contest and/or collection of the Prizes.

27. In the event of any discrepancy between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with the Contest, the final T&Cs herein shall prevail.
28. 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 jurisdiction of the Courts of Malaysia.

**The Hong Leong Term Deposit-i Account are eligible for protection by PIDM.**