

**New CASA-i Acquisition (Open, Save and Win) Campaign**

Last updated on 30 August 2021

**CAMPAIGN PERIOD**

The Hong Leong Islamic Bank Berhad [200501009144 (686191-W)] (“**HLISB**”) (collectively referred to as “**the Bank**”) **New CASA-i Acquisition (“Campaign”)** commences on 01 September 2021 and ends on 31 December 2021, both dates inclusive (“**Campaign Period**”), unless notified otherwise.

The Bank reserves the right to change the duration and/or commencement and/or expiry dates of the Campaign Period, upon giving adequate prior notice of not less than twenty one (21) calendar days.

**TERMS & CONDITIONS**

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

**ELIGIBILITY**

1. Participating individual accounts-i for this Campaign are as follows (“Participating Account-i”):
  - (a) Hong Leong Basic Current Account-i;
  - (b) Hong Leong Current Account-i;
  - (c) Hong Leong Pay&Save Account-i;
  - (d) Hong Leong Basic Savings Account-i;
  - (e) Hong Leong Saving Account-i;
  - (f) Hong Leong Multi-tier Savings Account-i;
  - (g) Hong Leong Payroll Basic Saving Account-i;
  - (h) Hong Leong Payroll Saving Account-i;
  - (i) Hong Leong Payroll Pay&Save Account-i. and/or
  - (j) Hong Leong 3 in 1 Junior Account-i

**The Participating Account-i are deposit accounts based on the Shariah principle of Tawarruq.**

2. This Campaign is open Individual and Sole Proprietorship accountholders, both Malaysian and non-Malaysian citizens, including Hong Leong Priority Banking & Private Banking Customers (“Eligible Customers”).
3. The following Customers are NOT eligible to participate in this Campaign:
  - (a) Non-individual customers including association, society, partnerships, professional practices, companies and corporate bodies.
  - (b) Customers 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
  - (c) Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein.
  - (d) All HLB and HLISB employees.
4. All deposits under this Campaign must be “New Funds” only. For the avoidance of doubt, “New Funds” are defined as:
  - (a) Cash, interbank transfer which includes IBG, Instant Transfer and DuitNow, new funds received via telegraphic transfer from other banks, local cheque or banker’s cheque issued by other banks which are deposited into the Participating Account-i; and
  - (b) Proceeds arising from the redemption of equity, unit trust funds, bonds/sukuk and/or Hong Leong Invest Safe during the Campaign Period that are re-deposited into the Participating Account-i.

5. The following must **NOT** be considered as “**New Funds**”:
- (c) Maturing Fixed Deposit-i or Fixed Deposit (“**FD-i/FD**”) or premature withdrawal of any existing FD-i/FD account;
  - (d) Intra bank transfer of funds, i.e., transfer of funds from another Participating Account-i, FD-i/FD, Term Investment Account-i or General Investment Account; and Inter-branch transfer within HLB and HLISB including third (3rd) party transfer.

### **CAMPAIGN MECHANICS**

6. Eligible Customers must open a new Participating Account-i within the Campaign Period.

For the avoidance of doubt, new Participating Accounts can be opened through any channel including the following:

- (a) Any HLB/HLISB branch which is the Bank’s official premises for onsite account openings;
- (b) Deposit Relationship Manager which is the Bank’s official bank officer for offsite account openings;
- (c) Apply@HLB which is the Bank’s account opening mobile application that is accessible via a mobile device;
- (d) HLB Official Store at Shopee Malaysia which is the Bank’s official bank for account openings.

7. Each Participating Account-i will earn entries (“**Qualifying Entries**”) to participate in the Campaign as follows:

Table 1

<b>Criteria 1</b>	<b>Entries Earned</b>
Open a new Participating Account-i	
(a) Hong Leong Pay&Save Account-i;	5 entries
(b) Hong Leong Payroll Pay & Save Account-i	5 entries
(c) Hong Leong 3 in 1 Junior Account-i	5 entries
(d) Other Participating Account-i	1 entry
Every incremental Monthly Average Balance (MAB) of RM500	1 entry

Example of incremental MAB calculation as follows:

Customer A opened participating Account-i on 15 September 2021

**Incremental MAB Month 1**

$$\text{Daily Average Balance (DAB) Month 1} = \frac{\text{Sum of daily end day balances for the Month 1 since opened}}{\text{Number of days of Month 1 since account opened}}$$

$$\begin{aligned} \text{DAB Month 1} &= \frac{\text{RM10,000}}{16 \text{ days}} \\ &= \text{RM666.67} \quad (\text{No. of days from 15}^{\text{th}} \text{ Sept 2021 to 30}^{\text{th}} \text{ Sept 2021}) \end{aligned}$$

$$\text{DAB Month 1} = \text{RM666.67}$$

$$\begin{aligned} \text{Incremental MAB Month 1} &= \text{DAB in Month 1} - \text{Baseline} \\ &= \text{RM666.67} - 0 \\ &= \text{RM666.67} \end{aligned}$$

Customer A will be entitled for 1 entry from Incremental MAB Month 1

**Incremental MAB Month 2**

DAB Month 2 =  $\frac{\text{Sum of daily end day balances for the Month 2}}{\text{Number of days Month 2}}$

DAB Month 2 =  $\frac{\text{RM63,000.00}}{31 \text{ days}}$   
(No. of days from 1<sup>th</sup> Oct 2021 to 31<sup>th</sup> Oct 2021)

DAB Month 2 = RM2,032.26

**Incremental MAB Month 2** = DAB Month 2 – DAB Month 1  
= RM2,032.26 – RM666.67  
= RM1,365.59

Customer A will be entitled for 2 entries from Incremental MAB Month 2

8. Eligible Customers who meet the Criteria 1 as stated under Clause 7 will stand a chance to win the following prize (“Prize”)

Table 2

Category	Prize	No. of winners per month	Total numbers. of winners
Grand Prize	RM50,000 cash reward	-	1
Monthly Prize	RM5,000 cash reward	1	4
Monthly Consolation Prize	RM500 cash reward	15	60

9. Campaign month as Table 3 below:

Table 3

Campaign Month	Dates
Campaign Month 1	1 September 2021 – 30 September 2021
Campaign Month 2	1 October 2021 – 31 October 2021
Campaign Month 3	1 November 2021 – 30 November 2021
Campaign Month 4	1 December 2021 – 31 December 2021

10. Participating Account-i opened in the respective Campaign Month and meet Criteria 1 is eligible to be in a pool of Shortlisted Customer of Monthly Prize or Consolidated Prize of the respective Campaign Month. All Participating Account-i opened during the Campaign Period and meet the Criteria 1 is eligible to be in a pool of Shortlisted Customer for Grand Prize.
11. Eligible Customer can only win a maximum of one Prize throughout the Campaign Period, i.e. Eligible Customer who has won the Monthly Prize in Campaign Month 1, will not be able to be in the running to win another Monthly Prize in the Campaign Month 2, Month 3, Month 4 or Monthly Consolation Prize in Campaign Month 1, Month 2, Month 3, Month 4 or Grand Prize, even if all the Qualifying Criteria set out in Table 1 above are fully met during the Campaign Period.
12. Each Participating Account-i is considered as an independent entry. No entry form or registration of participation is required to participate in Campaign. The Bank will track the eligible customers automatically at the end of Campaign Period.
13. In any circumstances, the Bank must not be liable and responsible for any failure or delay beyond its reasonable control in transmission of the relevant deposits and/or reflection in the Eligible Customer's Participating Account-i which may result in the Eligible Customers being omitted from earning the entry for the Campaign.

**WINNERS SELECTION**

14. Eligible Customers will be shortlisted randomly by the Bank from the list of total qualifying entries earned throughout the Campaign Period via the Bank's 'Random Selection' process (collectively known as "Shortlisted Customers") as follows:
  - a) A total of twenty (20) Monthly Prize Eligible Customers who have earned entries in accordance with Clause 7 above and Participating Account-i opened in the respective Campaign Month must be shortlisted ("Monthly Prize Shortlisted Customers").
  - b) A total of hundred (100) Monthly Consolidation Prize Eligible Customers who earned entries in Clause 7 above and Participating Account-i opened in the respective Campaign Month must be shortlisted ("Monthly Consolidation Prize Shortlisted Customers")
  - c) A total of twenty (20) Grand Prize Eligible Customers who have earned entries in accordance with Clause 7 above and Participating Account-i opened during the Campaign Period must be shortlisted ("Grand Prize Shortlisted Customers").
15. The Shortlisted Customers must be contacted by the Bank via Short Message Service ("SMS") and given a Bank-related question. The Shortlisted Customers are required to reply the SMS with the correct answer in the fastest time.
  - a) The first Monthly Prize Shortlisted Customers for the respective Campaign month who respond with the correct answer (within the given time frame stated in the SMS) will be entitled to the Monthly Prize ("Monthly Prize Winners").
  - b) The first fifteen (15) Monthly Consolidation Prize Shortlisted Customers for the respective Campaign month who respond with correct answer (within the given time frame stated in the SMS) will be entitled to the Monthly Consolidation Prize ("Monthly Consolidation Prize Winners")
  - c) The first Grand Prize Shortlisted Customer who respond with the correct answer (within the given time frame stated in the SMS) will be entitled to the Grand Prize ("Grand Prize Winner").

In the event of a tie i.e. there is more than one (1) Shortlisted Customer who has answered correctly at the same time, Shortlisted Customer with the highest Incremental DAB throughout the Campaign Period will be declared as the Winner.
16. Shortlisted Customers must bear the standard telecommunications charges imposed for each SMS sent to the Bank.
17. In the event the Shortlisted Customers do not respond within the given time frame, resulting in insufficient Monthly Prize Winners, Monthly Consolidation Prize Winners or Grand Prize Winner, the Bank will perform the process outlined under Clauses 14 and 15 above for the second time. If there are still no winners available after performing the above mentioned process for the second time, the Bank must be entitled to forfeit the Monthly Prize or Monthly Consolidation Prize and/or the Grand Prize for that Campaign.
18. For the avoidance of doubt, the SMS sent to the Shortlisted Customers will be based on the latest mobile numbers duly captured by and reflected in the Bank's system and/or records. The SMS service for this promotion is provided and supported by M3 Technologies (Asia) Berhad (482772-D), a SMS vendor officially appointed by the Bank ("M3 Tech").
19. Shortlisted Customers will not be notified immediately whether they are the Monthly Prize Winners or Monthly Consolidation Prize Winners or Grand Prize Winner upon replying to the said SMS.

## **NOTIFICATION OF WINNERS AND PRIZES FULFILLMENT**

20. All prizes will be credited into Winner's Participating Account-i within 90 business days from the end of the Campaign Period . In the event Winner has multiple new Participating Account-i during the Campaign Period, the prize will be credited to the Participating Account-i with the highest DAB balance
21. Announcement of all Winners (i.e. Names and masked MyKad/passport ("ID") numbers) (collectively "Campaign Winners") will be made available on the Bank's website at [www.hlisb.com.my](http://www.hlisb.com.my) ("Bank's Website") within 90 business days from the end of the Campaign Period. ("Promotion Winners Announcement").
22. The Winner's Participating Account-i must at all times remain open, active and valid with a minimum account balance of Ringgit Malaysia Five Hundred (RM500) until 31 December 2021, failing which, the Winner will be disqualified from receiving the Monthly Prize or Monthly Consolidated Prize or the Grand Prize.
23. The Grand prize would be subjected to 3months earmarking from the date the Grand Prize is credited into the Winner's Participating Account-i. For avoidance doubt, the Grand Prize can be only utilised by the Winner after the earmarking period ends.

## **GENERAL**

24. By participating in this Campaign, the Customers agree:
  - (a) to have read, understood and to be bound by the T&Cs herein and General Terms and Conditions of Accounts, Terms and Conditions of CASA-i ("**CASA-i T&Cs**") and respective Terms and Conditions of Participating Account-i, if any;
  - (b) that the Bank's decision on all matters relating to the Campaign must be final, conclusive and binding on all Customers;
  - (c) to access the Bank's website at [www.hlisb.com.my](http://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 Prize is non-transferable to any third (3rd) party and non-exchangeable for 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.
25. 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 Customers for any reason whatsoever as the Bank may deem fit to participate in the Campaign and/or be entitled to the Rewards; and
  - (c) to claw-back the funds in the event there is any detected fraud, breaches against the Campaign's T&Cs or inactive accounts.
26. The T&Cs herein and the General Terms and Conditions of Account 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, the specific T&Cs herein must prevail to the extent of such discrepancy.
27. 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 must prevail.
28. The T&Cs herein must be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

29. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**Protected by PIDM up to RM250,000 for each depositor.**