

HONG LEONG ISLAMIC BANK BERHAD
“Term Investment Account-i Contest –CNY 2021 Exclusive”

CONTEST TERMS AND CONDITIONS

These Terms and Conditions of Term Investment Account-i (TIA-i) by Hong Leong Islamic Bank should be read together with the General Terms & Conditions of TIA-i and any other relevant terms and conditions as imposed by Hong Leong Islamic Bank Berhad 200501009144 (686191-W) (“**HLISB**” or “**the Bank**”). The Bank may impose such other relevant terms and conditions as well as other rules and regulations at any time by informing earlier.

These Terms and Conditions are applicable only for TIA-i, an Unrestricted Investment Account (UA) which permits subscriptions and redemptions to be performed online via Hong Leong Digital Banking Services (“**Hong Leong Connect**”).

Contest for Term Investment Account-i (TIA-i) Subscription (“**Contest**”) will begin from 8 Jan 2021 – 31 March 2021 both dates inclusive (“**Contest Period**”), unless notified otherwise.

Terms & Conditions

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

Eligibility

1. The Contest is open to individual(s) and sole-proprietor(s) (“**Customers**”) who are the primary accountholders of a HLISB Current or Savings Account-i (“**CASA-i**”) / Hong Leong Bank Berhad (“**HLBB**”) Current or Savings Account (“**CASA**”). The Customer(s) must have registered for Hong Leong Connect before or during the Contest Period.
2. In order to participate in the Contest, customers are required to subscribe TIA-i within the Contest Period, from 8 January 2021 – 31 March 2021.
3. Joint CASA-i / CASA cannot open or operate TIA-i and are not allowed to participate in the Contest.
4. There is no limitation as to the number of entries made during the Contest Period, however, each Participant is only eligible to win one (1) prize.
5. The Contest is applicable for new TIA-i subscription made during the Contest Period only.
6. For the avoidance of doubt, renewal of TIA-i subscription is not eligible to participate in the Contest.
7. Customer(s) who has committed or suspected of committing any fraudulent, unlawful or wrongful acts or have been declared bankrupt or are subject to any bankruptcy proceedings at any time before or during the Contest Period cannot participate or will be immediately disqualified from participating in the Contest.

8. Customer(s) who have committed, or are determined by HLISB / HLBB to be potentially committing any of the wrongful acts stipulated herein will be immediately disqualified from participating in the Contest.
9. All staff of HLISB/HLB are not eligible to participate in this Contest.

Contest Mechanisms

10. For customers with an existing CASA-i / CASA maintained with HLISB / HLBB, the subscription of fund is applicable via Hong Leong Connect from CASA-i / CASA. Customer(s) without an existing CASA-i / CASA maintained with the Bank is required to open a CASA-i prior to TIA-i subscription.
11. To earn entry for this Contest, Customers are required to subscribe TIA-i. One (1) subscription of minimum RM5,000 is eligible to earn one (1) entry ticket. Customers may place higher investment amount to earn more entry tickets.

Subscription	Entries Earned
1 subscription with the amount of RM5,000	1
1 subscription with the amount of RM15,000	3
1 subscription with the amount of RM17,000	3

12. For this purpose of this contest, the Customers who have fulfilled all the criteria in Clause 10 above will be referred to as “Eligible Customers”
13. Eligible Customers who meet the criteria mentioned herein will be eligible to win the following Contest Grand Prize(s) (“Prizes”):

Prizes	Reward	No. of Winners
Contest Grand Prize	Ipad Air (64gb)	3

Winners Selection and Prizes Fulfillment

14. The Winners selection process is as follows:
 - a. Eligible Customers who have subscribed to TIA-i during the Contest Period and earned entries in accordance to Clause 10 under Contest Mechanisms as above, will be shortlisted for the Prizes;
 - b. One hundred (100) Eligible Customers will be randomly selected at the end of the Contest Period (“Shortlisted Customers”)
15. The Shortlisted Customers will be contacted via Short Message Service (“SMS”) by HLISB’s appointed SMS service provider on a best effort basis at the latest telephone number(s) furnished by the Shortlisted Customers 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 one (1) question correctly within the fastest time frame. The SMS service for this Contest is provided and supported by M3 Technologies (Asia) Berhad (482772-D), a SMS vendor officially appointed by the Bank (“M3 Tech”).

16. The Shortlisted Customers will be disqualified from participating in this Contest in the event the Shortlisted Customers answer the question wrongly and/or do not respond to the question sent by HLISB or its appointed SMS service provider via SMS within one (1) calendar day.
17. The first three (3) Shortlisted Customers who responded via SMS with the correct answer in the correct format and in the fastest time as instructed in the SMS sent by HLISB or its appointed SMS service provider will be deemed as winner (“Winners”) for Contest Grand Prize(s).
18. Shortlisted Customers must be responsible for the SMS cost(s) incurred in participating in this Contest.
19. HLISB shall not be liable and responsible for any failure or delay in transmission or receiving of any SMS to or from any telecommunications service providers in which may result in the Shortlisted Customers being omitted from participating in this Contest.
20. Announcement of Winners and delivery of the Prizes are as follows (“Winners Announcement”):

Winners	Announcement of Winners	Fulfillment
Contest Grand Prize	Within 60 business days after the end of Contest Period	Winner will be contacted by the Bank either in writing or by phone for the prize delivery arrangement.

21. The Winners will be notified by the Bank either in writing, by phone, by Short Message Service (“SMS”) or in any other manner which the Bank deems practical (“Winners Notification”) on a best effort basis at their latest telephone numbers or addresses duly captured by and reflected in the Bank’s system and/or records.
22. For the avoidance of doubt, it is essentially the obligation of Customers to provide their latest and accurate telephone numbers and addresses to the Bank. The Bank will not be held responsible / liable in the event that the Bank is unable to send / deliver the Winners Notification due to the inaccurate / invalid telephone number and / or address provided by the Customer, or the SMS is unable to be sent / delivered due to any reason whatsoever. In addition, Winners Announcement (e.g. Name and masked MyKad/passport (“ID”) number) will be made available on HLISB’s website at www.hlisb.com.my within the timeframe determined under Clause 20 of Winners Selection and Prizes Fulfillment section.

23. The Bank will not be liable and responsible for any failure or delay in transmission and/or reflection in the Eligible Customer's TIA-i account on the relevant subscription which may result in the Eligible Customers being omitted from earning the entry for the Contest.
24. Winners' TIA-i and CASA-i / CASA must be active and valid, and must not be in breach of any of the terms and conditions of this Contest and/ or General Terms and Conditions of TIA-i at the point the Prizes are awarded, failing which the Prizes will be forfeited at HLISB's absolute discretion. There will be no replacement selections made in the case of forfeiture
25. All Prizes will be on an as-is basis to the selected Winners only. Prize(s) are neither transferable nor exchangeable. HLISB reserves the right to replace the Prize(s) with any other item of equal value at its discretion may be due to unavailability of prizes or due to unforeseen circumstances etc.

General

26. By participating in this Contest, the customer(s) agrees:
 - i. to follow T&Cs herein;
 - ii. that the Bank's decision on all matters relating to this Contest will be final, binding and conclusive;
 - iii. to access HLISB's website at www.hlisb.com.my/IA-i regularly to view the Contest T&Cs and ensure to be kept up-to-date on any changes or variations to the T&Cs.
 - iv. to consent HLISB to collect, disclose or publish their names, National Registration Identity Card Number (NRIC) or email address or contact details (in mask form) and/or photo in HLISB's Website, media, marketing or advertising materials;
 - v. authorizes HLISB to collect and disclose their personal data (i.e. names, NRIC Numbers, email address, contact details, and/or mailing address where applicable) to the Bank's appointed SMS service provider and/or delivery service provider as the Bank deems fit for the purpose of this Contest.
27. HLISB reserves the right:
 - i. to add, delete, suspend or change the T&Cs contained herein, either wholly or in part, by informing the Customer(s) earlier. The Bank will post the updated T&C on the Bank's website, or in any manner by that the Bank considers as reasonably suitable.
 - ii. to disqualify any customer(s) from participating in the Contest for not complying to the T&C herein as HLISB considers reasonably appropriate.
28. All other T&Cs that are relevant to TIA-i will continue to apply unless stated otherwise in the T&C herein.
29. The Contest Grand Prize(s) featured in all printed materials and/or HLISB's website is for illustration purposes only. Any props, accessories or equipment featured with the Prize(s) in any pictorial materials are for decorative purposes and will not form part of the Prize(s).

30. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Prizes (including but not limited to the validity and/or usage of the Prizes and will not be responsible to replace any lost, stolen or damaged Prizes). The Winners must deal directly with the merchant for any queries, disputes or claims pertaining to the Prizes without recourse to the Bank.
31. The T&Cs will be governed by and construed in accordance with the laws of Malaysia and the customer(s) agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
32. In the event of any discrepancies between the T&Cs herein and any advertising, promotional, publicity and other materials relating to or in connection with the Contest, the final T&Cs on HLISB's website must prevail.
33. The T&Cs herein and the General Terms and Conditions of TIA-i must be read together as an entire agreement. If there are any differences between the T&Cs herein and the General Terms and Conditions of TIA-i, the Customer(s) should refer to this T&C which is only applicable for this Contest.
34. The General Terms and Conditions applicable to this Contest is available at www.hlisb.com.my/IA-i.
35. Words indicating one gender include all other genders and words including the singular include the plural and vice versa.

THIS PRODUCT IS NOT PROTECTED BY PIDM