



DEBIT CARD-i CAMPAIGN TERMS AND CONDITIONS – Raya Special 2022

Latest update on 1 April 2022

CAMPAIGN PERIOD

Hong Leong Islamic Bank Berhad (200501009144 (686191-W)) (“HLISB”) [“the Bank”] “Debit Card-i Campaign – Exclusively for Mastercard Debit-i” (“Campaign”) commences on 18 April 2022 at 00:00:00 hours (12:00 a.m.) and ends on 30 June 2022 at 23:59:59 hours (11:59 p.m.) both dates inclusive (“Campaign Period”), unless notified otherwise.

TERMS & CONDITIONS (“T&Cs”)

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

CAMPAIGN ELIGIBILITY

1. This Campaign is open to the Bank’s Individual or Sole Proprietorship accountholders (as defined under Clause 2), both Malaysian and non-Malaysian citizens, including Hong Leong Priority Banking & Private Banking Customers (“Customers”).
2. “Customers” refers to individual or Sole Proprietor accountholders who have opened a Participating Account-I (as defined in Clause 3) and have applied the Bank Debit Card-I during the Campaign Period
3. Participating 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
4. The following customers are not eligible to participate in the Campaign:
 - a) Non-individual customers including association, society, partnerships, professional practices, companies and corporate bodies.
 - b) Customers whose possess Debit Card-i and Current or Savings Account-I (“CASA-i”) which are not in good standing, inactive, tagged to a closed account or, CASA-i which are in breach of any terms and conditions at any time during the Campaign Period;
 - c) Customers whose Debit Card-i are invalid or cancelled at any time during the Campaign Period;
 - d) Customers who have committed or are suspected of committing 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, during or after the Campaign Period; and/or;

- e) All Hong Leong Bank Berhad's or Hong Leong Islamic Bank's employees

CAMPAIGN MECHANICS

Contest Campaign

5. The Contest Prizes ("Prizes") and number of winners ("Winners") as below:

Prizes	Reward	No. of Winners
Grand Prize	ipad Air (64gb)	1
Second Prize	Fitbit Versa 3	2
Third Prize	Powerbeats Wireless Earphone	2

6. In order to earn the Contest entry, Customers need to perform as per stated in Table 1.

Table 1

Debit Card-i Eligible transaction	Entries Earned
Open any Participating Account-i and apply Debit card-i during the Campaign period	1
One(1) Eligible Transactions with minimum swipe amount of RM20 at any merchant	1

7. For the purpose of Clause 6 above, "Eligible Transactions" includes the following:
- Retail purchases transacted via point-sale-purchase (card present transaction) at any retail outlets operate in Malaysia and effected in Ringgit Malaysia ("RM"); and
 - Retail purchases transacted via online purchase (card not present transaction) at any ecommerce website in Ringgit Malaysia ("RM").
8. Eligible Transactions EXCLUDE the following:
- Retail purchases transacted via point-sale-purchase (card present transaction) at any retail outlets operate outside Malaysia;
 - Retail purchases transacted via online purchase (card not present transaction) at any ecommerce website effected in other foreign currency than RM;
 - Refunded, disputed, unsuccessful, reserved, unauthorized, fraudulent, or unlawful transactions;
 - Payment of the Bank's Debit Card-i issuance fee; and
 - Any split payment refers to the act of splitting (dividing) a single and full amount of payment in two (2) or more simultaneous transactions made by different payment methods

Winners Selection and Prizes Fulfillment

9. The Winners selection process are as follows:
 - a) Eligible Customers who have performed earned entries in accordance to Clause 6 as above, will be shortlisted for the Prizes;
 - b) Fifty (50) Eligible Customers will be randomly selected at the end of the Contest Period (“Shortlisted Customers”)
 - c) Each Eligible Customer will stand a chance to win one (1) Prize only
10. 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 XOX Technology Berhad-199901007872(482772-D), a SMS vendor officially appointed by the Bank (“XOX Technology”).
11. The Shortlisted Customers will be disqualified from participating in this Contest in the event if they 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.
12. The first five (5) 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 Prize(s).
13. The CASA-i tagged to Debit Card-i must remain open, active and valid with minimum balance of Ringgit Malaysia One Hundred (RM100.00) during the campaign period until the campaign end. In the even the CASA-i closed due to any reason whatsoever at any time during Campaign Period until the Campaign end, the Eligible customers shall disqualified from the receiving the Prizes.
14. Shortlisted Customers must be responsible for the SMS cost(s) incurred in participating in this Contest.
15. HLISB must 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.

16. Announcement of Winners and delivery of the Prizes are as follows (“Winners Announcement”):

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

17. 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.
18. 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 Website at www.hlisb.com.my/dcirayawinners
19. The Bank will not be liable and responsible for any failure or delay in transmission and/or reflection in the Eligible Customer’s CASA-i on the relevant subscription which may result in the Eligible Customers being omitted from earning the entry for the Contest.
20. To the fullest extent permitted by law, the Bank is excluded of any responsibilities and all liabilities arising from any postponement, cancellation, delay or changes to the Prizes details or any other unforeseen circumstances beyond the Bank’s reasonable control and for any act or default of any third party suppliers or vendors (if any).
21. Winners must be active and valid, and must not be in breach of any of the terms and conditions of this Contest at the point the Prizes are awarded, failing which the Prizes will be forfeited at HLISB’s discretion. There will be no replacement selections made in the case of forfeiture.
22. 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.

GENERAL

23. By participating in the Campaign, the Selected Customers:
- a) confirm and acknowledge to have read, understood and agreed to bound by the T&Cs herein and Terms and Conditions of the Bank governing the Bank's Debit Card-i and/or CASA-i available at www.hlisb.com.my ("**Bank's Website**");
 - b) agree that all records of transactions captured by the Bank's system for the purpose of the Campaign are accurate and final;
 - c) agree that the Bank's decision on all matters relating this Campaign is final, conclusive and binding on all the Eligible transactions;
 - d) agree that any reversal transactions will be excluded in fulfilling the Eligible Transactions;
 - e) agree that the Prize is non-transferable to any third party and non-exchangeable for cash or in kind;
 - f) agree to access the Bank's Website at regular intervals to view the T&Cs of this Campaign to ensure that they keep-up-to-date with any changes or variations to the T&Cs;
 - g) consent and authorise the Bank to disclose their personal data to such as contact numbers to an authorised 3rd party vendor, SMX Logistics Sdn Bhd 201501042484 (1167805-D) and XOX Technology Berhad (482772-D) as the Bank deems fit for the purpose of sending SMS to promote this Campaign.
24. The Bank reserve the right to:
- a) Disqualify any Eligible Customers from participating in this Campaign. In particular, any Eligible Customers who has performed the Eligible Transactions in a manner or pattern which the Bank deems to be abnormal, irregular and/or is indicative of an attempt to obtain an unfair advantage over other Eligible Customers; and
 - b) forfeit the Prizes where there is reversal Eligible Transactions, as applicable, or termination of Debit Card-i during the Campaign Period and/or at the point of awarding the Prizes or non-compliance to the T&Cs herein;
 - c) add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Campaign, by the way of posting on the Bank's Website or in any other methods which Bank deems practical, in order to give prior notice to the Eligible Customers.
25. The Bank must not be liable and responsible for any failure or delay in the submission and/or processing of the sales transactions by MyDebit/ Mastercard, Merchant establishments, or any party in which may result in the Eligible Customers being omitted from this Campaign.
26. The T&Cs herein is 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.
27. In addition to the terms stipulated above, Eligible Customers agree that the Terms and Conditions of the Bank governing the [Debit Card-i](#) and/or [CASA-i](#) must be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and the Bank's Terms and Conditions, the specific terms in this T&Cs will prevail to the extent of such discrepancies.

28. 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 final terms and conditions on the Bank's Website will prevail.
29. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Current and Savings Account-i is a deposit account based on the Shariah principle of Tawarruq and is protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to RM250,000 for each depositor.