



BANK ACCOUNT-i CAMPAIGN TERMS AND CONDITIONS - CNY 2023
Latest update on 8 December 2022

CAMPAIGN PERIOD

Hong Leong Islamic Bank Berhad (200501009144 (686191-W)) (“**HLISB**”) [“**the Bank**”] “**Bank Account-i Campaign**” (“**Campaign**”) commences on 5 January 2023 and ends on 31 March 2023 both dates inclusive (“**Campaign Period**”), unless notified otherwise.

TERMS & CONDITIONS

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 and 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
 - 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 associations, society, partnerships, professional practices, companies and corporate bodies.
 - b) Customers whose Current or Savings Account-i (“**CASA-i**”) which are not in good standing, inactive, or are in breach of any terms and conditions at any time during the Campaign Period;
 - c) Customers whose Debit Card-i is invalid, tagged to a closed account 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
 - e) All Hong Leong Bank Berhad’s or Hong Leong Islamic Bank’s employees.

CAMPAIGN MECHANICS

Contest Campaign

5. In order to earn the Contest entry, Customers need to perform as specified in Table 1 (“**Eligible Customers**”):

Table 1

Eligible transaction	Entries Earned
Open any Participating Account-i and apply for Visa Debit Card-i	1
Make the first five (5) swipes/purchases using Visa Debit Card-i with a minimum transaction amount of RM20 at any merchant	1
Subsequent swipe/purchase with a minimum transaction amount of RM20 at any merchant (e.g. the 6th, 7th & 8th swipe will be counted as 3 entries)	1

6. For the purpose of Clause 5 above, “**Eligible Transactions**” includes the following:
- Retail purchases in Ringgit Malaysia (“**RM**”) via point-sale-purchase (card present transaction) at any retail outlets operating in Malaysia; and
 - Retail purchases in RM via online purchase (card not present transaction) at any e-commerce website.
7. Eligible Transactions EXCLUDE the following:
- Retail purchases via point-sale-purchase at any retail outlets operating outside Malaysia;
 - Retail purchases in foreign currencies via online purchase at any e-commerce website;
 - Refunded, disputed, unsuccessful, reserved, unauthorised, fraudulent, or unlawful transactions;
 - Payment of the Bank’s Debit Card-i issuance fee; and
 - 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.
8. The Bank will not be liable and responsible for any failure or delay in transmission and/or reflection of the transactions in the Eligible Customer’s CASA-i which may result in the Eligible Customers being omitted from earning the entry for the Contest.

Winners Selection and Prizes Fulfilment

9. Fifty (50) Eligible Customers will be randomly selected after the campaign ended (“**Shortlisted Customers**”).
10. For the avoidance of doubt, each Eligible Customer will stand a chance to win one (1) Contest Prize (“**Prize**”) only. The Prizes and number of successful customers (“**Winners**”) are listed in Table 2 below:

Table 2

Prizes	Cash Prizes	No. of Winners
Grand Prize	RM 8,888	1
Second Prize	RM 3,888	1
Consolation Prize	RM 188	10

11. The Shortlisted Customers will be contacted via Short Message Service (“**SMS**”) by HLISB’s appointed SMS service provider, XOX Technology Berhad 199901007872 (482772-D), on a best effort basis based on the latest telephone numbers furnished by the Shortlisted Customers as shown in HLISB’s record. Shortlisted Customers must answer one (1) question correctly.
12. The Shortlisted Customers will be disqualified from participating in this Contest in the event they answer the question wrongly and/or do not respond to the SMS within one (1) calendar day.
13. The first twelve (12) Shortlisted Customers who provide the answer in the correct format and in the fastest time will be deemed as winners (“**Winners**”).
14. Shortlisted Customers are responsible for the SMS cost(s) incurred in participating in this Contest.
15. HLISB will not be liable and responsible for any failure or delay in transmission or receiving of any SMS to or from any telecommunications service providers which may result in the Shortlisted Customers being omitted from participating in this Contest.
16. The CASA-i tagged to Debit Card-i must remain open, be active with a minimum balance of Ringgit Malaysia One Hundred (RM100) during and until the end of the Campaign Period. In the event the CASA-i closed due to any reason, the Winners shall be disqualified from receiving the Prizes.
17. Announcement of Winners and delivery of the Prizes are specified in Table 3 below:

Table 3

Winners	Announcement of Winners	Fulfilment
Contest Prizes	Within 90 business days after the end of Campaign Period	The Prizes will be credited to the winner’s participating account-i tagged to the new Visa Debit Card-i.

18. The Winners will be notified by the Bank either in writing, by phone, SMS or in any other manner which the Bank deems practical (“**Winners’ Notification**”) on a best effort basis based on the latest telephone numbers provided by the Winners as shown in HLISB’s record.

19. For the avoidance of doubt, it is the obligation of Winners to provide their latest and accurate telephone numbers and addresses to the Bank. The Bank will not be held responsible/liable in the event the Bank is unable to send/deliver the Winners' Notification due to the inaccurate/invalid telephone number and/or address provided by the Customer . In addition, Winners' Announcement (e.g. name and masked MyKad/passport number) will be made available on HLISB Website at www.hlisb.com.my under promotion.
20. To the fullest extent permitted by law, the Bank is excluded from any responsibilities and liabilities arising from any postponement, cancellation, delay or changes to the Prizes 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 not be in breach of any of the T&Cs 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. HLISB reserves the right to replace the Prizes with any other item of equal value at its discretion.

GENERAL

23. By participating in the Campaign, the 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;
24. The Bank reserves the right to:
 - a) disqualify any Eligible Customers from participating in this Campaign. In particular, any Eligible Customers who have performed the Eligible Transactions in a manner or pattern which the Bank deems to be abnormal, irregular and/or are 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 shall not be liable and responsible for any failure or delay in the submission and/or processing of the sales transactions by MyDebit/Visa Merchant establishments, or any party in which may result in the Eligible Customers being omitted from this Campaign.
26. The T&Cs herein are 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 these 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.