

**UMRAH WITH HLISB CAMPAIGN [\(Versi Bahasa Malaysia\)](#)**

Last updated: 15 January 2024

**CAMPAIGN PERIOD**

Hong Leong Islamic Bank Berhad’s (200501009144 (686191-W)) (“**HLISB**” or “**Bank**”) “**Umrah With HLISB Campaign**” (“**Campaign**”) commences on **17 January 2024** and ends on **30 June 2024**, both dates inclusive (“**Campaign Period**”), unless notified otherwise.

**TERMS & CONDITIONS**

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

**ELIGIBILITY**

1. The Campaign is open to Malaysian and non-Malaysian individuals who are new and existing primary accountholders (“**Eligible Customers**”) of HLISB Pay & Save Account-i (“**Participating Account**”) who have enabled the Multi-Currency Feature. Non-Malaysian individuals are subject to the provisions of the Islamic Financial Services Act 2013 and the Foreign Exchange Policy Notices issued thereunder including the definition of Resident. Eligible Customers must register for HLB Connect before or during the Campaign Period.
2. Joint and sole-proprietor accountholders are not allowed to participate in this campaign.
3. Any customer who has committed or is suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLISB or has been declared bankrupt (pursuant to a petition by HLISB or other financial institutions or by any third party or is subject to any bankruptcy proceedings at any time prior to or during the Campaign Period) shall **NOT** be eligible to participate in the campaign.

**CAMPAIGN MECHANICS**

4. In order to participate in this Campaign, the Customers **MUST** fulfil Qualifying Criteria No. 1 and Qualifying Criteria No. 2 as set out in Table 1 below during the Campaign Period.

Table 1

No.	Qualifying Criteria	No of Campaign Entry
1	Maintain a minimum Month Average Balance* (“ <b>MAB</b> ”) of <b>Ringgit Malaysia Two Thousand (RM2,000)</b> in the Participating Account <b>for 3 consecutive months</b> during the Campaign Period	1
2	Convert a minimum amount of <b>Ringgit Malaysia Five Hundred (RM500) equivalent into Saudi Riyal (SAR)</b> using the foreign currency deposit feature of the Participating Account via HLB Connect in a single transaction	1

\* Calculation of MAB will be based on balances of the Participating Account on a full calendar month

5. Customers will earn an additional campaign entry for every deposit in multiples of Ringgit Malaysia One Thousand (RM1,000) in a single transaction into the Participating Account and maintain the amount for one (1) full calendar month. The illustrations for entitlement of the Campaign entries are shown in Table 2 below.

Table 2

No	Illustration	No of entries	Remarks
1	<ul style="list-style-type: none"> <li>Open a Participating Account on 2 Jan &amp; maintains an MAB of RM3,000 until 1 May</li> <li>No conversion of SAR</li> </ul>	None	Not fulfil Qualifying Criteria No. 2
2	<ul style="list-style-type: none"> <li>Maintain an MAB of RM3,500 for 2 full calendar months</li> <li>Convert RM1,000 equivalent into SAR</li> </ul>	None	Not fulfil Qualifying Criteria No. 1
3	<ul style="list-style-type: none"> <li>Maintain an MAB of RM3,000 for 4 full calendar months</li> <li>Convert RM500 equivalent into SAR.</li> </ul>	2 entries	Fulfil both Qualifying Criteria
4	<ul style="list-style-type: none"> <li>Maintain an MAB of RM5,000 for 3 full calendar months</li> <li>Convert RM500 equivalent into SAR.</li> <li>Subsequently convert the amount in SAR to USD.</li> </ul>	2 entries	Both Qualifying Criteria are met. No obligation for the customer to maintain the converted SAR.
5	<ul style="list-style-type: none"> <li>Maintain an MAB of RM3,000 for 3 full months</li> <li>Convert RM500 equivalent into SAR in two split transactions.</li> </ul>	None	Not fulfil Qualifying Criteria No. 2, as the SAR conversion of a minimum RM500 needs to be done in a single transaction
6	<ul style="list-style-type: none"> <li>Maintain an MAB of RM3,000 for 3 full months</li> <li>Convert RM500 equivalent into SAR.</li> <li>Deposit RM2,000 in a single transaction &amp; maintain it for 1 full calendar month.</li> </ul>	4 entries	Both Qualifying Criteria are met. Additional 2 entries for depositing RM2,000 & maintain it for 1 full calendar month.
7	<ul style="list-style-type: none"> <li>Maintain an MAB of RM4,000 for 3 full months</li> <li>Convert RM800 equivalent into SAR.</li> <li>Deposit RM1,500 (maintained for 2 months) &amp; RM2,500 (maintained for 30 days &amp; not full calendar month)</li> </ul>	3 entries	Both Qualifying Criteria are met. Only deposit of RM1,500 is entitled to an entry because it is retained for at least 1 full calendar month.

**PRIZE WINNER AND CAMPAIGN FULFILMENT**

6. Eligible Customers who meet the criteria as stated under Clause 4 will stand a chance to win the Prize as shown in Table 3 below:

Table 3

Prize	No. of Winners
<b>Grand Prize</b> Umrah package for <b>two (2)</b> persons worth not more than RM8,000 and cash worth RM1,000 converted to SAR and credited in the Participating Account	2
<b>Consolation Prizes</b> Travel voucher worth RM2,000	5

7. The winner selection process is as follows:
  - (a) At the end of the campaign period, each entry will be assigned a random number and placed in the Prize selection pool.
  - (b) Two hundred (200) numbers will then be randomly selected from the Prize selection pool (“**Shortlisted Customers**”).
  - (c) Shortlisted Customers shall be contacted by HLISB via Short Message Service (“**SMS**”) and given a Bank and/or Campaign related question. The Shortlisted Customers are required to reply to the SMS with the correct answer in the fastest time.
  - (d) The first seven Shortlisted Customers who respond with the correct answer (within the given time frame stated in the SMS) will be entitled to the Prize (“**Winner**”). Shortlisted customers shall bear the standard telecommunication charges imposed for each SMS sent to HLISB.
  - (e) In the event of a tie, i.e. where there is more than one (1) shortlisted customer who has answered correctly at the same time and would have been the Winner if not for the tie, the shortlisted customer with the highest total balance of MAB captured in HLISB’s system as at the end of each month will be the Winner.
  - (f) For the avoidance of doubt, the SMS sent to the shortlisted customers will be based on the latest mobile number duly captured by and reflected in HLISB’s system and/or records. The SMS service is provided by an SMS vendor officially appointed by HLISB.
  - (g) Customers who won any prize in either **Win A Dream Holiday To Italy And Earn Bonus Interest/Profit When You Save In Foreign Currency Campaign** or **Win A K-Dream Experience To Seoul And RM50 Guaranteed Cash Reward When You Apply And Save Campaign** is not entitled to win any prize in this Campaign.
8. Customers who are eligible to receive any of the Prizes above will be notified within ninety (90) business days after 30 June 2024 by the Bank either in writing, by phone, SMS or in any other manner that the Bank deems practical (“**Winners’ Notification**”) on a best effort basis based on the latest address or telephone number provided by the Eligible Customers as shown in HLISB’s record.
9. It is the obligation of the Winner to provide the latest and valid contact details and email address to HLISB within the Campaign Period. HLISB shall not be responsible and reserves the right to cancel the Winner’s entry and award the Prize to the next fastest shortlisted customer who has answered correctly in the event HLISB is unable to reach the Winner for any reason whatsoever. The non-contactable winner shall have no claim whatsoever against HLISB on the cancellation and the forfeiture.
10. By participating in the Campaign, Eligible Customer agrees that his/her personal information including name and the last four (4) digits of his/her NRIC card or passport number may be used for the purpose of the Campaign including publication of the Winner’s list on the Bank’s website or the campaign website.
11. The Winner’s Participating Account(s) **MUST** remain valid/active and in good standing up to 90 days after the Campaign Period. Winners must not be in breach of any of the T&Cs of this Campaign, General Terms and Conditions of Accounts and the Terms & Conditions applicable to the Participating Account(s) (collectively referred to as the “**Applicable Terms & Conditions**”), failing which the Winner shall be automatically disqualified from the Campaign.
12. The Winner shall liaise directly with **Andalusia Travel & Tours Sdn Bhd 198301011879 (107273-P)** being

the authorised supplier at **03-92831588/03-92854530** and email to [umrah@andalusia2u.com](mailto:umrah@andalusia2u.com) for all matters related to the Prize information, fulfilment, payment, delivery, claims and warranty. HLISB gives no representation or warranty with respect to the quality or suitability of the Prize and shall not be responsible for replacing any lost, stolen or damaged items. The Winner shall, at his/her own costs and expense, deal directly with the supplier for any complaint, dispute or claim in relation to the item without recourse to HLISB.

13. Save and except where specifically provided in these T&Cs, the Winner shall be solely responsible for obtaining all the necessary travel documents, permits, visas (if applicable) and making the necessary arrangements in order for the Winner and the Winner's accompanying partner to travel to Saudi Arabia ("**Arrangement**"). All costs and expenses to be incurred in obtaining or making the Arrangement shall be borne by the Winner.
14. HLISB will not provide any replacement or substitution of the Prize if the Winner and/or his/her accompanying partner fail to procure the Arrangement.
15. In the event HLISB has a Prize giving ceremony, the selected Winners will be required to attend at their own cost and expense to collect the Prize. In the event the Winner is not able to attend the prize giving ceremony, the Winner can nominate a representative to be present at the prize giving ceremony to accept the Prize on his/her behalf. The representative will be required to present a written authorisation from the Winner and a photocopy of the Winner's NRIC (front and back).
16. HLISB reserves the right to substitute or replace the Prize with another trip of similar values at any time, if the stated Prize is not available due to unforeseen circumstances, with prior written notice.
17. The visual of the Prize on HLISB's Website or any official promotional materials for this Campaign serves for illustration purposes only.
18. The risks of redeeming the Prize are in the hands of the Winner. All relevant costs and expenses to redeem the Prize are borne by the Winner, including and not limited to travel insurance, visa, return shuttle bus, port tax, service tax, surcharges, departure levy fees, excess baggage charge, tipping, etc.
19. The Winner shall assume full liability and responsibility in case of any liability, mishap, injury, damage, claim or accidents (including death) resulting from their participation in the Campaign, redemption and/or utilisation of the Prize and agree to release and hold HLISB free and harmless of any liability.
20. All transportation, accommodation, personal costs and/or any other costs, fees and/or related expenses incurred in participating in the Campaign and/or redeeming the Prize shall be the sole responsibility of the Winner.
21. HLISB shall reserve the right to use the names and/or photographs of the Winner as materials for the purpose of publicity, without any prior notice to the Winner. The Winner shall not be entitled to claim ownership or other forms of compensation for the materials.
22. The Prize is not exchangeable and/or transferable. The person who is on the trip must be the same Winner from the Campaign. In the event a Winner chooses not to accept the Prize once informed by HLISB when required to do so shall constitute a rejection by such Winner and no replacement or exchange of the Prize will be entertained and HLISB reserves its rights to award the Prize to another Winner. Any cancellation and/or refund request once the booking of the Prize has been made is strictly not allowed.

## **GENERAL**

23. By participating in this Campaign, the Eligible Customers:
  - (a) confirm to have read, understood, accepted and agreed to be bound by the Applicable Terms and Conditions;
  - (b) agree that HLISB's decision on all matters relating to the Campaign shall be accurate, final, conclusive and binding on all Eligible Customers;consent and authorise the Bank to disclose their mobile numbers to M3 Technologies (Asia) Berhad

(199901007872 (482662-D)) and/or email addresses to DCatalyst Sdn Bhd (200801017996 (819292-U)), the service provider(s) appointed by the Bank to provide SMS and/or email services for the purpose of this Campaign;

- (c) agree to access [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) agree that the Prize is non-exchangeable for up-front cash, credit, cheque or benefit-in-kind; and
- (e) agree to be 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 their participation in the Campaign.

24. HLISB reserves the right:

- (a) with prior notice to the Eligible Customers, to add, delete, suspend or vary the T&Cs listed herein, either fully or partially, or to terminate the Campaign, by way of posting such addition, deletion, suspension or amendment of the T&Cs or termination of this Campaign on HLISB’s Website;
- (b) to disqualify any Eligible Customers who:
  - (i) have in the past committed, or is currently suspected of committing fraudulent, unlawful or wrongful acts in relation to any facilities granted by HLISB;
  - (ii) are facing bankruptcy proceedings, or have been declared bankrupt either before, during or after the Campaign Period; and/or
  - (iii) have breached any of the Applicable Terms and Conditions at any time before, during or after the Campaign Period; and
- (c) to forfeit and claw back any of the Prize paid and return the same into the Prize allocation in the event there is any detected fraud, or non-compliance of any of the T&Cs of this Campaign.

25. In addition to the T&Cs stipulated herein, the Eligible Customers agree that the Applicable Terms and Conditions shall be read together with these T&Cs as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.

26. In the event of any discrepancies between the T&Cs stipulated herein and any advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final T&Cs on HLISB’s Website shall prevail.

27. The T&Cs of this Campaign shall 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.

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

**KINDLY BE REMINDED:**

The operations, sources and uses of funds to and from the MCF Enabled Account shall be governed in accordance with the Investment Foreign Currency Asset under the Foreign Exchange Policy Notices issued by Bank Negara Malaysia.

**Pay & Save Account-i is a deposit account based on the Shariah contract of Tawarruq.**

**Member of PIDM. Pay & Save Account-i is protected by PIDM up to RM250,000 for each depositor.**

For more information on Foreign Exchange Policy Note, visit <https://www.hlb.com.my/en/personal-banking/help-support/general-faq/foreign-exchange-policy-notices.html>

If you have any enquiries regarding these T&Cs, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my).