

DOUBLE FORTUNE CASA-i & DEBIT CARD-i PROMOTION

PROMOTION PERIOD

Last updated on 21 December 2017

Hong Leong Islamic Bank Berhad's (686191-W) ("HLISB") "Double Fortune CASA-i & Debit Card-i Promotion" ("Promotion"), commences from 2 January 2018 to 31 March 2018, both dates inclusive unless otherwise notified ("Promotion Period").

Terms and Conditions

The following sets out the terms and conditions applicable to the Promotion ("T&Cs"):-

ELIGIBILITY

Current and Savings-i ("CASA-i")

1. The Promotion is open to all HLISB's individual Malaysian customers who are new and existing accountholders of participating CASA-i ("Accountholders").
2. For avoidance of doubt:-
 - (a) "New Accountholders" refers to Accountholders who open a CASA-i during the Promotion Period;
 - (b) "Existing Accountholders" refers to Accountholders who open CASA-i before 2 January 2018.
3. The Promotion is **NOT** applicable to non-individual customers including associations, clubs, schools, societies, non-profitable organisations, sole proprietors, partnership and professional practices duly registered or incorporated in Malaysia, including Sendirian Berhad, listed companies and MNCs.
4. The participating CASA-i for this Promotion are as follows ("Participating Accounts"):
 - (i) Hong Leong Basic Savings Account-i
 - (ii) Hong Leong Savings Account-i
 - (iii) Hong Leong Multi-tier Savings Account-i
 - (iv) Hong Leong Pay&Save Account-i
 - (v) Hong Leong Payroll Plus-i
 - (vi) Hong Leong Current Account One-i
5. The Participating Accounts are deposit account based on Shariah principle of Tawarruq and are eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM").

Debit Card-i ("DC-i")

6. The Promotion is open to all existing and new HLISB Debit Card-i ("Eligible Cardholders") except for those stated in clause 7.
7. Eligible Cardholders shall exclude the following persons:
 - (a) Cardholders who possess HLISB Debit Card-i(s) which are NOT issued in Malaysia;
 - (b) Cardholders who possess HLISB Junior Debit Card-i(s);
 - (c) Cardholders whose Debit Card account(s) are NOT in good standing, inactive, tagged to a closed or inactive Current Account/Current Account-i or Savings Account/Savings Account-i ("CASA/CASA-i") or who are in breach of any terms and conditions of HLISB governing the Debit Card Accounts and/or CASA/CASA-i account(s) at any time during the Promotion Period;
 - (d) Cardholders whose Debit Card account(s) are believed to be operated fraudulently, unlawfully and/or whose Debit Card(s) are invalid or cancelled within the HLISB's definition at any time during the Promotion Period until the end of fulfillment.

PROMOTION MECHANICS

CASA-i Early Bird Gift (“Gifts”)

8. Accountholders who have complied with the fulfilment of Deposit Amount as set out below and earmarked for three (3) consecutive months (“Eligible Participant”) are entitled for the following Gifts, subject to first-come, first-serve basis & availability of stock:-

No	Gifts	Deposit Amount	Quantity (Units)
1.	Royal Selangor Pewter Money Tree (Gold Platted)	RM50,000	300
2.	Royal Selangor Pewter Money Tree	RM30,000	400

9. The CASA-i must remain open, active and valid with a minimum account balance of Ringgit Malaysia One Thousand (RM1,000) during the Promotion Period and until 30 June 2018 for the purpose of the gift fulfilments. Failing which Accountholders will be disqualified from receiving the Gifts.
10. For the purpose of this Promotion, all deposits must be New Funds. For the avoidance of doubt, “New Funds” are:-
- Cash, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker’s cheque issued by other banks; and
 - Proceeds arising from the redemption of equity, unit trust funds, bonds/sukuk and/or Hong Leong Invest Safe that are re-deposited into any CASA-i.
11. The following shall not be considered as “New Funds”:-
- Intra bank transfer of funds, i.e. transfer of funds from another HLISB or Hong Leong Bank (“HLB”) account (either Savings, Current, Fixed Deposit/-i, or General Investment Account); and/or
 - Inter-branch transfer within HLB and HLISB including third (3rd) party account transfer.
12. Eligible Participants are tracked automatically based on the conditions set in the Promotion, as posted and reflected in HLISB’s system. No contest entry form or registration is required Gifts redemption.
13. **SEVEN HUNDRED (700)** Eligible Participants shall be selected for the fulfilment of Gifts by HLISB / HLB branches upon fulfilling the conditions as defined in Clause 6, subject to first-come, first-serve basis & stock availability, limited to one (1) Gift for each Eligible Participant.

DC-i Cash Back (“Cash Back”)

14. Eligible Transactions are defined as local dining and groceries charged to HLISB Debit Card-i within the Promotion Period that is posted in Ringgit Malaysia (RM).
15. Eligible Transactions shall **EXCLUDE** the following:
- Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;
 - Payment of Debit Card Issuance Fee/Annual Fee/Renewal Fee; or
 - Any other form of services or miscellaneous fees imposed by HLISB.
16. Tracking of the Eligible Transactions will be based on the dates of transaction (and times based on Malaysian Time for Eligible Transactions) posted in HLISB’s system throughout the Promotion Period in order to determine the entitlement of the 5% Cash Back on Dining and Groceries (“Cash Back”) (as described in Clause 17 below) which will be carried out after the conclusion of the Promotion Period.
17. The Eligible Cardholders who perform any eligible local dining and grocery transactions (as described in clause 14 and 15) with minimum amount of RM50 spend in a single receipt with the HLISB’s Debit Card-i within the Promotion Period shall be eligible for 5% Cash Back (“Cash Back”).
18. The Cash Back allocated by HLISB for this Hong Leong Islamic Debit Card-i 5% Cash Back Promotion is capped at Ringgit Malaysia Fifteen Thousand (RM15,000) only throughout the Promotion Period, on a first-come, first-served basis.
19. For the avoidance of doubt, the Cash Back is capped at a maximum of Ringgit Malaysia Fifty (RM50.00) per month only throughout the Promotion Period for each Cardholder.

20. Cash Back Table

Participating Month	(Period 1) 1 January 2018 to 31 January 2018	(Period 2) 1 February 2018 to 28 February 2018	(Period 3) 1 March 2018 to 31 March 2018	TOTAL
Total Cash Back (RM)	15,000	15,000	15,000	45,000

*For Shariah compliant purpose, the Cash Back Rewards (5% Cash Back) is considered as 'hibah' (gift) from HLISB to Eligible Cardholders.

21. Registration of participation is not required.

CASH BACK FULFILMENT & WINNER SELECTION

22. An Eligible Cardholder is entitled to earn the Cash Back of RM50 only ONE (1) time in the participating month on a **first-come-first-serve basis** and earn more than ONE (1) time during the Promotion Period.
23. Split Eligible Transactions are disallowed and shall be disqualified.
24. Announcement of the Winners will be made on HLISB's website at www.hlisb.com.my and via SMS within twelve (12) weeks after the Promotion Period.
25. The Cash Back will be credited into the Winner's Debit Card-i Retail Purchase Account (Savings Account/Current Account that is tied to the Debit Card-i) within twelve (12) weeks after the conclusion of the Promotion.
26. The Cash Back payment is non-transferable to any 3rd party and is non-exchangeable for up-front cash or in kind.

GENERAL

27. By participating in the Promotion, the Accountholders agree:-
 - (a) that they have read, understood and agreed to be bound by the T&Cs of the Promotion, General Terms & Condition of Accounts for Islamic Deposits and Debit Card-i Terms & Conditions;
 - (b) to visit HLISB's website regularly to view the T&Cs and to ensure to keep-up-to-date on any changes or variations to the T&Cs;
 - (c) to allow HLISB/HLB to publish or display their names, NIRC numbers (in masked form), photos in media, marketing or HLISB Website for the purpose of this Promotion (where applicable); and
 - (d) HLISB's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Accountholders and no further correspondence and/or appeal to dispute HLISB's decision shall be entertained.
28. HLISB reserves the right to:-
 - (a) add, delete, suspend or vary the T&Cs contained herein, either wholly or in part or to suspend or terminate this Promotion at HLISB's sole discretion within **twenty-one (21)** calendar day's prior notice by way of posting on HLISB's website or in any other manner deemed suitable by HLISB;
 - (b) disqualify any of the Accountholders at its sole and absolute discretion from participating in the Promotion for any reason whatsoever including but not limited to the following circumstances:-
 - (i) if the Accountholders have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLISB; or
 - (ii) if the Accountholders have been declared bankrupt (pursuant to a petition by either banks or by any third party) or are subject to any bankruptcy proceedings at any time prior or during the Promotion Period.
29. The T&Cs herein, General Terms & Conditions of Accounts, Terms and Conditions for Hong Leong Current Account-i and Savings Account-i (Tawarruq CASA-i) and Debit Card-i Terms and Conditions shall be read as an entire agreement. In the event of any discrepancies between the T&Cs herein, General Terms & Conditions of Accounts, Hong Leong Current Account-i and Savings Account-i (Tawarruq CASA-i) and Debit Card-i Terms and Conditions, the specific T&Cs herein shall prevail to the extent of such discrepancies.

30. In the event of any discrepancies between the T&Cs herein as compared to the advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on HLISB's website at the latest date shall prevail.
31. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Participant agree to submit to the jurisdiction of the Courts of Malaysia.
32. In the event of a conflict, discrepancy or variance in the terms and conditions in the English Language version and Bahasa Malaysia version, the terms and conditions of the English Language version shall prevail.