

JUNIOR SAVINGS ACCOUNT-i 2019 PROMOTION

PROMOTION PERIOD

Last updated on July 2019

Hong Leong Islamic Bank Berhad's (686191-W) ("HLISB") "**Junior Savings Account-i 2019 Promotion**" ("Promotion"), commences on 15 April 2019 and ends on 31 July 2019, both dates inclusive ("Promotion Period") unless notified otherwise.

Terms and Conditions

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

ELIGIBILITY

- The Promotion is open to all new and existing individual primary accountholders of Junior Savings Account-i ("Accountholders"), including Priority Banking, and Private Banking ("Customers").
- For avoidance of doubt:-
 - "New Accountholders" refers to Customers who do not have a Junior Savings Account-i ("JSA-i") with HLISB prior to the Promotion Period and open a JSA-i during the Promotion Period;
 - "Existing Accountholders" refers to Customers who has a JSA-i prior to Promotion Period.
- The parents or the legal guardians of the Accountholders shall be allowed to participate in the Promotion on behalf of the Accountholders who are beneficiaries named in the JSA-i.
- 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 multinational corporations.
- The participating JSA-i for this promotion are as follows ("Participating Accounts"):-
 - Hong Leong Junior Savings Account-i
 - Hong Leong 3-in-1 Junior Account-i
- The participating accounts are deposit accounts based on Shariah principle of Tawarruq.

PROMOTION MECHANICS

(i) Early Bird Gift ("Gifts")

- The Accountholders must comply to the condition as set out below:-
 - deposit amount of RM3,000 New funds into the Participating Accounts ("Minimum Earmark Amount");
 - earmark for **four (4) consecutive months** ("Earmark Period") from the date the Minimum Earmark Amount was deposited into the Participating Accounts.

No	Gifts	Minimum Earmark Amount	Total Gifts Allocation (Units)
1.	Faber Castell Whiteboard Markers Set	RM3,000	600
2.	Faber Castell Exam Set	RM3,000	600

(ii) JSA-i Deposit Contest ("Contest")

- The Accountholder who participates in the Contest shall stand a chance to win the following prize and be entitled to unlimited contest entries (subject to the fulfilment of the specified requirements herein):-

Prize	Quantity (Units)	Deposit Amount / Contest Criteria	Contest Entry
New 13-inch MacBook Air	1	Every deposit of RM500	1

- The participating account must remain open, active and valid with a minimum account balance of Ringgit Malaysia Five Hundred (RM500) during the Promotion Period and until 30 November 2019 for the purpose of the contest fulfilments.

10. In the event the participating account are closed due to any reasons whatsoever on or before **30 November 2019** (which includes at any time during the Promotion Period), the Winners shall be disqualified from receiving the contest prize.
11. For the purpose of this Promotion, all deposits must be New Funds. For the avoidance of doubt, New Funds are:-
 - (a) Cash, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker's cheque issued by other banks; and
 - (b) Proceeds arising from the redemption of equity, unit trust funds, bonds and/or sukuk that are re-deposited into Participating Accounts.
12. The following shall **NOT** be considered as New Funds:-
 - (a) Maturing Fixed Deposit-i ("FD-i") or premature withdrawal of any existing FD-i accounts;
 - (b) Intra bank transfer of funds, i.e. transfer of funds from another HLISB or Hong Leong Bank ("HLB") accounts (either Savings, Current and/or Fixed Deposit); and/or
 - (c) Inter-branch transfer within HLB and HLISB including third (3rd) party account transfer.
13. 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 for both Gifts & Contest participation.

GIFTS FULFILMENT & WINNER SELECTION

14. Gifts are valid on a first-come, first-served basis, subject to stock availability, limited to one (1) Gift for each Gift category throughout the Promotion Period irrespective of the total amount placed in the Participating Account throughout the Promotion Period.
15. **FIFTY (50)** Eligible Participants shall be randomly selected and shortlisted after the conclusion of the Promotion Period for the Contest Prize winner selection ("the Shortlisted Participants").
16. The Shortlisted Participants shall be contacted by HLISB or its appointed contest manager on a best effort basis at the latest telephone number(s) furnished by the Shortlisted Participants 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 **two (2)** questions correctly within the fastest time frame.
17. If the Shortlisted Participants fail to answer the telephone after **five (5)** rings for any reason whatsoever, the Shortlisted Participants are deemed to have missed the winning chance and HLISB or contest manager shall have the absolute right to select another Shortlisted Participants whenever necessary.
18. Shortlisted Participants will not be notified on-the-spot whether he/she is the Winner of the Contest Prize (as defined in Clause 8) upon completion of the Q&A session.
19. **First** Shortlisted Participants who answers the TWO (2) questions correctly within the fastest time frame shall be deemed as winner for contest prize.
20. The Contest Prize Winners shall be notified by HLISB either in writing, by phone, by SMS, by posting the Winner's name at HLISB's website at www.hlisb.com.my and/or any other method deem fit by HLISB no later than 30 November 2019 ("Winner Announcement Date").
21. Contest Winners are responsible to collect their Prizes from the respective branches within one (1) month from the Winner Announcement Date, failing which; the Prizes shall be forfeited.

GENERAL

22. 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;
 - (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 grant consent and authorise HLISB to disclose their personal data i.e. mobile number to contest manager for the purpose of this Promotion;
 - (d) to the publishing or display of their names, MyKad/IC numbers (in masked form) or photos in media, marketing or HLISB Website for the purpose of this Promotion (where applicable); and
 - (e) 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.
23. 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)** calender 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 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.
 - (iii) if the Accountholders are permanent and contract employees of HLISB or HLB and their immediate family members.
24. The T&Cs herein, General Terms & Conditions of Accounts and Terms and Conditions for Hong Leong Current Account-i and Savings Account-i (Tawarruq CASA-i) shall be read as an entire agreement. In the event of any discrepancies between the T&Cs herein, General Terms & Conditions of Accounts and Hong Leong Current Account-i and Savings Account-i (Tawarruq CASA-i), the specific T&Cs herein shall prevail to the extent of such discrepancies.
25. 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.
26. 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.

Protected by PIDM up to RM250,000 for each depositor