

JUNIOR SAVINGS ACCOUNT-i SCHOOL HOLIDAYS PROMOTION

PROMOTION PERIOD

Last updated on 6 December 2017

Hong Leong Islamic Bank Berhad's (686191-W) ("HLISB") "Junior Savings Account-i School Holidays Promotion" ("Promotion"), commences from 4 December 2017 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

Junior Savings Account-i ("JSA-i")

- The Promotion is open to all HLISB's individual Malaysian customer who are new and existing accountholders of Junior Savings Account-i ("Accountholders").
- For avoidance of doubt:-
(a) "New Accountholders" refers to Accountholders who open JSA-i during the Promotion Period;
(b) "Existing Accountholders" refers to Accountholders who open JSA-i before 4 December 2017.
- 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 MNCs.
- JSA-i is eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM").

PROMOTION MECHANICS

(i) Early Bird Gift ("Gifts")

- Accountholders who have complied with the fulfilment of New JSA-i opening with Deposit Amount as set out below for three (3) consecutive months during the Promotion Period ("Eligible Participant") are entitled for the following Gifts, subject to first-come, first-serve basis & availability of stock:-

No	Gifts	New JSA-i with Deposit Amount	Quantity (Units)
1.	Faber Castell 48 Watercolour	RM2,000	500
2.	Barry Smith 20" Luggage Bag	RM8,000	100

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

- The Accountholder who participates in the Contest shall stand a chance to win the following prizes 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
Samsung A7	10	Every deposit of RM500	1

- The JSA-i must remain open, active and valid with a minimum account balance of Ringgit Malaysia Five Hundred (RM500) during the Promotion Period and until 30 June 2018 for the purpose of the contest fulfilments.

9. In the event the JSA-i are closed due to any reasons whatsoever on or before **30 June 2018** (which includes at any time during the Promotion Period), the Winners shall be disqualified from receiving the contest prize.
10. 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/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":-
 - (a) 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
 - (b) 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 for both Gifts & Contest participation.

GIFTS FULFILMENT & WINNER SELECTION

13. **SIX HUNDRED (600)** Eligible Participants shall be selected for the fulfilment of Gifts at respective 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.
14. **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").
15. The Shortlisted Participants shall be contacted by HLISB or its appointed Contest Manager, Dynamic Search Sdn. Bhd. (136574V) ("Dynamic Search") 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.
16. 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 Dynamic Search shall have the absolute right to select another Shortlisted Participants whenever necessary.
17. Shortlisted Participants will not be notified on-the-spot whether he/she is the Winner of the Contest Prize (as defined in Clause 7) upon completion of the Q&A session.
18. **TOP TEN (10)** Shortlisted Participants who answers the TWO (2) questions correctly within the fastest time frame shall be deemed as winners (collectively referred to as "Winners" and each a "Winner").
19. 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 or any other method deem fit by HLISB no later than 31 May 2018 ("Winner Announcement Date").
20. 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

21. 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 to and authorise HLISB to disclose their personal data i.e. mobile number to Dynamic Search 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.
22. 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.
23. 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.
24. 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.
25. 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.