

STAND A CHANCE TO WIN HABIB JEWELS VOUCHER UP TO RM8,000

PROMOTION PERIOD

The Hong Leong Islamic Bank Berhad's (689191-W) ("HLISB") "**Stand a Chance to win Habib Jewels Voucher up to RM8,000**" ("**Contest**") commences on 30 May 2018 and ends on 30 June 2018, both dates inclusive ("**Contest Period**"), unless notified otherwise.

TERMS & CONDITIONS (T&Cs)

The following sets out the terms and conditions applicable to the Contest:

ELIGIBILITY

1. The Contest is open to all new and existing Malaysian individual customers of HLISB who are the Primary Accountholders of a CASA-i, including Hong Leong Priority Banking and Private Banking customers ("Customers").
For the avoidance of doubt, new customers refer to customers who do not have any existing CASA-i with HLISB prior to the promotion period and open a new CASA-i with the Bank during promotion period.
2. The Contest is **NOT** applicable to non-Malaysian Customers and non-individual customers including sole proprietors, partnerships, professional practices, companies and corporate bodies
3. The participating CASA-i for this Contest are as follows

The participating Tawarruq CASA-i accounts ("Participating CASA-i")

- (a) Hong Leong Basic Savings Account-i
- (b) Hong Leong Multi-tier Savings Account-i
- (c) Hong Leong Savings Account-i
- (d) Hong Leong Pay&Save Account-i
- (e) Hong Leong Current Account One-i
- (f) Hong Leong Junior Savings Account-i
- (g) Hong Leong 3-in-1 Junior Account-i

CONTEST MECHANICS

4. The Contest Prizes ("Prizes") and number of winners ("Winners") as below:

Category	No of Winner(s)	Habib Jewels Voucher
Grand Prize	1	RM8,000
Special Prize	10	RM800
Consolation Prize	80	RM100

5. In order to gain entries in this Contest, the Customers MUST meet and fulfil one of the Contest Criteria as appended in Table 1 below ("Eligible Customers") during the Contest Period in order to win the Grand Prize, Special Prize or Consolidation Prize (collectively known as "Prizes").
6. Participating CASA-I Accountholders ("Eligible Customer") only shall participate in the contest entry and stand a chance to win Habib Jewel vouchers prizes and entitled to unlimited contest entries, subject to the fulfilment of the specified contest criteria below :

Table A

No	Contest Criteria	Contest Entries
1.	Opening of new Participating CASA-i account with minimum deposit of RM500	2
2.	Deposit a minimum amount of RM500 into existing Participating CASA-i	2

Table B (Additional Contest Entries)

No	Contest Criteria	Additional Contest Entries
1.	Sign up HL Connect	1
2.	Sign up Online SI	1
3.	Minimum spending of RM30 on Hong Leong Debit Card-i in single receipt	1
4.	New Promo Fixed Deposit-i placement with min deposit of RM10,000	1

7. In order for Eligible Customers to earn Additional Contest Entries, Eligible Customers must perform one of the Contest Criteria in **Table A** above **AND** one of the Criteria in **Table B**.
8. For the purpose of this Contest, the deposit must be New Funds. For avoidance of doubt, New Funds are defined as :
 - (a) Cash, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker's cheque issued by other banks which are deposited into Participating CASA-I; and
 - (b) Proceeds arising from the redemption of equity, unit trust funds, bonds/sukuk and/or Hong Leong Invest Safe during the Contest Period that are re-deposited into the Participating CASA-i
9. The following shall not be considered as "New Funds":
 - (a) Maturing FD/FD-i/GIA or premature withdrawal of any existing FD/FD-i/GIA account
 - (b) Intra bank transfer of funds, i.e. transfer of funds from another Hong Leong Bank (HLB)/HLISB CASA/CASA-I, FD/FD-i/GIA; and
 - (c) Inter-branch transfer withihn HLB and HLISB including third (3rd) party transfer.
10. The Debit Card-i transaction for the purpose as provided in Clause 6 above shall include point-of sale purchases, online purchases, auto-billing and overseas point-of-sale purchases but shall exclude the following transactions:
 - (a) Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;
 - (b) Payment of Debit Card-i Issuance Fee/ Annual Fee/ Renewal Fee; and
 - (c) Any other form of services or miscellaneous fees imposed by the HLISB.
11. Online purchases refer to any online retail transactions made in Ringgit Malaysia ("RM") or foreign currencies. Online retail transactions made in currencies other than RM will be converted to and computed in RM based on the conversion rate determined by the HLISB at the time of transactions.
12. HLISB will track the Eligible Customers' Contest Entries automatically at the end of the Contest Period based on the total transactions via fulfilment of the Contest criteria during the Contest Period, which are posted and reflected in the HLISB's system. No Contest entry form or registration of participation is required.
13. For Eligible Customers with multiple Participating Accounts, the Contest entries earned on each Participating Account is considered as independent and shall not be aggregated to calculate the total Contest entries earned during the Contest Period.
14. For Eligible Customers with more than one (1) Debit Card-i, the Debit Card-i(s) transactions on each Debit Card-i is considered as independent and shall not be accumulated to make up the total Debit Card-i transactions of the Eligible Participants.
15. The Eligible Customer's Participating CASA-i must remain open, active and valid with a minimum account balance of Ringgit Malaysia Five Hundred (RM500) until 30 September 2018 for the purpose of the Prizes fulfilment. In the event the Participating CASA-i are closed due to any reason whatsoever at any time during 30 May 2018 until 30 September 2018, the Eligible Customers shall be disqualified from receiving the Prizes.

CONTEST WINNER SELECTION AND FULFILMENT

16. **Three Hundred (300)** Eligible Customers shall be randomly selected and shortlisted after the end of Promotion Period for the Grand, Special and Consolidation Prize winners selection ("the Shortlisted Participants") as shown below:

Prizes	Number of Shortlisted Participants
Grand Prize	50
Special Prize	100
Consolation Prize	150
Total	300

17. 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.
18. 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.
19. Shortlisted Participants will not be notified on-the-spot whether he/she is the Winner of the Contest Prize upon completion of the Q&A session.
20. Only **Ninety One (91)** 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”).
21. In the event of a tie i.e. more than one (1) Shortlisted Participants who successfully answer the most questions correctly in the same fastest time frame, the Shortlisted Participants with the highest Incremental Deposit throughout the Contest Period will be declared as the Winner (either Grand Prize, Special Prizes or Consolidation Prizes).
22. Incremental Deposit is defined as the Daily Average Balance (“DAB”) of the Participating Accounts throughout the Contest Period, minus the closing balance on 29 May 2018. For new Participating Accounts opened during the Contest Period, the baseline to calculate the Incremental Deposit is Ringgit Malaysia zero (RM0).
 - (a) Existing Participating Accounts opened before 29 May 2018

$$DAB = \frac{\text{Sum of daily end day balances throughout the Contest Period}}{32 \text{ days}}$$

$$\text{Incremental Deposit} = DAB - \text{Closing balance on 29 May 2018.}$$
 - (b) New Participating Accounts opened during the Contest Period

$$DAB = \frac{\text{Sum of daily end day balances throughout the Contest Period since opened}}{\text{Number of days of the Contest Period since opened}}$$

$$\text{Incremental Deposit} = DAB$$
23. 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 30 September 2018 (“Winner Announcement Date”).
24. The Shortlisted Participants who do not receive such notification from the Bank by 30 September 2018 are deemed NOT the Winners.
25. Contest Winners are responsible to collect their Prizes from the respective home branches within one (1) month from the Winner Announcement Date, failing which; the Prizes shall be forfeited.
26. The Winners who are entitled for the Prizes shall be responsible to notify HLISB in writing no later than 20 October 2018 for non-receipt of the Prizes, failing which, they shall be deemed to have received and accepted the Prizes from HLISB and any request for the reimbursement of the said Prizes shall not be entertained.
27. HLISB shall not be responsible for any delay, lost, damage or stolen Prizes and the unclaimed Prizes will be forfeited after 30 October 2018.
28. The Shortlisted Participants hereby give his/her/their consent to and authorize HLISB to disclose his/her/their name, contact number and address to Dynamic Search for the purposes of Winners selection for the Contest.
29. The Winners also hereby give his/her/their consent to and authorize HLISB to disclose or publish his/her/their name, NRIC number (in masked form) or photos in media, marketing or advertising materials for the purposes of the Contest.
30. The SMS service for this Contest is provided and supported by M3 Technologies (Asia) Berhad (482772-D) (“M3Tech”), a SMS vendor officially appointed by the Bank.

EARLY BIRD GIFTS

31. Eligible Customers who have complied to the fulfilment of deposit amount as set out below with earmark for four (4) consecutive months from the promotion period are entitled for the following early bird gifts (“Gifts”), limited to one (1) gift for each gift category irrespective of the total deposit amount placed in the Participating CASA-i on first-come-first-serve basis;

No	Early Bird Gifts	Minimum Earmark Amount (RM)	Total Gifts Allocations (unit)
1.	Glasslock 5 pieces Food Container Set	16,888	100
2.	Glasslock 2 pieces Oven Set	10,888	150
3.	Glasslock 3 pieces Drink Set	8,888	400
4.	Glasslock 3 pieces Block Canister Set	5,888	500
5.	Easy Lock 3 Pcs Container	2,000	834
6.	Stationary Set	200	1,668

32. Eligible Customers will be notified by HLISB either in writing, by phone or posting the qualified Eligible Customer’s list no later than 30 November 2018 (“Notification Date”) to collect the Early Bird Gifts from respective home branches.
33. Eligible Customers are responsible to collect the Early Bird Gifts from the respective home branches within **one (1)** month from the Notification Date, failing which, the Early Bird Gifts will be forfeited and the Bank shall not entertain any claim from Eligible Participants upon the expiry of the aforesaid deadline
34. Notification will be given in the event any or all of the Early Bird Gifts run out of stock by way of posting on the HLISB’s websites at or www.hlisb.com.my (“HLISB’s Websites”).
35. HLISB shall not be liable in any circumstances for any loss, torn, damaged or stolen Early Bird Gifts and any request for replacement Gifts shall not be entertained by HLISB.

GENERAL

36. By participating in the Campaign, the Customers:
- Have read, understood and agreed to be bound by the T&Cs of the Promotion;
 - Agree that the T&Cs herein and Hong Leong General Terms and Conditions of Accounts and Hong Leong Current Account-i and Savings Account-i (Tawarruq CASA-i), or any relevant terms and conditions that HLISB may impose from time to time, are read as an entire agreement. In the event of any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy;
 - Agree that HLISB gives no representation or warranty with respect to the quality or suitability of the Gifts/Prizes. The Customers shall at their own cost and expense deal directly with the provider and/or manufacturer for all warranty information pertaining to the Gifts/Prizes;
 - Agree that the Gifts/Prizes featured in all printed materials and/or HLISB’s Websites are for illustration purposes only. Any props, accessories or equipment featured with the Gifts/Prizes in any pictorial materials are for decorative purposes and shall not form part of the Gifts/Prizes;
 - Agree that the Gifts/Prizes are non-transferable to any third (3rd) party and non-exchangeable for up-front cash, credit, cheque or in kind;
 - Agree that the Bank’s decision on all matters relating to the Promotion and Gifts/Prizes shall be final, conclusive and binding on all Accountholders and no further correspondence and/or appeal to dispute HLISB’s decision shall be entertained;
 - Agree to access to HLISB’s Websites at regular time intervals to view the T&Cs of the Contest and to ensure to be kept up-to-date on any change or variation to the T&Cs.
37. HLISB reserves the right:
- To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, including but not limited to substituting the Gifts/Prizes with other offer or product of similar value at its absolute discretion, by way of posting on the HLISB’s Websites with twenty one (21) days prior notice, or in any other manner which HLISB deems practical;
 - To alter, add, cancel or substitute any or all of the Gifts/Prizes with alternative products of similar value at any time with prior notice;
 - To disqualify any Customers for any reason whatsoever as HLISB may in its absolute discretion deem fit to be entitled to the prizes; and
38. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the jurisdiction of the Courts of Malaysia.

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

Current/Savings Account-i and Fixed Deposit-i are eligible for protection by Perbadanan Insurans Deposit Malaysia (“PIDM”).