

“Earn MORE with your Salary” Payroll Promotion

PROMOTION PERIOD

Last updated on 19 June 2018

Hong Leong Islamic Bank Berhad’s (686191-W) (“Bank”) “Earn MORE with your Salary” Payroll Promotion (“**Promotion**”) commences on 19 June 2018 until 18 September 2018 (both dates inclusive) (“**Promotion Period**”) unless notified otherwise.

Terms and Conditions (“T&C”)

The following sets out the terms and conditions applicable to the Promotion:-

ELIGIBILITY

1. The Promotion is open to all new and/or existing Participating Accounts customers (as provided in Clause 2 below) with the Bank who are Malaysian and non-Malaysian individual customers (“**Customers**”).
2. The Participating Accounts for this Promotion are as below (“**Participating Accounts**”):-
 - (a) Hong Leong Payroll Basic Saving Account-i;
 - (b) Hong Leong Payroll Saving Account-i;
 - (c) Hong Leong Payroll Pay&Save Account-i;
 - (d) Hong Leong Basic Savings Account-i;
 - (e) Hong Leong Multi-tier Savings Account-i;
 - (f) Hong Leong Saving Account-i;
 - (g) Hong Leong Pay&Save Account-i;
 - (h) Hong Leong Current One Account-i; and/or
 - (i) Hong Leong Payroll Plus-i; and/or

The Participating Accounts-i are deposit accounts based on Shariah principle of Tawarruq and are eligible for protection by Perbadanan Insurans Deposit Malaysia (“PIDM”).

3. The Promotion is applicable for New Funds only. “New Funds” are defined as:-
 - (a) Cash, FPX, instant transfer, 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 the existing or new Participating Accounts of the Customers opened with the Bank. For this purpose, new funds must be placed and deposited into the Customers’ existing or new Participating Account within the Cycle Period; and
 - (b) Proceeds arising from the redemption of equity, unit trust funds, bonds / sukuk and / or Hong Leong Invest Safe during the Promotion Period that are re-deposited into any of the Bank’s Current Account-i and Saving Account-i (“**CASA-i**”).
4. The following Customers are NOT eligible to participate in the Promotion:-
 - (a) Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period;
 - (b) Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein; and/or
 - (c) Permanent and contract employees of the Bank and their immediate family members.

PROMOTION MECHANICS

5. In order to qualify for this Promotion, the Customers MUST be able to meet the Promotion Criteria as appended in table below (“**Eligible Customers**”) during the Promotion Period:-

Item	Promotion Criteria	Cash Reward
Mechanics & Conditions	First 700 customers per month with: (i) Minimum deposit of Ringgit Malaysia Two Thousand (RM2,000) with the Bank for three (3) months consecutively AND (ii) Minimum one (1) Selected e-Payment transaction a month for the same three (3) months consecutively.	RM100

6. Selected e-Payment transaction entitled for this Promotion are as below:-
 - (a) JomPAY transaction with minimum amount of Ringgit Malaysia One Hundred (RM100.00);
 - (b) Interbank GIRO (“**IBG**”) transaction with minimum amount of Ringgit Malaysia One Hundred (RM100.00);
 - (c) Bill Payment via Connect with minimum amount of Ringgit Malaysia One Hundred (RM100.00); and/or
 - (d) Property Financing-i Payments with minimum amount of Ringgit Malaysia One Hundred (RM100.00).
7. First 700 Eligible Customers per Cycle Period to successfully deposit the minimum amount of Ringgit Malaysia Two Thousand (RM2,000) with the Bank for three (3) months consecutively and performs one (1) Selected e-Payment transaction a month (minimum amount of Ringgit Malaysia One Hundred (RM100)) for the same three (3) months consecutively (“**Winners**”) will be eligible to receive RM100 credited into their Participating Account within one hundred and twenty (120) days after the Promotion Period.

Cycle	Cycle Period	No of Unique Winners	Fulfilment Time
1	19 June – 18 July 2018	700	Within hundred and twenty (120) days after the Promotion Period
2	19 July – 18 August 2018	700	
3	19 August – 18 September 2018	700	

8. In the event there is a tie i.e. more than one (1) Eligible Customer meets the Promotion’s Mechanics & Conditions for the 700th position within any Cycle Period, the Eligible Customer with the highest incremental deposit throughout the Promotion Period will be qualified as the Winner.
9. No promotion entry form or registration of participation is required to participate in the Promotion. The Bank will track the Eligible Customers automatically at the end of the Promotion Period however the Winners will NOT be notified on-the-spot whether they have successfully qualified for the Cash Reward.
10. For Eligible Customers with multiple Participating Accounts, each Participating Account is considered as an independent entry. However, Eligible Customers will only be able to win no more than ONCE throughout the Promotion Period regardless if they have multiple Participating Accounts that qualify.
11. The Eligible Customer’s Participating Accounts must at all times remain open, active and valid with a minimum account balance of Ringgit Malaysia Two Hundred (RM200.00) for the purpose of the Promotion Mechanics fulfilment. In the event the Participating Accounts are closed due to any reason whatsoever at any time before fulfilment, the Eligible Customers shall be disqualified from participating in the Promotion.
12. To the fullest extent permitted by law, the Bank is excluded of any responsibilities and all liabilities arising from any postponement, cancellation, delay or changes to the Cash Reward details or any other unforeseen circumstances beyond the Bank’s reasonable control and for any act or default of any third party suppliers or vendors.
13. The SMS service for this Promotion is provided and supported by M3 Technologies (Asia) Berhad (482772-D) (“M3Tech”), a SMS vendor officially appointed by the Bank.

GENERAL

14. By participating in this Promotion, the Customers agree:-
 - (a) that they have read, understood and agreed to be bound by the T&Cs herein, General Terms & Condition of Accounts for Islamic Banking Deposits and Terms and Conditions for Hong Leong Current Account-i and Savings Account-i (Tawarruq CASA-i);
 - (b) that the Bank’s decision on all matters relating to the Promotion shall be final, conclusive and binding on all Eligible Customers and no further correspondence and/or appeal to dispute the Bank’s decision shall be entertained;
 - (c) to access the Bank’s website at www.hlisb.com.my (“**Bank’s website**”) at regular time intervals to view the T&Cs of the Promotion and ensure to be kept up-to-date on any changes or variations to the T&Cs;
 - (d) that the Cash Reward earned is non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind; and
 - (e) 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 Promotion.
15. The Bank reserves the right to:-

- (a) add, delete, suspend or vary the T&Cs contained herein, either wholly or in part including but not limited to substituting the cash reward with other offer or product of similar value at its absolute discretion, by way of posting on the Bank's Websites with twenty one (21) days prior notice, or in any other manner which the Bank deems practical;
 - (b) to alter, add, cancel or substitute any or all of the Cash Reward with alternative products of similar value at any time with prior notice;
 - (c) to determine in its absolute discretion who will be the Winners in the event of a tie as stated in Clause 8 above;
 - (d) to disqualify any Eligible Customers for any reason whatsoever as the Bank may in its absolute discretion deem fit to participate in the Contest and/or be entitled to the prizes; and
 - (e) forfeit the Cash Reward in the event of non-compliance by the Eligible Customers of the T&Cs herein, General Terms and Conditions of Accounts, Terms and Conditions for Hong Leong Current Account-i and Savings Account-i (Tawarruq CASA-i), and all other laws / rules applicable.
16. 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) shall be read as an entire agreement. In the event of any discrepancies between 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), the specific T&Cs herein shall prevail to the extent of such discrepancies.
 17. In the event of any discrepancies between these T&C as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the T&C on the Bank's website shall prevail.
 18. The T&Cs 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.
 19. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.
 20. 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.

Participating Accounts-i are eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM")