

HONG LEONG SMALL BUSINESS CURRENT ACCOUNT-I PROMOTION

Terms & Conditions (“T&Cs”)

PROMOTION PERIOD

- Hong Leong Islamic Bank Berhad’s (686191-W) (“HLISB”) “**Hong Leong Small Business Current Account-i Promotion**” (“Promotion”) commences on 1 March 2019 and ends on 30 April 2019, both dates inclusive (“Promotion Period”), unless notified otherwise.

ELIGIBILITY

- The Promotion is open to all new and existing Hong Leong Bank (“HLB”) and HLISB Malaysian incorporated Micro SMEs customers who consists of Sole Proprietorships, Partnerships and Private Limited companies (i.e. companies with “Sdn Bhd” in their names) with Annual Sales Turnover of up to Ringgit Malaysia Five Million (RM5,000,000) who open a new Hong Leong Small Business Current Account-I (“**HL Small Business CA-i**”) or currently holding HL Small Business CA-i with HLISB during Promotion Period (“**Accountholders**”).
- For the avoidance of doubt, new **Accountholders** refer to new customers who do not have any HL Small Business CA-i with HLISB prior to the Promotion Period.
- The following Customers are **NOT** eligible to participate in the Promotion:
 - Accountholders who are Individual customers;
 - Accountholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB/HLISB or have been declared bankruptcy proceedings at any time prior to or during the Promotion Period;
 - Accountholders who have committed, or determined by HLB/HLISB to be potentially committing any of the wrongful acts stipulated herein.

PROMOTION MECHANICS

- The first three hundred and thirty (330) **Accountholders** (“**Eligible Accountholder**”) who fulfil the prescribed criteria below during the Promotion Period shall be entitled to one (1) unit Cannon PIXMA E470 Inkjet Printer (“**Early Bird Gift**”):
 - New Accountholder
Open a HL Small Business CA-i with minimum initial deposit of Ringgit Malaysia Thirty Thousand (RM30,000) and maintain a minimum **Daily Average Balance** of Ringgit Malaysia Thirty Thousand (RM30,000) for sixty (60) consecutive days from the date of the HL Small Business CA-i opened.
 - Existing HL Small Business CA-i Accountholder
Top-up existing HL Small Business CA-i with a minimum deposit of Ringgit Malaysia Thirty Thousand (RM30,000) and maintain a minimum of **Incremental Deposit** of Ringgit Malaysia Thirty Thousand (RM30,000) for sixty (60) consecutive days from the top-up date.
- Daily Average Balance (“DAB”)** is defined as the aggregated daily end-day balances for a particular period from deposited date divided by 60 days.

DAB = $\frac{\text{Sum of daily end-day balances for 60 consecutive days from deposited date}}{60 \text{ days}}$

60 days

Incremental Deposit is defined as the DAB of the existing HL Small CA-i minus the closing balance of a day prior to top-up date.

Incremental Deposit = DAB – closing balance of day prior to top-up date

- There are three hundred and thirty (330) of **Early Bird Gifts** to be given away for the Promotion.
- For the purpose of this Promotion, all deposits must be **New Funds**. For the avoidance of doubt, **New Funds** are defined as follows:-

- (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 during the Promotion Period that are re-deposited into HL Small Business CA-i..
9. The following shall not be considered as "New Funds":-
- (a) Intra bank transfer of funds, i.e. transfer of funds from another HLB / HLISB account whether Savings, Current, Fixed Deposit, Fixed Deposit-i ("FD-i") or HL Term Investment Account-i.
 - (b) Inter-branch transfer within HLB and HLISB including third (3rd) party account transfer.
10. The Early Bird Gifts are valid on a first-come first-served basis, limited to one (1) Early Bird Gift for each Eligible Accountholder who fulfils the criteria set in Clause 5 during the Promotion Period. Notification will be given in the event the Early Bird Gift are out of stock by way of posting on HLISB's website (www.hlisb.com.my) or in any other method deemed practical by HLISB.
11. Eligible Accountholders will be notified by HLISB either in writing, by phone or posting the Eligible Accountholders name list on HLISB's website no later than **31 July 2019** to collect the Early Bird Gift from their respective home branches.
12. Eligible Accountholders are responsible to collect the Early Bird Gift from the respective home branches no later than **31 August 2019**, failing which, the Early Bird Gifts will be forfeited.

GENERAL

13. The Early Bird Gift featured in all printed materials and/or HLISB's website are for illustration purposes only. Any props, accessories or equipment featured with the Early Bird Gift in any pictorial materials are for decorative purposes and shall not form part of the Early Bird Gift.
14. By participating in the Promotion, the Eligible Accountholders agree:-
- (i) to be bound by the T&Cs herein;
 - (ii) that HLISB's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Customers and no further correspondence and / or appeal to dispute HLISB's decision shall be entertained;
 - (iii) to access HLISB's website 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;
 - (iv) Agree that HLISB gives no representation or warranty with respect to the quality or suitability of the Early Bird Gift and shall not be responsible to replace any lost, stolen or defective Early Bird Gift (whether due to defects in materials or workmanship by the manufacturer under warranty or otherwise). Any complaints or disputes concerning Early Bird Gift shall be settled between the Eligible Accountholders and the respective manufacturer directly without recourse to HLISB;
 - (v) Agree the Early Bird Gift will be provided on an "As Is Where Is" basis;
 - (vi) Agree that the Early Bird Gift are non-transferable to any third (3rd) party and non-exchangeable to up-front cash, credit, cheque or in kind;
 - (vii) Consent and authorise HLISB to disclose or publish their company names, company registration numbers or photos in media, marketing or advertising materials for the purpose of the Promotion.
15. HLISB reserves the right:
- (i) to forfeit the Promotion in the circumstance where there is reversal of Eligible Accountholders or termination of the Promotion Period at all times or non-compliance to the Terms and Conditions herein;
 - (ii) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part at HLISB's discretion by way of posting on HLISB's website, or in any manner deemed suitable by HLISB at any time with prior notice;
 - (iii) to disqualify any Eligible Accountholders for any reason whatsoever as HLISB may in its absolute discretion deemed fit to participate in the Promotion without assigning any reason thereof;
 - (iv) to substitute or replace any or all of the Early Bird Gifts herein with an alternative product(s) of similar value at its absolute discretion, by way of posting HLISB's website or in any other manner with HLISB deems practical, in order to give prior notice to the Eligible Accountholders.
16. The T&Cs herein and the General Terms and Conditions of Accounts shall be read as an entire agreement. In the event of any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy.

17. The Eligible Accountholders are 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.
18. In the event of any discrepancy between the T&Cs herein and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on HLISB's website shall prevail.
19. 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.

Protected by PIDM up to RM250,000 for each depositor