

WIN A LAKEFRONT CONDOMINIUM DEPOSITS-I CAMPAIGN 2018

Terms & Conditions (“T&Cs”)

Last updated on 28 February 2018

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

CONTEST PERIOD

Hong Leong Islamic Bank Berhad’s (686191-W) (“the Bank”) “Win A Lakefront Condominium Deposits-i Campaign” (“Contest”) commences on **22nd January 2018 and ends on 31st May 2018**, both dates inclusive (“Contest Period”), unless notified otherwise.

ELIGIBILITY

1. The Contest is open to all new and existing individual customers of the Bank who are either Accountholders and/or Cardholders (both as defined in Clause 2 below) (“Customers”), unless notified otherwise.
2. The Contest applies to Current and Saving Account-i (“CASA-i”) as well as Debit Card-i and the eligibility criteria to participate the Contest are as follows:

CASA-i

- (i) The Contest is open to all Malaysian individual customers who are the Primary Accountholders of a participating accounts, excluding Private Banking customers (“Accountholders”).
- (ii) The Contest is **NOT** applicable to non-Malaysian Accountholders and non-individual customers including sole proprietors, partnerships, professional practices, companies and corporate bodies.
- (iii) The Contest is open to all new and existing Accountholders of the following accounts (“Participating Accounts”):
 - (a) Hong Leong Basic Savings Account-i
 - (b) Hong Leong Savings Account-i
 - (c) Hong Leong Multi-tier Savings Account-i
 - (d) Hong Leong Pay&Save Account-i
 - (e) Hong Leong Current Account One-i
 - (f) Hong Leong Payroll Plus-i

For the avoidance of doubt, all Participating Accounts stated in Clause 2 (iii) above are eligible for protection by Perbadanan Insurans Deposit Malaysia (“PIDM”).

Debit Card-i

- (i) The Contest is open to Debit Card-i Cardholders who are Malaysians (“Cardholders”).
- (ii) The following Cardholders are **NOT** eligible to participate in the Promotion:
 - (a) the Debit Card-i(s) NOT issued in Malaysia;
 - (b) Cardholders who are non-Malaysian residents;
 - (c) Cardholder whose Debit Card-i account(s) are NOT in good standing, inactive, tagged to a closed or inactive CASA-i or in breach of any terms and conditions of the bank at any time during the Contest Period and/or before 1st September 2018;
 - (d) Cardholder whose Debit Card-i account(s) are believed to be operated fraudulently, unlawfully and/or that their Debit Card-i(s) are invalid or cancelled within the Bank’s definition at any time during the period of 22 January 2018 until 1st September 2018; and
 - (e) Cardholders who are Private Banking customers.
3. Accountholders and/or Cardholders who are employees of the bank whether on permanent or on contractual basis, employees of any of the Bank’s representatives or agents (including external auditors, vendors, suppliers, advertising and contest agents) and their respective immediate family members (e.g. spouse, children, parent, brother or sister) shall **NOT** be eligible to participate in the Contest.

4. 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 (pursuant to a petition by either the Bank or other financial institutions or by any third (3rd) party) or are subject to any bankruptcy proceedings at any time prior to or during the Contest Period shall **NOT** be eligible to participate in the Contest.

CONTEST MECHANICS

5. In order to gain entries in this Contest, the Customers MUST meet and fulfil one of the Contest Criteria as appended in table below (“Eligible Customers”) during the Contest Period in order to win the Grand Prize, Special Prize, or Angpow (collectively known as “Prizes” and each are as defined in Clauses 33, 45, and 52 below):

Contest Criteria	Contest Entries
Open a new CASA-i with a minimum deposit of Ringgit Malaysia Five Hundred (RM500) AND apply for Debit Card-i	2
Incremental Deposit (as defined in Clause 10 below) of Ringgit Malaysia Five Hundred (RM500) into Participating Accounts	1
Two (2) consecutive months' salary crediting in Payroll accounts (applicable for Pay&Save-i and Saving Account-i only) with every incremental amount of Ringgit Malaysia One Thousand and Five Hundred (RM1,500) (i.e. RM1,500 for the first month and RM1,500 for the following month)	10

6. In order for Eligible Customers to earn extra Contest Entries, Customers must perform one of the Contest Criteria in the table as provided in Clause 5 above **AND** one of the following:

- Five (5)** entries earned for successful Hong Leong Connect AND e-statement registration (provided always that Eligible Customers do not have Hong Leong Connect and e-statement registration prior to Contest Period) or;
- Five (5)** entries earned for New promo Fixed Deposit-i (“FD-i”) placement (minimum placement RM10,000);
- One (1)** entry earned for minimum spend of **Ringgit Malaysia Ten (RM10)** in a single receipt using Hong Leong Debit Card-i or;
- One (1)** entry earned for minimum transfer of **Ringgit Malaysia Ten (RM10)** in a single transaction using PEX

* For applications under clause 6(b), please refer to the Bank’s website from time to time

7. Contest entries will be capped at ten (10) entries earned per day for each Eligible Customer throughout the Contest Period.

8. For the purpose of this Contest, the initial deposit must be New Funds. For the avoidance of doubt, New Funds are defined as:

- 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 the newly opened CASA-i; and
- 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 newly opened CASA-i.

9. The following shall **NOT** be considered as “New Funds”:

- Maturing Fixed Deposit (“FD”)/FD-i or premature withdrawal of any existing FD/FD-i account;
- Intra bank transfer of funds, i.e. transfer of funds from another Hong Leong Bank’s Current and Savings Account (“CASA”)/CASA-i, FD/FD-i or General Investment Account (“GIA”); and
- Inter-branch transfer within Hong Leong Bank and Hong Leong Islamic Bank including third (3rd) party transfer.

10. Incremental Deposit is defined as the Daily Average Balance (“DAB”) of the Participating Accounts throughout the Contest Period, minus the closing balance on 21 January 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 21 January 2018

$$DAB = \frac{\text{Sum of daily end day balances throughout the Contest Period}}{130 \text{ days}}$$

$$\text{Incremental Deposit} = DAB - \text{Closing balance on 21 January 2018.}$$

(b) New Participating Accounts opened during the Contest Period

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

$$\text{Incremental Deposit} = DAB$$

11. The Debit Card-i transaction for the purpose as provided in Clause 6(c) above shall include point-of-sale purchases, online purchases, auto-billing and overseas point-of-sale purchases but shall exclude the following transactions:
 - (i) Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;
 - (ii) Payment of Debit Card-i Issuance Fee/ Annual Fee/ Renewal Fee; and
 - (iii) Any other form of services or miscellaneous fees (including Penalty Charges) imposed by the Bank.
12. 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 Bank at the time of transactions.
13. The Bank 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 Bank’s system. No Contest entry form or registration of participation is required.
14. 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.
15. For Eligible Customers with more than one (1) Debit Card/Debit Card-i, the Debit Card/Debit Card-i(s) transactions on each Debit Card/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.
16. The Eligible Customer’s Participating Accounts and/or Debit Card-i must remain open, active and valid with a minimum account balance of Ringgit Malaysia Five Hundred (RM500) from the 22 January 2018 until 1 September 2018 for the purpose of the Prizes fulfilment. In the event the Participating Accounts are closed due to any reason whatsoever at any time during 22 January 2018 until 1 September 2018, the Eligible Customers shall be disqualified from receiving the Prizes.

CONTEST WINNER SELECTION AND FULFILMENT

17. **Twenty (20)** Eligible Customers shall be randomly selected and shortlisted after the conclusion of the Contest Period for the Grand Prize winners selection (“Shortlisted Eligible Customers for Grand Prize”), **One Hundred (100)** Eligible Customers shall be randomly selected and shortlisted after the conclusion of the Contest Period for the Special Prize winners selection (“Shortlisted Eligible Customers for Special Prizes”) and **Seven Hundred (700)** Eligible Customers shall be randomly selected and shortlisted after the conclusion of the Angpow Prizes winners selection (“Shortlisted Eligible Customers for Angpow”) as shown below;

Prizes	Number of Shortlisted Customers
Grand Prize	20
Special Prizes	100
Angpow Prizes	700
Total	820

Shortlisted Eligible Customers for Grand Prize, Shortlisted Eligible Customers for Special Prizes and Shortlisted Eligible Customers for Angpow are collectively known as “Shortlisted Eligible Customers”.

18. The Shortlisted Eligible Customers shall be contacted by the Bank or its appointed Promotion Manager, Dynamic Search Sdn. Bhd. (136574V) (“Dynamic Search”) on a best effort basis at the latest telephone number(s) furnished by the Eligible Customers 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 at least **two (2)** questions correctly within the fastest time frame.
19. If the Shortlisted Eligible Customers fail to answer the telephone after **five (5)** rings for any reason whatsoever, or in the event that the telephone number(s) furnished by the Shortlisted Eligible Customers are inaccurate whether such inaccuracy is attributable to the fault of HLISB or the Shortlisted Eligible Customers, the Shortlisted Eligible Customers are deemed to have missed the winning chance and the Bank or Dynamic Search shall have the absolute right to select another Shortlisted Eligible Customers whenever necessary. Therefore, it is essentially the obligations of the Customers to provide their latest, valid and accurate telephone number(s) to the Bank. The Bank shall not be responsible in the event that Dynamic Search is unable to reach / contact the Shortlisted Participants for the Q&A, for any reason whatsoever.
20. Shortlisted Eligible Customers will **NOT** be notified on-the-spot whether they are the Grand Prize Winner, Special Prizes Winner or Angpow Prizes Winners upon completion of the Q&A session.
21. Only **seventy seven (77) [Grand Prize x 1, Special Prizes x 8, Angpow Prizes x 68]** Shortlisted Eligible Customers who answered the most questions correctly in the fastest time will be announced as winners of the Grand Prize, Special Prizes or Angpow Prizes (“Winners”). In the event of a tie i.e. more than one (1) Shortlisted Eligible Customers who successfully answer the most questions correctly in the same fastest time frame, the Shortlisted Eligible Customer with the highest Incremental Deposit throughout the Contest Period will be declared as the Winner (either Grand Prize, Special Prizes or Angpow Prizes).

Prizes	Number of Winners
Grand Prize	1
Special Prizes	8
Angpow Prizes	68
Total	77

22. Each Shortlisted Eligible Customer is only entitled to win the Grand Prize and/or the Angpow Prize; or Special Prize and/or Angpow Prize throughout the Contest Period, but not both Grand Prize and Special Prize.
23. In the event the Participating Accounts are closed due to any reasons whatsoever on or before **1 September 2018** (which includes at any time during the Contest Period), the Winners shall be disqualified from receiving the Grand Prize or Special Prizes, Angpow Prizes or the Gifts.
24. The Winners shall be notified by the Bank either in writing, by phone, by Short Messaging Message (“SMS”), by posting the Winners’ names at HLISB’s website at www.hlisb.com.my (“HLISB’s Website”) or any other methods deemed fit by the Bank no later than **1 September 2018**.
The Bank shall not be responsible in the event that the Bank is unable to notify the Winners for any reasons whatsoever and any request/appeal for the reimbursement of the Grand Prize / Special Prize / Angpow Prize / Earmark Gifts shall not be entertained in the event that the Winners fail to attend the prize giving ceremony due to non-receipt of the notification by the Winners.
25. The Shortlisted Eligible Customers who do not receive such notification from the Bank by **1 September 2018** are deemed **NOT** the Winners.
26. The Winners who are entitled for the Prizes shall be responsible to notify the Bank in writing no later than **20 September 2018** for non-receipt of the Prizes, failing which, they shall be deemed to have received and accepted the Prizes from the Bank and any request for the reimbursement of the said Prizes shall not be entertained.
27. The Bank will not be responsible for any delay, lost, damage or stolen Prizes and the unclaimed Prizes will be forfeited after **19 October 2018**.
28. The Grand Prize and/or Special Prize Winners may be requested to attend a prize giving ceremony, of which the date, time and venue will be notified by the Bank. All transportation, accommodation, personal expenses and any other costs incurred in relation to attending the prize giving ceremony shall be borne by the Grand Prize and/or Special Prize Winners.
29. In the event that the Grand Prize Winner and/or Special Prize Winners are unable to attend the Prize giving ceremony, the Grand Prize Winner and/or Special Prize Winners shall give 7 days prior written notice to the Bank together with

the original letter of authorization duly executed by the Grand Prize Winner and/or Special Prize Winners authorizing a third party to attend the Prize giving ceremony on behalf of the Grand Prize Winner and/or Special Prize Winners, and a copy of the NRIC of the appointed third party, failing which the Prizes will be forfeited.

Notwithstanding the aforesaid original letter of authorization, the Bank reserves the right to refuse / reject such appointed third party to receive the Grand Prize and/or Special Prize on behalf of the Winners and the Winners shall appoint such third party that is deemed fit by the Bank to receive the Grand Prize and/or Special Prize on behalf of the Winners, failing which the Bank reserves the right to forfeit the Grand Prize / Special Prizes.

30. The Shortlisted Eligible Customers hereby give his/her/their consent to and authorize the Bank to disclose his/her/their name, contact number and address to Dynamic Search for the purposes of Winners selection for the Contest.
31. The Winners also hereby give his/her/their consent to and authorize the Bank 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.
32. 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.

GRAND PRIZE

33. **One (1)** unit of condominium at Emerald Hills, Cheras, Kuala Lumpur ("Grand Prize") will be given away for the Contest.
34. The terms and conditions of the Grand Prize are as follows:
 - (a) Standard condominium specifications as determined by GuocoLand (M) Bhd (**300-K**) only, **EXCLUDING** optional accessories and any fixtures and fittings.
 - (b) Actual condominium specifications advertised may vary.
 - (c) Grand Prize **EXCLUDES** access, insurance, registration fees, handling fees, processing fees, legal fees, any stamp duties including but not limited to the stamp duty incurred for the transfer of ownership of the Grand Prize to the Grand Prize Winner, quit rent and assessment charges pertaining to the Grand Prize, maintenance and sinking fund charges, any deposits (including but not limited to water, electricity and maintenance deposits), personal expenses and other incidental costs in relation to receiving the Grand Prize shall be borne by the Grand Prize Winner.
 - (d) Grand Prize Winner must claim (including but not limited to the execution of the relevant agreement(s) / instrument(s) with GuocoLand (M) Bhd, register and pay for any fees and charges in full as specified by **GuocoLand (M) Bhd (300-K)** and/or the management office of the Grand Prize within **one (1)** month after the winner is announced, failing which the Prize will be forfeited.
35. Grand Prize featured in all printed materials and/or website are for illustration purposes only. The Bank reserves the right to substitute the Grand Prize with other product of similar value at any time with prior notice.
36. Any props, accessories or equipment featured with the Grand Prize in any pictorial materials are for decorative purposes only and shall not form part of the Grand Prize.
37. The Grand Prize is non-transferable to any **third (3rd)** party and non-exchangeable for up-front cash, credit, cheque or in kind.
38. The Bank gives no representation or warranty with respect to the quality or suitability of the Grand Prize. Grand Prize Winner shall deal directly with **GuocoLand (M) Bhd** for all warranty information.
39. The Grand Prize is given on an "as is" basis and the specifications are solely determined by GuocoLand (M) Bhd. and any request or appeal to the change of the colour / specifications / fixtures and fittings (if any) / model / unit of the Grand Prize shall not be entertained. The Grand Prize Winner shall deal directly with GuocoLand (M) Bhd. for further information regarding the Grand Prize, including but not limited to any defects or claims pertaining to the Grand Prize, without recourse to the Bank.
40. Grand Prize Winner shall execute all necessary documents (including but not limited to the agreement and/or Memorandum of Transfer in Form 14A of the National Land Code for the transfer of ownership of the Grand Prize to the Grand Prize Winner) and pay all relevant charges within the time frame as may be specified by GuocoLand (M) Bhd or other relevant authorities, failing which the Grand Prize shall be forfeited and any request or dispute pertaining to the claim of the Grand Prize shall not be entertained by the Bank.

41. In the event where the transfer of the ownership of the Grand Prize to the Grand Prize Winner is subject to approval by the relevant land registry or authority / State Authority's Consent ("Consent to Transfer"), the Bank shall not be responsible to obtain such Consent to Transfer and it is essentially the obligation of the Grand Prize Winner to liaise with the relevant land registry or authority / State Authority and/or GuocoLand (M) Bhd. to obtain such Consent to Transfer and to pay all the relevant charges for such Consent to Transfer.
42. Grand Prize Winner shall also comply with all the rules and regulations set out by GuocoLand (M) Bhd (including but not limited to the terms and conditions set out in the agreement(s) between GuocoLand (M) Bhd, and the Grand Prize Winner), management office of the Grand Prize and or other relevant authorities in respect of the Grand Prize.
43. Grand Prize Winner shall be liable and personally bear all applicable taxes, government fees or any other charges that may be levied against him/her under applicable laws, if any, in relation to participating in the Contest and the transfer of ownership of the Grand Prize to the Grand Prize Winner.
44. In the event of any defects pertaining to the Grand Prize, Grand Prize Winner hereby agrees not to hold the Bank against any losses, claims, judgment, settlement, damages and liabilities (including solicitor's fees) in relation to the Grand Prize.

SPECIAL PRIZE

45. Eight (8) units of OSIM uLove massage chairs ("Special Prize") will be given away for the Contest.
46. Special Prize featured in all printed materials and/or website is for illustration purposes only. The Bank reserves the right to substitute the Special Prize with other product, model, type, brand, design or colour of similar value at any time with prior notice.
47. Any props, accessories or equipment featured with the Special Prize in any pictorial materials are for decorative purposes only and shall not form part of the Special Prize.
48. The Special Prize is non-transferable to any **third (3rd)** party and non-exchangeable for up-front cash, credit, cheque or in kind.
49. The Bank gives no representation or warranty with respect to the quality or suitability of the Special Prizes. Special Prize Winners shall deal directly with **OSIM (M) Sdn Bhd** for all warranty information.
50. The Special Prize is given on an "as is" basis and any request or appeal to the change of the colour / specifications / model of the Special Prize shall not be entertained. The Special Prize Winner shall deal directly with **OSIM (M) Sdn. Bhd.** and/or manufacturer for all warranty information and claims without recourse to the Bank. The Bank shall also not be responsible in the event that the Special Prize is defective and the Special Prize Winner shall liaise directly with OSIM (M) Sd. Bhd. to rectify the defects.
51. For the avoidance of doubt, in the event that there is additional charges incurred for the delivery of the Special Prize to the Special Prize Winner(s), these additional charges/cost shall be borne by the Special Prize Winner(s).

ANGPOW PRIZE

52. In conjunction with the Chinese New Year Campaign 2018, 68 units of RM888 angpow ("Angpow") will be given away from **22nd January 2018 to 28th February 2018**, both dates inclusive ("Booster Month"), unless notified otherwise.
53. Total Angpow given within the Booster Month payout is capped at **Ringgit Malaysia Sixty Thousand Three Hundred and Eighty Four only (RM60,384.00)** for 68 Angpow Prize Winners under this Contest.
54. The Angpow Prize Winners' newly opened or existing Participating Account(s) must remain open, active and valid with a minimum account balance of **Ringgit Malaysia Five Hundred (RM500)** until **31st May 2018** for the purpose of the Angpow crediting, failing which, the Angpow Prize Winners shall be disqualified from receiving the Angpow and the Angpow shall be forfeited.
55. Angpow will be credited into the Angpow Prize Winners' newly opened or participating accounts no later than **31st May 2018**. Nevertheless, the Bank will not be responsible for any delay in crediting the Angpow.
56. The Angpow Prize Winners who have received such notification shall be responsible to notify the Bank in writing no later than **1st September 2018** for non-receipt of the Angpow, failing which, they shall be deemed to have received

and accepted the Angpow from the Bank and any request for the reimbursement of the Angpow shall not be entertained by the Bank.

GENERAL

57. By participating in the Contest, the Customers:

- (i) have read, understood and agreed to be bound by the T&Cs of the Contest;
- (ii) agree that the T&Cs herein and Hong Leong General Terms and Conditions of Accounts in respect of Hong Leong Current Account-i and Savings Account-i (Tawarruq CASA-i), or any relevant terms and conditions that the Bank 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;
- (iii) agree and authorize the Bank to disclose their mobile phone numbers to Dynamic Search and M3tech for the purposes of the Contest;
- (iv) agree that the Prizes and Gifts are non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind;
- (v) agree that the Bank's decision on all matters relating to the Contest shall be final, conclusive and binding on all Eligible Customers (including but not limited to the determination of the Winners and Eligible Customers who will be entitled for the Prizes and Gifts) and no further correspondence and/or appeal to dispute the Bank's decision shall be entertained; and
- (vi) agree to access the Bank'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.

58. The Bank reserves the right:

- (i) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, including but not limited to substituting the Prizes and Gifts 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;
- (ii) To alter, add, cancel or substitute any or all of the Prizes and Gifts with alternative products of similar value at any time with prior notice;
- (iii) To determine in its absolute discretion who will be the Winners in the event of a tie as stated in Clause 21 above;
- (iv) 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
- (iv) Forfeit the Prizes in the event of non-compliance by the Eligible Customers of the T&Cs herein and Hong Leong General Terms and Conditions of Accounts in respect of Hong Leong Current Account-i and Savings Account-i (Tawarruq CASA-i), and all other laws / rules applicable.

59. The Eligible Customers 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 participating in the Contest.

60. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the jurisdiction of the Courts of Malaysia.

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

Hong Leong CASA-i is eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM").