

**SOLE PROPRIETORS EXCLUSIVE: DEPOSIT & STAND A CHANCE TO WIN A MITSUBISHI TRITON 4X4**

Last Updated on 27 January 2024

**CAMPAIGN PERIOD**

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and the Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLISB**") ("hereinafter collectively referred to as "**the Bank**") **Sole Proprietors Exclusive: Deposit & Stand a Chance to Win a Mitsubishi Triton 4X4** ("**Campaign**") commences on 01 March 2024 and ends on 30 June 2024 ("**Campaign Period**"), both dates inclusive, unless notified otherwise.

**TERMS & CONDITIONS**The following sets out the terms and conditions applicable to the Campaign ("**T&Cs**"): **ELIGIBILITY**

1. Subject to the T&Cs, this Campaign is open to the Bank's new and existing sole proprietor customers registered under the Registration of Businesses Act 1956 ("**Customer**") with the following participating account/participating account-i with the Bank ("**Participating Account**"):
  - (a) Pay&Save Account;
  - (b) Pay&Save Account-i;
  - (c) Hong Leong Basic Current Account;
  - (d) Hong Leong Basic Current Account-i;
  - (e) Hong Leong Current Account; and
  - (f) Hong Leong Current Account-i.
2. Any Customer who has committed or is suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or has been declared bankrupt (pursuant to a petition by the Bank or other financial institutions or by any third party or is subject to any bankruptcy proceedings at any time prior to or during the Campaign Period) shall **NOT** be eligible to participate in the Campaign.

**CAMPAIGN MECHANICS**

3. In order to participate in this Campaign and to qualify for the **Grand Prize and Monthly Prize** ("**Prizes**") as stated under **Clause 6 (Table 3)**, the Customer **MUST** fulfil at least **one (1)** of the **Qualifying Criteria** as set out in Table 1 below during the Campaign Period ("**Eligible Customers**"):

**Table 1**

<b>No</b>	<b>Qualifying Criteria</b>	<b>Entries</b>
1	Open a Pay&Save Account/Pay&Save Account-i	100
2	Open any other Participating Account	20
3	Incremental of <b>Ringgit Malaysia Five Thousand (RM5,000) and above</b> comparing the Participating Account balances as at 29 February 2024 and 30 June 2024 (refer to <b>Clause 5</b> for illustration).	100 entries for each RM5,000 incremental

4. Refer below for illustration:

**Table 2**

Types of Customers	Participating Account balances as at 29 February 2024 (RM)	Participating Account balances as at 30 June 2024 (RM)	Incremental (RM)	Entries Earned (#)	Remarks
ETB	5,234	15,696	10,462	100 x 2 = 200	100 entries earned for every RM5,000 incremental.
ETB	7,123	11,420	4,297	Not qualified to earn entries	No entries earned as the incremental is below RM5,000.
ETB	11,500	4,000	-7,500	Not qualified to earn entries	N/A
NTB	N/A	15,234	15,234	100 x 3 = 300	100 entries earned for every RM5,000 incremental.
NTB	N/A	4,789	4,789	Not qualified to earn entries	No entries earned as the incremental is below RM5,000.

5. For the avoidance of doubt:

- (a) “**ETB**” refers to Existing-to-Bank customers.
- (b) “**NTB**” refers to New-to-Bank customers who do not have any existing Participating Account with the Bank and open a Participating Account with the Bank between 01 March 2024 to 30 June 2024.

**WINNERS’ SELECTION**

6. Eligible Customers who meet the criteria as stated under Clause 3 above will stand a chance to win the Prizes. Refer to **Table 3** below:

**Table 3**

Prize	Details	No. of Winner (#)	Frequency	Winner Announcement
Grand Prize	Mitsubishi Triton 4x4	1	• Once	• 31 August 2024
Monthly Prize	RM10,000 Business Capital	4	• March 2024 • April 2024 • May 2024 • June 2024	• 31 May 2024 • 30 June 2024 • 31 July 2024 • 31 August 2024

7. For the avoidance of doubt, “**Business Capital**” refers to money available to fund day-to-day operations and grow the business in the future.

8. The winner selection process is as follows:

- (a) Each entry will be assigned with a random number and placed in the Prize selection pool. For the avoidance of doubt, the Grand Prize selection will be performed at the end of the Campaign Period and the Monthly Prize selection will be performed monthly at the end of the promotion month throughout the Campaign Period.
- (b) Fifty (50) numbers will then be randomly selected from the Prize selection pool (“**Shortlisted Customers**”).
- (c) The Shortlisted Customers shall be contacted by the Bank via Short Message Service (“**SMS**”) and given a Bank and/or Campaign related question. The Shortlisted Customers are required to reply to the SMS with the correct answer in the fastest time.

- (d) The first Shortlisted Customer who responds with the correct answer (within the given time frame stated in the SMS) for the Grand Prize or the Monthly First Prize will be entitled to the Prize (“**Winner**”). Shortlisted Customers shall bear the standard telecommunication charges imposed for each SMS sent to the Bank.
  - (e) In the event of a tie, i.e. where there is more than **one (1)** Shortlisted Customer who has answered correctly at the same time and would have been the Winner if not for the tie, the Shortlisted Customer with the highest incremental captured in the Bank’s system as at the Winner Announcement date for each Prize will be the Winner.
  - (f) For the avoidance of doubt, the SMS sent to the Shortlisted Customers will be based on the latest mobile number duly captured by and reflected in the Bank’s system and/or records. The SMS service for the Prizes is provided by Infobip Asia Pacific Sdn Bhd (898379-U), a SMS vendor officially appointed by the Bank (“**Infobip**”).
9. Each Eligible Customer can only win **one (1) Grand Prize OR one (1) Monthly Prize** throughout the Campaign Period.
10. The total Monthly Prize allocated by the Bank is capped at **Ringgit Malaysia Forty Thousand (RM40,000)** only throughout the Campaign Period.

**WINNERS’ ANNOUNCEMENT & FULFILMENT**

11. The Monthly Prize will be credited to **one (1)** Winner by each Fulfilment Date as stated under Table 4 below. All Winners of the Monthly Prizes shall be contacted by the Bank via SMS once the Monthly Prizes have been credited to their Participating Accounts. Eligible Customers who do not receive such a notification are deemed not to be entitled to the Monthly Prize.

**Table 4**

<b>Transaction Period</b>	<b>Fulfilment Date</b>
1 March 2024 – 31 March 2024	By 31 May 2024
1 April 2024 – 30 April 2024	By 30 June 2024
1 May 2024 – 31 May 2024	By 31 July 2024
1 June 2024 – 30 June 2024	By 31 August 2024

12. In the event of non-receipt of the Monthly Prize after the SMS notification, the Winners shall be responsible in notifying the Bank in writing no later than thirty (30) working days after the fulfilment date, failing which, the Winners are deemed to have received the Monthly Prize and any claim for reimbursement will not be processed.
13. It is the obligation of the Winners to provide the latest and valid contact details to the Bank within the Campaign Period. The Bank shall not be responsible and reserves the right to cancel the Winners’ entry and award the Prize to another Eligible Customers in the event the Bank is unable to reach the Winners for any reasons whatsoever.
14. The Winner’s Participating Account(s) **MUST** remain valid/active and in good standing prior to the crediting date and the Winner must not be in breach of any of the T&Cs of this Campaign, General Terms and Conditions of Accounts and the Terms & Conditions applicable to the Participating Account(s) (collectively referred to as the “**Applicable Terms & Conditions**”), failing which the Winner shall automatically be disqualified from the Campaign.

15. The Winner shall liaise directly with the authorised dealer(s) for all matters related to Prize information, fulfilment, payment, delivery, claims and warranty. The Bank gives no representation or warranty with respect to the quality or suitability of the Prize and shall not be responsible for replacing any lost, stolen or damaged items (whether due to defects in materials or workmanship by the manufacturer under warranty or otherwise). The Winner shall, at his/her own costs and expense, deal directly with the supplier(s) for any complaint, dispute or claim in relation to the item without recourse to the Bank.
16. In the event the Bank has a prize giving ceremony for the Grand Prize, the selected Winner will be required to attend at their own cost and expense to collect the Grand Prize. In the event the Winner is not able to attend the prize giving ceremony, the Winner can nominate a representative to be present at the prize giving ceremony to accept the Grand Prize on his/her behalf. The representative will be required to present a written authorisation from the Winner and a photocopy of the Winner's NRIC (front and back).
17. The crediting record of the Monthly Prize will be reflected in the monthly e-statement of the Winner's Participating Account. In the event the Winner has more than **one (1)** Participating Account, the Prize will be credited to the account with the highest account balance.
18. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Monthly Prizes due to any unforeseen circumstances beyond the reasonable control of the Bank.
19. The Bank will issue a notification letter ("**Winner's Notification**") to the Winner within sixty (60) days from the date of the end of the Campaign Period containing details of the Grand Prize collection. The Grand Prize can only be collected from the authorised dealer which is Kah Classic Auto Sdn Bhd (755724-U) ("**Kah Classic Auto**"). The collection date will be dependent on the vehicle waiting period, which will be advised by Kah Classic Auto.

#### **TERMS AND CONDITIONS FOR THE GRAND PRIZE**

20. The terms and conditions for the Grand Prize are as follows:
  - (a) Standard car specifications only. It is not inclusive of optional accessories;
  - (b) Actual car specifications, model, year of manufacture and/or colour may vary from the visual advertised. Visuals shown are for illustration purposes only;
  - (c) Any props, accessories or equipment featured with the Grand Prize in any pictorial materials are for decorative purposes and shall not form part of the Grand Prize;
  - (d) Excludes the following charges and expenses which shall be borne by the Grand Prize Winner, i.e., road tax, insurance, processing fee, weighing fee, delivery charges, fuel charges, personal expenses and other incidental costs in relation to accepting the Grand Prize;
  - (e) The Grand Prize Winner **MUST** claim, register and pay all the charges/fees specified herein with Kah Classic Auto before collection of the Grand Prize, failing which, the Grand Prize will be forfeited. It is the obligation of the Grand Prize Winner to liaise directly with the dealer for the settlement of all necessary charges as mentioned herein; and
  - (f) In the event the Grand Prize is redeemed for any reason whatsoever at a retail price lower than the retail price of the Grand Prize, the difference in the retail price is not exchangeable or recoverable for cash, credit, cheque or in kind by the Grand Prize Winner.
21. The delivery of the Grand Prize is subject to the availability of the vehicle as advised by the dealer.
22. The Bank shall not be responsible for any unclaimed Grand Prize after **31 December 2024**. Any claim for the Grand Prize after the date stated above shall not be entertained.
23. The Grand Prize is not inclusive of any insurance/takaful and related taxes in relation to obtaining the Grand Prize. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Grand Prize or changes to the Grand Prize details or any unforeseen circumstances beyond the reasonable control of the Bank and for any act or default by any dealer of the Grand Prize.

24. The Bank shall not be liable in any circumstances for any loss, damage or stolen Grand Prize and any request for a replacement Grand Prize shall not be entertained by the Bank. The Bank gives no representation or warranty with respect to the quality or suitability of the Grand Prize and shall not be responsible for replacing any lost, stolen or damaged Grand Prize (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). The Winner shall deal directly with the relevant dealer for all warranty information and claims without recourse to the Bank.
25. The Bank shall also not be responsible for any damages/problems/breakdown/issues pertaining to the Grand Prize (whether major or minor) before or after the redemption of the Grand Prize by the Grand Prize Winner. Any issues pertaining to the Grand Prize (including the transfer of ownership of the Grand Prize to the Grand Prize Winner) shall be settled between the Grand Prize Winner and Kah Classic Auto and/or the relevant body/authority without recourse to the Bank.
26. The Bank gives no representation or warranty with respect to the quality or suitability of the Grand Prize.
27. The Grand Prize is given on an “as is” basis and any request or appeal to the change of the colour/specifications/model of the Grand Prize shall not be entertained. The Grand Prize Winner shall deal directly with Kah Classic Auto and/or manufacturer for all warranty information and claims without recourse to the Bank.
28. The Bank reserves the right to replace the Grand Prize with any other item of equal value at its discretion with prior notice.

#### **GENERAL**

29. By participating in this Campaign, the Eligible Customers:
  - (a) confirm to have read, understood, accepted and agreed to be bound by the Applicable Terms and Conditions;
  - (b) agree that the Bank’s decision on all matters relating to the Campaign shall be accurate, final, conclusive and binding on all Eligible Customers;
  - (c) consent to and authorise the Bank to disclose their personal data i.e. contact numbers to Infobip, Kah Classic Auto, third party service provider(s), authorised supplier(s), authorised dealer(s), including vendors, suppliers, advertising and promotion agencies as the Bank deems fit for the contact purpose during and after this Campaign;
  - (d) agree that the Bank shall reserve the rights to use the names and/or photographs of the Winner as materials for the purposes of publicity, without any prior notice to the Winners. The Winners shall not be entitled to claim ownership or other forms of compensation for the materials;
  - (e) agree to access [www.hlb.com.my](http://www.hlb.com.my) and/or [www.hlisb.com.my](http://www.hlisb.com.my) (“**Bank’s Websites**”) at regular intervals to view the T&Cs of the Campaign and ensure to be kept up-to-date on any changes or variations to the T&Cs;
  - (f) agree that the Prizes are non-exchangeable for up-front cash, credit, cheque or benefit-in-kind; and
  - (g) agree 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 Campaign.
30. The Bank reserves the right:
  - (a) with prior notice to the Eligible Customers, to add, delete, suspend or vary the T&Cs listed herein, either fully or partially, or to terminate the Campaign, by way of posting such addition, deletion, suspension or amendment of the T&Cs or termination of this Campaign on the Bank’s Websites;
  - (b) to disqualify any Eligible Customers who:
    - (i) have in the past committed, or is currently suspected of committing fraudulent, unlawful or wrongful acts in relation to any facilities granted by the Bank;
    - (ii) are facing bankruptcy proceedings, or have been declared bankrupt either before, during or after the Campaign Period; and/or
    - (iii) have breached any of the Applicable Terms and Conditions at any time before, during or after the Campaign Period; and

- (c) to forfeit and claw back any of the Prize paid and return the same into the pooled fund allocation in the event there is any detected fraud or non-compliance of any of the T&Cs of this Campaign.
31. In addition to the T&Cs stipulated herein, the Eligible Customers agree that the Applicable Terms and Conditions shall be read together with these T&Cs as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.
  32. In the event of any discrepancies between the T&Cs stipulated herein and any advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final T&Cs on the Bank's Websites shall prevail.
  33. The T&Cs of this Campaign shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
  34. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**The Participating Accounts-i are deposit accounts based on the Shariah contract of Tawarruq.**

**Member of PIDM. Deposits/Deposits-i are protected by PIDM up to RM250,000 for each depositor (refer to [Products Eligible for PIDM Protection](#)).**

If you have any enquiries regarding these T&Cs and/or require a copy of the Bahasa Malaysia version, please email us at [hlonline@hbb.hongleong.com.my](mailto:hlonline@hbb.hongleong.com.my)