

WIN A DREAM HOLIDAY TO ITALY AND EARN BONUS INTEREST/PROFIT WHEN YOU SAVE IN FOREIGN CURRENCY CAMPAIGN

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CAMPAIGN PERIOD

The Hong Leong Bank Berhad's [193401000023 (97141-X)] ("**HLB**") and Hong Leong Islamic Bank Berhad's [200501009144 (686191-W)] ("**HLISB**") (collectively referred to as "**the Bank**") "**Win a Dream Holiday to Italy, Earn Bonus Interest/Profit and RM10 Cashback When You Buy Foreign Currency Campaign**" ("**Campaign**") commences on 04 October 2023 and ends on 31 December 2023 ("**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. The "**Participating Account(s)**" for this Campaign are:
 - (a) HLB Pay&Save Account; and
 - (b) HLISB Pay&Save Account-i

HLB Pay&Save Account and HLISB Pay&Save Account-i are collectively referred to as "**Pay&Save**".

2. This Campaign is open to the Bank's new and existing, Malaysian and non-Malaysian individual accountholders of the Participating Accounts who have enabled the Multi-Currency Feature ("**MCF Enabled Account**") ("**Customer(s)**"). Non-Malaysian individuals are subject to the provisions of the Financial Services Act 2013 and the Foreign Exchange Policy Notices issued thereunder including the definition of Resident.
3. 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

PROMOTION A: WIN A DREAM HOLIDAY TO ITALY FOR TWO ("PROMOTION A")

4. Customer who converts Ringgit Malaysia to a foreign currency via the MCF Enabled Account with a minimum of **Ringgit Malaysia Five Hundred (RM500)** equivalent in a single transaction ("**Eligible Transaction**") ("**Promotion A Eligible Customer(s)**") shall be entitled to **ten (10)** entries to participate in Promotion A. For avoidance of doubt, Promotion A Eligible Customer is allowed to perform multiple Eligible Transactions to be rewarded with the entries.

The scenarios in Table 1 below set out examples of how entries are calculated:

Table 1

Scenario	Foreign Currency Conversion in a single transaction	Number of entries earned
A	RM3,650	10
B	RM750	10
C	RM200	0

PROMOTION B: MULTI-CURRENCY FEATURE BONUS INTEREST/PROFIT (“PROMOTION B”)

5. Customers with an active Participating Account(s) shall be entitled to a Bonus Interest/Profit Rate of **2.25% p.a. (“Bonus Interest/Profit”)** on the end-of-day balances in one or more of the following **“Eligible Currencies” (“Promotion B Eligible Customer(s)”)**:

- (i) AUD
- (ii) EUR
- (iii) GBP
- (iv) SGD
- (v) USD

For the avoidance of doubt, the non-eligible currencies are:

- (i) CAD
- (ii) CNH
- (iii) THB
- (iv) HKD
- (v) JPY
- (vi) NZD
- (vii) SAR

6. The Bonus Interest/Profit is payable on the daily end-of-day balance up to a maximum of **Ringgit Malaysia One Hundred Thousand (RM100,000)** equivalent only for each Eligible Currency in the Participating Account.

WINNER AND CAMPAIGN FULFILMENT

PROMOTION A: WIN A DREAM HOLIDAY TO ITALY FOR TWO (“PROMOTION A”)

7. Promotion A Eligible Customers who meet the criteria as stated under Clause 4 will stand a chance to win the Reward as shown in Table 2 below:

Table 2

Reward	No. of Winner (#)
8D7N Trip to Italy for two (2) pax which includes: (i) Return economy flight tickets for two (2) (ii) 7-nights’ hotel accommodation (4-star) (iii) Airport transfers in Italy (iv) EUR1,000 pocket money	1

8. The Reward of EUR1000 pocket money will be payable in Ringgit Malaysia (“**RM**”) equivalent based on the Bank’s foreign currency rate on the day of selection and credited to the Winner’s Participating Account within **sixty (60) working days** from the end of the Campaign Period if the criteria herein are met.

9. The winner selection process is as follows: -

- (a) At the end of the Campaign Period, each entry will be assigned a random number and placed in the Reward selection pool.
- (b) Fifty (50) numbers will then be randomly selected from the Reward selection pool (**“Promotion A Shortlisted Customers”**).
- (c) The Promotion A Shortlisted Customers shall be contacted by the Bank via Short Message Service (“**SMS**”) and given a Bank and/or Campaign related question. The Promotion A Shortlisted Customers are required to reply to the SMS with the correct answer in the fastest time.
- (d) The first Promotion A Shortlisted Customer who respond with the correct answer (within the given time frame stated in the SMS) will be entitled to the Reward (**“Winner”**). Promotion A 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) Promotion A Shortlisted Customer who has answered correctly at the same time and would have been the Winner if not for the tie, the Promotion A

Shortlisted Customer with the highest total balance of Eligible Currency captured in the Bank's system as at 31 December 2023 will be the Winner.

- (f) For the avoidance of doubt, the SMS sent to the Promotion A 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 Promotion A is provided by Infobip Asia Pacific Sdn Bhd (898379-U), a SMS vendor officially appointed by the Bank ("**Infobip**").
10. The Winner will be announced on the Bank's websites at www.hlb.com.my and/or www.hlisb.com.my ("**Bank's Websites**") and will be informed via email and/or SMS on the details related to the fulfilment of the Reward within **sixty (60) working days** from the end of Campaign Period.
 11. By participating in Promotion A, Promotion A Eligible Customer agrees that his/her personal information including name and the last **four (4)** digits of his/her NRIC card or passport number may be used for the purpose of Promotion A including publication of the Winner's list on the Bank's Websites or the Campaign Website.
 12. It is the obligation of the Winner to provide the latest and valid contact details and email address to the Bank within the Campaign Period. The Bank shall not be responsible and reserves the right to cancel the Winner's entry and award the Reward to another Promotion A Eligible Customer in the event the Bank is unable to reach the Winner for any reasons whatsoever, the non-contactable winner shall have no claim whatsoever against the Bank on the cancellation and the forfeiture.
 13. The Winner's Participating Account(s) **MUST** remain valid/active, 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 the referred to as the "**Applicable Terms & Conditions**"), failing which the Winner shall be automatically disqualified from Promotion A.
 14. The Winner shall liaise directly with the authorised supplier(s) for all matters related to Reward information, fulfilment, payment, delivery, claims and warranty. The Bank gives no representation or warranty with respect to the quality or suitability of the Reward 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.
 15. In the event the Bank has a prize giving ceremony, the selected Winner will be required to attend at their own cost and expense to collect the Reward. 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 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).
 16. The Bank reserves the right to substitute or replace the Reward with another trip of similar values at any time, if the stated Reward is not available due to unforeseen circumstances, without any prior written notice.
 17. The visual of the Reward on the Bank's Websites or any official promotional materials for this Campaign serves as illustration purposes only.
 18. The risks of redeeming the Reward are in the hands of the Winner. All relevant costs and expenses to redeem the Reward are borne by the Winner, including and not limited to travel insurance, visa, return shuttle bus, port tax, service tax, tipping, etc.
 19. The Winner shall assume full liability and responsibility in case of any liability, mishap, injury, damage, claim or accidents (including death) resulting from their participation in Promotion A, redemption and/or utilisation of the Reward and agree to release and hold the Bank free and harmless of any liability.

20. All transportation, accommodation, personal costs and/or any other costs, fees and/or related expenses incurred in participating in Promotion A and/or redeeming the Reward shall be the sole responsibility of the Winner.
21. 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 Winner. The Winner shall not be entitled to claim ownership or other forms of compensation for the materials.
22. The Reward is not exchangeable and/or transferable. The person who is on the trip must be the same winner from Promotion A. In the event a Winner chooses not to accept a Reward once informed by the Bank when required to do so shall constitute a rejection by such Winner and no replacement or exchange of Reward will be entertained and the Bank reserves its rights to award the Reward to another Winner. Any cancellation and/or refund request once the booking of the Reward has been made is strictly not allowed.

PROMOTION B: MULTI-CURRENCY FEATURE BONUS INTEREST/PROFIT (“PROMOTION B”)

23. The Bonus Interest/Profit is calculated and accrued daily based on each day’s end-of-day balance using Ringgit Malaysia (“**RM**”) equivalent and credited within **sixty (60) working days** from the end of the Campaign Period in RM to Promotion B Eligible Customers’ Participating Account if the criteria herein are met.
24. For this purpose, Promotion B Eligible Customers shall ensure their Participating Account remains active until 01 April 2024. In the event the Participating Account is closed due to any reason whatsoever prior to the next interest crediting date, the Promotion B Eligible Customers shall be disqualified from receiving the Bonus Interest/Profit for that period.
25. For the avoidance of doubt:
 - (a) Interest/Profit is calculated based on the RM equivalent balance reflected in the Bank’s system;
 - (b) Daily average balance (“**DAB**”) is defined as the sum of daily end-of-day balances in the Participating Account divided by the number of days in the same month; and
 - (c) Bonus Interest/Profit is calculated as shown in Table 3 below:

Table 3

Category	Calculation
Pay&Save Account Multi-Currency Feature Eligible Currency	<div style="border: 1px solid black; padding: 10px; margin: 0 auto; width: 80%;"> $\frac{DAB \times 2.25\% \times \text{Total number of Campaign days in the month}}{360 \text{ days}}$ </div>

26. For Shariah compliant purposes on payment of the Bonus Profit, the Promotion B Eligible Customers have consented HLISB to utilise the DAB eligible amount being the purchase price for the purpose of Commodity Trading for facilitating the Bonus Profit payment.
27. It is the obligation of the Promotion B Eligible Customers to contact the Bank regarding the non-receipt of the Bonus Interest/Profit by 01 March 2024, failing which the Promotion B Eligible Customers are deemed to have received the Bonus Interest/Profit and any claim for reimbursement after 01 March 2024 will not be entertained.

GENERAL

28. By participating in this Campaign, the Eligible Customers:
- (a) confirm to have read, understood, accepted and agreed to be bound by the Applicable Terms & 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 and authorise the Bank to disclose their mobile numbers to M3 Technologies (Asia) Berhad (199901007872 (482662-D)) and/or Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or email addresses to DCatalyst Sdn Bhd (200801017996 (819292-U)), the service provider(s) appointed by the Bank to provide SMS and/or email services for the purposes of this Campaign;
 - (d) agree to access the 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;
 - (e) agree that the Reward is non-exchangeable for up-front cash, credit, cheque or benefit-in-kind; and
 - (f) 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.
29. 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 Reward 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.
30. In addition to the T&Cs stipulated herein, the Eligible Customers agree that the Applicable Terms & 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.
31. 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.
32. 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.
33. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.



KINDLY BE REMINDED:

The operations, sources and uses of funds to and from the MCF Enabled Account shall be governed in accordance with the Investment Foreign Currency Asset ("IFCA") under the Foreign Exchange Policy Notices ("FEP Notices") issued by Bank Negara Malaysia ("BNM").

Pay&Save Account-i is deposit account based on the Shariah contract of Tawarruq.

Member of PIDM. Pay&Save Account and Pay&Save Account-i are protected by PIDM up to RM250,000 for each depositor.

If you have any enquiries regarding these T&Cs, please email us at hlonline@hlbb.hongleong.com.my.