

**EXCLUSIVE FOR SOLE PROPRIETOR: GO DIGITAL & TRANSACT CAMPAIGN**

Last Updated on 28 July 2023

**CAMPAIGN PERIOD**

The Hong Leong Bank Berhad's (19340100023 (97141-X)) ("**HLB**") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLISB**") ("hereinafter collectively referred to as "**the Bank**") **Exclusive for Sole Proprietor: Go Digital & Transact Campaign** ("**Campaign**") commences on 15 August 2023 and ends on 31 January 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. This Campaign is open to the Bank's new and existing sole proprietor customers ("**Customers**") with an active HLB Current Account, HLB Savings Account, HLISB Current Account-i and/or HLISB Savings Account-i ("**Participating Account(s)**").
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 have 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. Customers who perform the Eligible Digital Payments as shown in **Table 1** below ("**Eligible Customers**") shall be entitled to one (1) entry to participate in this Campaign for each Eligible Digital Payment made, subject to a daily limit of one hundred (100) entries per Customer:

**Table 1**

<b>Eligible Digital Payments</b>	<b>Minimum Amount to Qualify (RM)</b>	<b>Entry</b>	<b>Daily Capping of Entries</b>
Fund transfer with HLB Connect	10	1	100
Bill payment with HLB Connect	10	1	100
QR payment with HLB Connect	10	1	100
Receive DuitNow QR payments with HLB BizBuddy	5	1	100

4. For the avoidance of doubt:
  - (a) "HLB Connect" refers to HLB Connect Online Banking and/or HLB Connect App.
  - (b) "HLB BizBuddy" is a payment acceptance application downloaded by the Customer from the authorised application stores approved by the Bank and installed to their mobile device(s) that allows the Customer to accept QR Code payments.

**REWARD**

5. Eligible Customers who meet the criteria as stated under Clause 3 will stand a chance to win the Reward as shown in **Table 2** below.

**Table 2**

<b>Reward</b>	<b>Transaction Period</b>	<b>No. of Winners (#)</b>
RM500 Cash Back	15 August 2023 – 31 August 2023	16
RM500 Cash Back	1 September 2023 – 30 September 2023	16
RM500 Cash Back	1 October 2023 – 31 October 2023	16
RM500 Cash Back	1 November 2023 – 30 November 2023	16
RM500 Cash Back	1 December 2023 – 31 December 2023	16

RM500 Cash Back	1 January 2024 – 31 January 2024	16
<b>Total No. of Winners (#)</b>		<b>96</b>

6. At the end of each Transaction Period in **Table 2** above, every qualified entry in that period will be assigned a random number and placed in the Reward selection pool. Qualified entries will then be randomly selected from the Reward selection pool to win the Reward which is limited to **sixteen (16) Eligible Customers (“Winners”)** only for each Transaction Period.

Each Eligible Customer is entitled to receive a maximum of one (1) Reward only throughout the Campaign Period. For the avoidance of doubt, an Eligible Customer whose entries have been selected more than once is entitled to one (1) Reward only

7. An Eligible Customer who has already won one (1) Reward during the Campaign Period is no longer entitled to another Reward.
8. The total Reward allocated by the Bank is capped at **Ringgit Malaysia Forty-Eight Thousand (RM48,000)** only throughout the Campaign Period. Notwithstanding any provision to the contrary in the T&Cs herein, no further Reward will be rewarded once the capped limit is reached.

### **CAMPAIGN FULFILLMENT**

9. For the avoidance of doubt, in order to receive the Reward, as the case may be, the Winner’s Participating Account(s) **MUST** remain valid/active, in good standing prior 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, the terms and conditions of HLB Connect, Merchant Services Terms and Conditions and the Terms & Conditions applicable to the Participating Account(s) (collectively the “**applicable Terms and Conditions**”), failing which the Winner shall be automatically disqualified from this Campaign.
10. The Reward will be credited into the Winner’s Participating Account based on the dates listed in **Table 3** below:

**Table 3**

<b>Transaction Period</b>	<b>Crediting Date</b>
15 August 2023 – 31 August 2023	30 September 2023
1 September 2023 – 30 September 2023	31 October 2023
1 October 2023 – 31 October 2023	30 November 2023
1 November 2023 – 30 November 2023	31 December 2023
1 December 2023 – 31 December 2023	31 January 2024
1 January 2024 – 31 January 2024	29 February 2024

11. The Winner will be notified if they are entitled to the Reward via Short Message Service (“**SMS**”) which will be delivered to the Winner on the Crediting Date of each Transaction Period. Eligible Customers who **do not** receive such a notification are deemed **not entitled** to the Reward.
12. The crediting record of Reward will be reflected in the monthly e-statement of the Winner’s Participating Account. In the event that the Winner has more than one (1) Participating Account, the Reward will be credited into the account with the highest account balance.

### **GENERAL**

13. By participating in this Campaign, the Eligible Customers:
- agree to be bound by the applicable Terms and Conditions;
  - agree that the Bank’s decision on all matters relating to the Campaign shall be accurate, final, conclusive and binding on all Eligible Customers;
  - consent and authorise the Bank to disclose their mobile numbers to Infobip Asia Pacific Sdn. Bhd. (201001014145 (898379-U)), an SMS vendor officially appointed by the Bank to provide SMS services for this Campaign;

- (d) 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;
  - (e) agree that the Reward are 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.
14. The Bank reserves the right:
- (a) with prior notice to the 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 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 (as referred to under Clause 8 of the T&Cs) in the event there is any detected fraud, or non-compliance of any of the T&Cs of this Campaign.
15. In addition to the T&Cs stipulated herein, the Eligible Customers agree that the General Terms and Conditions of Accounts, the terms and conditions of HLB Connect, Merchant Services Terms and Conditions and the Terms & Conditions applicable to the Participating Account(s) shall be read together with this T&Cs as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.
16. 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.
17. The T&Cs of this Campaign shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
18. 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, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my).