

CHOOSE HLB FOR YOUR EPF SAVINGS PROMOTION

Last updated on 20 June 2024

PROMOTION PERIOD

The Hong Leong Bank Berhad's [193401000023 (97141-X)] ("**HLB**") and the Hong Leong Islamic Bank Berhad's [200501009144 (686191-W)] ("**HLISB**") (collectively referred to as "**the Bank**") "**Choose HLB For Your EPF Savings Promotion**" ("**Promotion**") commences on 15 July 2024 and ends on 31 December 2024 ("**Promotion Period**"), both dates inclusive, unless notified otherwise.

TERMS & CONDITIONS

The following sets out the terms and conditions applicable to the Promotion ("**T&Cs**"):

ELIGIBILITY

1. This Promotion is open to the Bank's new and existing, Malaysian and non-Malaysian individual accountholders who hold a Valid Bank Account (defined under Clause 2) ("**Customers**"). New Customers refer to those who do not have any Valid Bank Account prior to the Promotion Period.
2. "**Valid Bank Account**" means the HLB current account or savings account or HLISB current account-i or savings account-i of the Customers.
3. Customers who have in the past committed or are currently 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 are subject to any bankruptcy proceedings at any time prior to, during or after the Promotion Period or have breached any of the T&Cs herein, the General Terms and Conditions of Accounts, and the terms and conditions applicable to the Valid Bank Accounts (collectively the "**Applicable Terms and Conditions**") or the Applicable Laws (as defined herein) shall **NOT** be eligible to participate and/or shall be immediately disqualified from participating in this Promotion.

PROMOTION MECHANICS

4. Customers who fulfil the Promotion Criteria as stated in **Table 1** below during the Promotion Period ("**Eligible Customers**") shall earn automatic entries and be in the running to win the Prize(s) as set out in **Table 2** below:

Table 1

Criteria	Promotion Criteria	Entries
1	<ul style="list-style-type: none">• Deposit from the Employee Provident Fund's ("EPF") Akaun Fleksibel into a Valid Bank Account.	1
2	<ul style="list-style-type: none">• Fulfil Promotion Criteria 1 and ensure the Valid Bank Account has a <u>minimum incremental</u> of Ringgit Malaysia Two Hundred (RM200) by the end of the month compared to the previous month.	10

5. "**Successful Withdrawal Date**" refers to the date of crediting from the EPF Akaun Fleksibel into the Valid Bank Account, recorded by the Bank's system.
6. For the avoidance of doubt:
 - (a) There is no minimum amount required for deposits from the EPF Akaun Fleksibel to a Valid Bank Account. Each deposit counts as one (1) entry.
 - (b) All entries are tabulated based on the Successful Withdrawal Date.

- (c) All entries earned under this Promotion will be in accordance with and captured by each Successful Withdrawal Period as set out in Table 2 below. The number of entries will be reset to zero from the beginning date of each Successful Withdrawal Period.
- (d) the scenario in Table 2 below sets out example on how the entries are tabulated:

Table 2

Scenario	Date	Valid Bank Account End Day Balance (RM)	Remarks	Entries
A Fulfilment of Criteria 2	30-Jun-24	5,000	Submitted application for withdrawal of RM500 from EPF Akaun Fleksibel	10
	5-Jul-24	5,500	RM500 successfully credited into the Valid Bank Account from EPF Akaun Fleksibel (Successful Withdrawal Date)	
	31-Jul-24	5,200	Achieved a minimum incremental of RM200 as compared to the previous month.	
B Fulfilment of Criteria 1 only	30-Jun-24	3,000	Submitted application for withdrawal of RM300 from EPF Akaun Fleksibel	1
	5-Jul-24	3,300	RM300 successfully credited into the Valid Bank Account from EPF Akaun Fleksibel (Successful Withdrawal Date)	
	31-Jul-24	2,000	No minimum incremental of RM200 as compared to the previous month	

7. Eligible Customers will be in the running to win the Prize(s) as shown in **Table 3** below with entries earned during the Successful Withdrawal Period.

Table 3

Successful Withdrawal Period	Prizes	No. of Winner(s)	Winner Announcement Date
1 July 2024 – 31 August 2024	Trip for 2 to Japan (Inclusive of return flight tickets and 3 nights' accommodation for 2 pax) – Grand Prize	1	25 September 2024
	RM1,000 Cash Prize	5	
	RM200 Cash Prize	150	
1 September 2024 – 30 September 2024	RM100 Cash Prize	100	25 October 2024
1 October 2024 – 31 October 2024	RM100 Cash Prize	100	25 November 2024
1 November 2024 – 30 November 2024	RM100 Cash Prize	100	26 December 2024
1 December 2024 – 31 December 2024	RM100 Cash Prize	100	27 January 2025

PROMOTION WINNER SELECTION & ANNOUNCEMENT

8. The winner selection process is as follows:
 - (a) At the end of each Successful Withdrawal Period, each entry earned will be assigned a random number and placed in the Prize(s) selection pool.
 - (b) A total of five Hundred (500) entries earned will then be randomly selected from the Prize(s) selection pool ("**Shortlisted Eligible Customers**").
 - (c) Shortlisted Eligible Customers shall be contacted by the Bank via Short Message Service ("**SMS**") and given a Bank and/or Promotion related question. The Shortlisted Eligible Customers are required to reply to the SMS with the correct answer in the fastest time.
 - (d) Shortlisted Eligible Customers who respond the fastest with the correct answer (within the given time frame stated in the SMS) shall be entitled to the Prize(s) ("**Winners**"). Shortlisted Eligible 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 Eligible Customer who has answered correctly at the same time and would have been the Winner if not for the tie, the Shortlisted Eligible Customer with the highest total balance of month end balance in his/her Valid Bank Account as captured in the Bank's system as at the end of each month will be the Winner.
 - (f) In the event there is no Shortlisted Eligible Customer who has responded or answered correctly, no Prize(s) will be awarded for that Successful Withdrawal Period.
 - (g) For the avoidance of doubt, the SMS sent to the Shortlisted Eligible 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 this Promotion is provided by Infobip Asia Pacific Sdn Bhd (898379-U), a SMS vendor officially appointed by the Bank ("**Infobip**").
9. Each Winner is eligible to receive only one (1) Prize within each Successful Withdrawal Period.
10. The Winners' list will be published at hlb.com.my/epf ("**Promotion Website**") by the Winner Announcement Date listed in Table 3 above. It is the responsibility of the Winners to check if they have won the Prize(s) by visiting the Promotion Website on the stipulated date.

PRIZE FULFILMENT – TRIP FOR 2 TO JAPAN

11. The Winner of "Trip for 2 to Japan" shall liaise directly with the authorized supplier(s) for all matters related to the Grand Prize information, fulfilment, payment, delivery, claims and warranty. 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. 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.
12. Save and except where specifically provided in these T&Cs, the Winner shall be solely responsible for obtaining all the necessary travel documents, travel insurance, permits, visas (if applicable), return shuttle bus and making the necessary arrangements in order for the Winner and the Winner's accompanying partner to travel to Tokyo, Japan ("**Arrangement**"). All risks, costs and expenses to be incurred in obtaining or making the Arrangement including payment of port tax, service tax, surcharges, departure levy fees, excess baggage charge, tipping etc shall be borne by the Winner and the Winner's accompanying partner.
13. The Bank will not provide any replacement or substitution of the Grand Prize if the Winner and/or his/her accompanying partner fail to procure the Arrangement.
14. In the event the Bank has a prize giving ceremony, the selected Winners 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) as supporting verification.

15. The Bank reserves the right to substitute or replace the Grand Prize with another trip of similar values at any time, if the stated Grand Prize is not available due to unforeseen circumstances, with prior written notice.
16. The visual of the Grand Prize on the Bank's Websites at www.hlb.com.my and www.hlisb.com.my ("**Bank's Websites**") or any official promotional materials for this Promotion is meant for illustration purposes only.
17. All transportation, accommodation, personal costs and/or any other costs, fees and/or related expenses incurred in participating in this Promotion and/or redeeming the Grand Prize shall be the sole responsibility of the Winner.
18. The Winners shall assume full liability and responsibility in case of any liability, mishap, injury, damage, claim or accidents (including death) resulting from their participation in the Promotion, redemption and/or utilisation of the Grand Prize and agree to release and hold the Bank free and harmless of any liability.
19. The Bank shall reserve the right 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.
20. The Grand Prize is not exchangeable and/or transferable. The person who is on the trip must be the same Winner from this Promotion. In the event a Winner chooses not to accept the Grand Prize once informed by the Bank when required to do so shall constitute a rejection by such Winner and no replacement or exchange of the Grand Prize will be entertained and the Bank reserves its rights to award the Grand Prize to another Winner. Any cancellation and/or refund request once the booking of the Grand Prize has been made is strictly not allowed.

PRIZE FULFILMENT – CASH PRIZE

21. The Cash Prize will be credited within fourteen (14) working days from the Winner Announcement Date into the Valid Bank Account of the Winners. For this purpose, the Winners shall ensure their Valid Bank Accounts remain valid/active and the Winners must not be in breach of the Applicable Terms and Conditions and all applicable laws including the Financial Services Act 2013 and Islamic Financial Services Act 2013 ("**Applicable Laws**"), failing which the Winners shall be automatically disqualified from this Promotion.
22. The crediting record of the Cash Prize will be reflected in the monthly e-statement of the Winner's Valid Bank Account.
23. It is the obligation of the Winners to contact the Bank regarding any non-receipt of the Cash Prize within sixty (60) days from the respective Winner Announcement Date, failing which the Winners are deemed to have received the Cash Prize and any claim for the Cash Prize thereafter will not be entertained.
24. The Bank reserves the right to vary the Promotion Period, Prizes, Promotion Criteria and/or other criteria/requirement(s) for the Promotion with prior notice by way of posting the varied T&Cs on the Bank's websites or any other manner which the Bank deems practical and such variation shall be effective from the effective date specified in the notification.

GENERAL

25. By participating in this Promotion, the Eligible Customers:
 - (a) confirm to have read, understood, accepted and agreed to be bound by the Applicable Terms and Conditions and the Applicable Laws;
 - (b) agree that the Bank's decision on all matters relating to the Promotion shall be accurate, final, conclusive and binding on all Eligible Customers;
 - (c) agree to access the Bank's Websites at regular intervals to view the T&Cs and ensure to be kept up-to-date on any changes or variations to the T&Cs;
 - (d) agree that the Prize(s) is non-exchangeable for up-front cash, credit, cheque or benefit-in-kind; and

- (e) 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 Promotion.
26. 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 Promotion, by way of posting such addition, deletion, suspension or amendment of the T&Cs or termination of this Promotion on the Bank's Websites; and
 - (b) to forfeit and claw back any of the Prize(s) paid/credited/redeemed in the event there is any detected fraud, or non-compliance of any of the T&Cs of this Promotion.
27. 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 herein as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.
28. 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 Promotion, the final T&Cs on the Bank's Websites shall prevail.
29. The T&Cs of this Promotion 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.
30. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Deposit-i Products are deposit accounts based on the Shariah contract of Tawarruq.

Member of PIDM. The Valid Bank Accounts 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@hlbb.hongleong.com.my or call 03-7626 8899.

Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat ini dan/atau memerlukan salinan terma dan syarat dalam versi Bahasa Malaysia, sila e-mel kami di hlonline@hlbb.hongleong.com.my atau hubungi 03-7626 8899.