



YOUR DIGITAL BANK PLUS MUCH MORE PROMOTION: STAND A CHANCE TO WIN A CAR, SMARTPHONE, TRAVEL VOUCHERS & CASHBACK (Versi Bahasa Malaysia)
Last Updated on 5 July 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") ("hereinafter collectively referred to as "the Bank") "Your Digital Bank Plus Much More Promotion" ("Promotion") commences on 8 July 2024 and ends on 7 September 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 customers who are HLB Connect ("HLB Connect") users and who have an HLB Current or Savings Account/HLISB Current or Savings Account-i ("CASA/CASA-i") with the Bank and/or HLB Credit Card ("Credit Card") with HLB (hereinafter referred to as "Customers").
- 2. The Bank reserves the right to disqualify any Customers who:
 - (a) have in the past committed, or are currently suspected of committing fraudulent, unlawful or wrongful acts in relation to any facilities granted by the Bank;
 - (b) are facing bankruptcy proceedings, or have been declared bankrupt either before, during or after the Promotion Period; and/or
 - (c) have breached any terms and conditions of this Promotion, terms and conditions of the CASA/CASA-i and/or Credit Card, the General Terms and Conditions of Accounts and the Terms and Conditions for the use of HLB Connect ("Applicable Terms and Conditions") at any time before, during or after the Promotion Period.

PROMOTION MECHANICS AND WINNERS' SELECTION

- 3. To participate in the Promotion, Customers must fulfil the following pre-requisites during the Promotion Period:
 - (a) register for HLB Connect, perform the Eligible Transaction (as listed in Table 1 below) and earn Transaction Points as stated in Table 1 below (only applicable for new HLB Connect users); OR
 - (b) log in to HLB Connect, perform the Eligible Transaction (as listed in Table 1 below) and earn Transaction Points as stated in Table 1 below (only applicable for existing HLB Connect users).

(Customers who fulfilled ALL the requirements stated in Clause 3(a) or Clause 3(b) above are hereinafter referred to as "Eligible Customers").

4. Eligible Customers who meet the requirements set out under Clause 3(a) or Clause 3(b) above will earn points ("**Transaction Points**") during the Promotion Period (as shown in Table 1 below) and be in the running to win a car, smartphone, travel vouchers or Cashback ("**Prize**").

Table 1: Transaction Points Allocation

| Eligible Transactions | Transaction Points to be earned upon successful | Max Transaction Points daily | Max Transaction Points that can be earned during the |
|-----------------------|----------------------------------------------------------|------------------------------------|------------------------------------------------------|
|-----------------------|----------------------------------------------------------|------------------------------------|------------------------------------------------------|





| | Eligible Transaction | | Promotion Period |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|----|--------------------------------------------|
| Paymer | nts/Transfers | | |
| Perform an Overseas Transfer (min. RM1,000 per transfer) via HLB Connect Online | 15 | 60 | 3,720 (Capped at 1,860 per month) |
| Perform a payment with FPX or DuitNow Online Banking/Wallets (min. RM10 per payment) using CASA/CASA-i or Credit Card via HLB Connect Online | 10 | 50 | 3,100 (Capped at 1,550 per month) |
| Perform a Bill Payment (min. RM20 per payment) using CASA/CASA-i or Credit Card via HLB Connect | 10 | 50 | 3,100 (Capped at 1,550 per month) |
| Perform a Cross-Border QR to foreign merchants (min. RM50 per payment) via HLB Connect App | 10 | 50 | 3,100 (Capped at 1,550 per month) |
| Perform a DuitNow QR Payment ("POS QR") to any merchants (min. RM10 per payment) via HLB Connect App | 5 | 30 | 1,860 (Capped at 930 per month) |
| Perform a Prepaid Reload (min. RM10 per reload) via HLB Connect | 5 | 30 | 1,860 (Capped at 930 per month) |
| Perform a DuitNow QR Payment ("P2P QR") to family and friends (a minimum of RM10 per payment) via HLB Connect App | 1 | 10 | 620 (Capped at 310 per month) |
| Perform a DuitNow Transfer (a minimum of RM10 per transfer) to a Mobile/NRIC/Passport/Business Registration Number via HLB Connect | 1 | 10 | 620 (Capped at 310 per month) |
| Produ | ict Take-Up | | |
| Apply for an HLB Credit Card (new-to-card only) via HLB Connect Online *Upon successful application submission. | 40* | 40 | 40 |
| Apply for a Personal Loan/Financing-i via | | | |
| HLB Connect Online | 40* | 40 | 40 |
| **Upon successful application submission. Open any of the following accounts via Apply@HLB App: HLB Pay&Save Account/-i HLB Wallet Account/-i HLB Pay&Save Account/-i for Sole Proprietor HLB Current Account/-i **Upon successful account opening. | 40** | 40 | 40 |
| Apply for a Quick Cash/Balance Transfer/Flexi Payment Plan via HLB Connect | 30 | 90 | 900 (Capped at 450 per month) |





| Place an eFixed Deposit/eFixed Deposit-i via HLB Connect | 20 | 40 | 80 (Capped at 40 per month) |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|----|--------------------------------------------|
| Subscribe new funds in Term Investment Account-i via HLB Connect Online Term Investment Account-i is not protected by PIDM. Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to a Term Investment Account-i. | 20 | 40 | 2,480 (Capped at 1,240 per month) |
| Subscribe new unit or top-up existing unit trust funds with HLB Wealth (min. RM50 per unit trust fund) via HLB Connect Online. Unit Trust investment is not protected by PIDM. Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to a Unit Trust/Islamic Unit Trust Scheme. | 20 | 40 | 2,480 (Capped at 1,240 per month) |
| Perform new or top-up existing ASNB funds (min. RM100 per investment) via HLB Connect Online. ASNB Account is not protected by PIDM. Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to an ASNB Account. | 20 | 40 | 2,480 (Capped at 1,240 per month) |
| Convert MYR to foreign currencies (min. RM200 per conversion) with HLB Pay&Save Account/-i or HLB Wallet Account/-i Multi-Currency Feature via HLB Connect. | 10 | 50 | 3,100 (Capped at 1,550 per month) |

POINTS TRACKER PAGE

- 5. Eligible Customers who successfully performed any Eligible Transactions listed in Table 1 above within the Promotion Period can view their Transaction Points on the Points Tracker Page. The Points Tracker Page can be accessed by logging into HLB Connect Online or HLB Connect App and clicking on the Points Tracker banner in HLB Connect App and Points Tracker button in HLB Connect Online.
- 6. Unsuccessful or incomplete transactions (for example a system timeout) where the Eligible Customers perform Eligible Transactions as specified in Table 1 above but did not complete the transaction, will not be entitled to any Transaction Points.
- 7. For Eligible Transactions where the transaction status is not available immediately, the Transaction Points will be added on the day where the Eligible Transaction was performed once the Eligible Transaction has been carried out successfully.
- 8. For Eligible Transactions where the transaction is not available on the Points Tracker (for example opening an HLB Wallet Account via Apply@HLB), your Transaction Points will be manually added by the Bank to your total Transaction Points at the end of the Promotion during the winner selection process by the Bank.
- 9. In the event of any discrepancies on the Transaction Points, the Transaction Points calculated by the Bank after the conclusion of this Promotion shall be considered accurate and final.





WINNER SELECTION - PRIZE DRAW

10. The Eligible Customers will be entitled to an entry ("Entry") to be shortlisted into the prize draw ("Prize Draw") based on the accumulated Transaction Points and will stand a chance to be selected as the winner of the Prize ("Prize Winners").

Table 2: Prize Draw

| Prize | No. of Transaction Points required for one (1) Entry into the Prize Draw | No. of Winner(s) to be drawn |
|---------------------------------------------------------------------------|--------------------------------------------------------------------------|------------------------------|
| Grand Prize – Car: BMW iX2 | 1,000 | 1 |
| Second Prize – Smartphone: iPhone 15 Pro Max | 500 | 5 |
| Third Prize – Travel Vouchers: Travel Vouchers from AirAsia worth RM3,000 | 300 | 10 |
| Consolation Prize – Cashback: RM70 Cashback | 100 | 2,500 |

11. The more Transaction Points accumulated by an Eligible Customer (according to Table 1 above), the more Entries the Eligible Customers will earn and the higher the chances the Eligible Customer will be drawn as a Prize Winner (according to Table 2 above).

Please see Scenario 1 below for illustration:

Scenario 1

- Eligible Customer performed the following Eligible Transactions during the Promotion Period.
- Number of Transaction Points and Entries earned during the Promotion Period.

| Eligible Transactions met | No. of Transaction Points earned |
|---------------------------------------------------------|----------------------------------|
| Opened an HLB Wallet/-i account | 40 |
| Applied for Credit Card | 40 |
| Converted MYR to foreign currencies on 6 separate times | 60 |
| Made 2 transfers via Overseas Transfer | 30 |
| Made bill payments on 5 separate times | 50 |
| Subscribed to the Bank's unit trust on 2 separate times | 40 |
| Paid with FPX on 10 separate times | 100 |
| Paid merchants with QR Pay on 50 separate times | 250 |
| Total Transaction Points earned | 610 |

Since the Eligible Customer has earned a total Transaction Points of 610, the Eligible Customer is entitled to the number of draws as follows:

| Prize | No. of Transaction Points required for one (1) Entry into the Prize Draw | No. of Draw entitled by the Eligible Customer |
|----------------------------|--------------------------------------------------------------------------|--------------------------------------------------|
| Grand Prize - Car: | 1,000 | 0 |
| BMW iX2 | | |
| Second Prize - Smartphone: | 500 | 1 |
| iPhone 15 Pro Max | | |





| Third Prize - Travel | 300 | 2 |
|------------------------------|-----|---|
| Vouchers: | | |
| Travel Vouchers from AirAsia | | |
| worth RM3,000 | | |
| Consolation Prize - | 100 | 6 |
| Cashback: | | |
| RM70 Cashback | | |

In short, the Eligible Customer is entitled to a one (1) time draw for a smartphone, two (2) times draw for travel vouchers and six (6) times draw for Cashback in accordance to Scenario 1 above.

- 12. The Prize Draw process is as follows:
 - (i) One (1) Eligible Customer will be drawn for the Grand Prize ("Grand Prize Winner") and will be contacted by the Bank to answer a question before being selected as the Grand Prize Winner. Once the Eligible Customer has been identified, he/she will be excluded from the subsequent Prize Draw.
 - (ii) Five (5) Eligible Customers will be drawn for the **Second Prize** ("**Second Prize Winner**") and will be **contacted by the Bank to answer a question** before being selected as the Second Prize Winner. Once the Eligible Customers have been identified, they will be excluded from the subsequent Prize Draw.
 - (iii) Ten (10) Eligible Customers will be drawn for the Third Prize ("Third Prize Winner") and will be contacted by the Bank to answer a question before being selected as the Third Prize Winner. Once the Eligible Customers have been identified, they will be excluded from the subsequent Prize Draw.
 - (iv) Two Thousand Five Hundred (2,500) Eligible Customers will be drawn for the **Consolation Prize** ("Consolation Prize Winner") and will be contacted by the Bank to answer a question before being selected as the Consolation Prize Winner.

For the avoidance of doubt, no Prize will be awarded if the Eligible Customer has failed to respond and/or answer the question correctly.

- 13. Permanent, contract and/or temporary staff or employees of HLB/HLISB (including its subsidiaries and related companies) shall **NOT** be eligible to win the Grand Prize.
- 14. Each Eligible Customer is eligible to win only (1) Prize throughout the Promotion Period.

WINNER ANNOUNCEMENT

15. The Prize Winners' list will be published at www.hlb.com.my/hlbconnect2024 ("Promotion Website"). The Prize Winners will be contacted by the Bank based on the stipulated dates shown in Table 3 below.

It is the responsibility of the Prize Winners to check if they have won by visiting the Promotion Website, pick-up the call from the Bank when contacted, or respond to the HLB Connect App push notification or email from the Bank.

Table 3: Winner Announcement & Contact

| Prize | Winner announcement & contact by the Bank |
|-----------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Grand Prize - Car ("Grand Prize Winner"): BMW iX2 | Winner will be announced on 2 December 2024. Winner will be contacted by the Bank via phone call or HLB Connect App push notification from 2 December 2024. |
| Second Prize – Smartphone ("Second Prize Winners"): iPhone 15 Pro Max | Winners will be announced on 10 December 2024. Winners will be contacted by the Bank via phone call or HLB Connect App push notification from 10 December 2024. |





| Third Prize –Travel Vouchers ("Third Prize Winners"): Travel Vouchers from AirAsia worth RM3,000 | Winners will be announced on 18 December 2024. Winners will be contacted by the Bank via phone call or HLB Connect App push notification from 18 December 2024. |
|-----------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Consolation Prize - Cashback | Winners will be announced on 27 December 2024. |
| ("Consolation Prize Winners"): | Winners will be contacted by the Bank via email and/or HLB |
| RM70 Cashback | Connect App push notification from 27 December 2024. |

16. For the shortlisted Grand Prize Winner, Second Prize Winners and Third Prize Winners, the Bank shall make a maximum of three (3) call attempts during working hours from 9:00 a.m. – 6:00 p.m. within two (2) business days to contact the shortlisted Winners based on the latest mobile number captured in the Bank's system. Subsequently, the Bank shall make a final attempt by sending the shortlisted winners an HLB Connect App push notification.

In the event the Bank is unable to contact the shortlisted Grand Prize Winner, Second Prize Winners and Third Prize Winners (including but not limited to, no reply to a push notification, number not in use and no connection after three (3) call attempts, etc.), the shortlisted winners will be automatically disqualified and the Bank reserves the right to proceed to contact the next shortlisted winners.

17. For the **Consolation Prize Winners**, the Bank shall make an attempt to contact you via HLB Connect App push notification and/or email based on the email address captured in the Bank's system, within the stipulated date in Table 3 above.

In the event the Bank is unable to contact the shortlisted Consolation Prize Winners by the deadline stipulated in Table 3 above (including but not limited to, no reply to a push notification, having insufficient inbox storage to receive email, etc.), the shortlisted winners will be automatically disqualified and the Cashback will be forfeited.

WINNER FULFILMENT

- 18. The terms and conditions for the **Grand Prize** are as follows:
 - (i) The Grand Prize Winner will receive a letter issued by the Bank by 20 December 2024 with details of the Grand Prize giving ceremony. The Grand Prize Winner must be present at the Grand Prize giving ceremony with his/her identity card (NRIC/Passport) and the letter issued by the Bank. The Grand Prize Winner is not allowed to nominate a representative to attend the Grand Prize giving ceremony and collect the Grand Prize on his or her behalf, failing which the Grand Prize will be forfeited. All transportation, accommodation, personal and/or any other related costs, fees and/or expenses incurred to redeem the Grand Prize are the sole responsibility of the Grand Prize Winner;
 - (ii) Standard car specifications only. It is not inclusive of optional accessories;
 - (iii) Actual car specifications, model, year of manufacture and/or colour may vary from the visual advertised. Visuals shown are for illustration purposes only;
 - (iv) 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;
 - (v) Excludes the following charges and expenses which shall be borne by the Grand Prize Winner, i.e., number plate charges, road tax, insurance, registration fee, handling fee, processing fee, weighing fee, inspection fee, delivery charges, fuel charges, personal expenses and other incidental costs in relation to accepting the Grand Prize;
 - (vi) The Grand Prize Winner MUST claim, register and pay all the charges/fees specified herein with Sime Darby Auto Bavaria Sdn. Bhd. (198001005411 (59195-T)) ("Sime Darby Auto Bavaria") 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 Sime Darby Auto Bavaria for the settlement of all necessary charges as mentioned herein;





- (vii) 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;
- (viii) The Bank shall not be responsible for any unclaimed Grand Prize **after 31 January 2025** and any claim for the Grand Prize **after 31 January 2025** shall not be entertained; and
- (ix) 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, and any request to replace the Grand Prize shall not be entertained by the Bank. 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 Sime Darby Auto Bavaria and/or the relevant body/authority without recourse to the Bank.
- 19. The terms and conditions for the **Second Prize** are as follows:
 - (i) The Second Prize Winners will be contacted by the courier company appointed by the Bank for the arrangement of delivery or collection of the Second Prize (e.g. self-collection at the courier company if no one is available at your address) **between 14 28 February 2025**, failing which the Second Prize shall be forfeited.
 - (ii) It is the obligation of the Second Prize Winners to provide their latest and valid information, and the Bank or appointed courier company shall not be responsible in the event the Bank or appointed courier company are unable to contact the Second Prize Winners for the fulfilment/delivery or collection of the Second Prize for any reasons whatsoever.
- 20. The terms and conditions for the **Third Prize** are as follows:
 - (i) The Third Prize Winners will receive their travel voucher codes via SMS or HLB Connect App push notifications (based on the Eligible Customer(s)' information in the Bank's record) by 14 February 2025. The Third Prize is subject to its own set of terms and conditions issued by AirAsia Com Travel Sdn Bhd (201301020508 (1050338-A)), which are available at https://www.airasia.com/aa/about-us/en/gb/airasia-gifts-terms-and-conditions.html ("AirAsia Website"). The Third Prize Winners are required to access to the AirAsia Website to view such terms and conditions.
 - (ii) The Bank has no obligation to notify the Third Prize Winners of the fulfilment/delivery of the travel voucher codes. The Third Prize Winners are required to check their SMS or access to their HLB Connect App at regular time intervals to check on the status of the fulfilment/delivery of the travel voucher codes.
 - (iii) It is the obligation of all Third Prize Winners to contact the Bank regarding the non-receipt of the Third Prize **before 28 February 2025**, failing which the Third Prize Winners are deemed to have received the Third Prize and any claim for reimbursement **after 28 February 2025** will not be processed.
- 21. The terms and conditions for the **Consolation Prize** are as follows:
 - (i) The Consolation Prize will be credited to the Consolation Prize Winners' CASA/CASA-i with the Bank by 14 February 2025. Consolation Prize Winners without CASA/CASA-i will be required to open a CASA/CASA-i by 31 January 2025. As such, Consolation Prize Winners must have an active and valid CASA/CASA-i until 14 February 2025, failing which the Consolation Prize shall be forfeited.
 - (ii) It is the obligation of all Consolation Prize Winners to contact the Bank regarding the non-receipt of the Consolation Prize before 28 February 2025, failing which the Consolation Prize Winners are deemed to have received the Consolation Prize and any claim for reimbursement after 28 February 2025 will not be processed.
- 22. All Prizes are non-transferable to any third party and non-exchangeable for another model or colour, cash, up-front credit, cheque or benefit-in-kind.
- 23. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Prize (including but not limited to the validity and/or usage of the Prize) and shall not be responsible to replace any lost, stolen or damaged Prize. The Prize Winners





shall deal directly with the manufacturer/vendor for any queries, disputes, warranty information or claims pertaining to the Prize without recourse to the Bank. All risks, loss, damage and/or injury associated with the use of the Prize shall be assumed by the Prize Winners.

- 24. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Prize due to any unforeseen circumstances beyond the reasonable control of the Bank.
- 25. The Bank reserves the rights to replace the Prize (i.e. Grand Prize, Second Prize or Third Prize) with any other item or Cashback of equal value at its discretion with prior notice.
- 26. All Prizes will be provided on an "As Is Where Is" basis. Prize featured in all printed materials and/or the Bank's website is for illustration purposes only. Any props, accessories or equipment featured with the Prize in any pictorial materials are for decorative purposes and shall not form part of the Prize.

GENERAL

- 27. By participating in this Promotion, the Customers:
 - (i) confirm that they have read, understood, accepted and agreed to be bound by the Applicable Terms and Conditions;
 - (ii) agree that all records of the fulfilment of the requirements captured by the Bank's system within the Promotion Period and the selection for the Prize Winners shall be final and conclusive;
 - (iii) agree that the Bank's decisions on all matters regarding the Promotion shall be final, conclusive and binding on all Customers;
 - (iv) consent and authorise the Bank to disclose their personal data i.e. name, contact number and home/work address to its authorised 3rd party vendor including supplier(s) appointed by the Bank for fulfilment/delivery or collection of the Prizes for this Promotion, the courier company appointed by the supplier and any other service provider(s) appointed by the Bank to provide SMS and/or email services for this Promotion such as Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or DCatalyst Sdn Bhd (200801017996 (819292-U));
 - (v) agree to be responsible for providing the Bank with their valid and current contact details including mobile number, email address, and home/work address, and to promptly notify the Bank in the event of any changes. The Bank shall not be held responsible/liable in the event the Bank is unable to contact the Customers, or non-delivery of SMS and/or email, where applicable, due to inaccurate/invalid mobile number, email address and/or home/work address provided by the Customers or the SMS, email and/or fulfilment/delivery is unable to be delivered due to any reason whatsoever;
 - (vi) consent to and authorise the Bank's usage, disclosure or publication of their personal data (i.e., name and masked ID and/or account number) of the Prize Winners and photos and videos of the Grand Prize Winner for the purpose of Prize Winner announcement without compensation for publicity, advertising or promotion purposes in any media;
 - (vii) agree to access the Promotion Website at regular intervals to view the T&Cs of the Promotion and to ensure they keep up-to-date with any changes or variations to the T&Cs;
 - (viii) agree that any SMS and/or email sent to the Customers is entirely dependent on the Customers' having sufficient inbox storage to receive the SMS and/or email and the availability and quality of service of the relevant service/network service provider(s), and fully understand that the Bank does not have any control whatsoever in the event such as:
 - (a) SMS is delayed, not delivered or encountered any delivery issues due to SMS traffic congestion, network failure and/or interruptions that may be experienced by the relevant telecommunications network; and/or
 - (b) email is delayed, not delivered or encountered any delivery issues by the relevant email provider(s), which shall include but not limited to diversion or filtering of such email as junk or spam email by the Customer's email providers.

(hereinafter referred to as "Network Failure").





- As such, the Bank shall not be responsible or liable for any loss or expense incurred by the Customers or any third party for any delay or failure in receiving any SMS and/or email transmission from the Bank and vice versa due to the Network Failure. No appeals on such delay or failure will be processed;
- (ix) agree to be liable for any telco or Wi-Fi charges, roaming or phone charges, whether in or outside Malaysia as a result of communications with the Bank associated with this Promotion; and
- (x) 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 this Promotion.

28. The Bank reserves the right:

- (i) with prior notice to the Customers, to add, delete, suspend or vary any or all of the T&Cs contained herein either fully or partially or terminate the Promotion by way of posting on the Promotion Website:
- (ii) forfeit the Prize earned in the event of non-compliance by the Customers of the Applicable Terms and Conditions; and
- (iii) to claw-back the Prize in the event there is any detected fraud and breaches against the Applicable Terms and Conditions.
- 29. The Customers agree that the Applicable Terms and Conditions shall be read together as an entire agreement. In the event of any discrepancies, the specific T&Cs herein shall prevail to the extent of such discrepancy.
- 30. In the event of any discrepancies between the T&Cs listed here and any advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the final T&Cs on the Promotion Website shall prevail.
- 31. These T&Cs 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.
- 32. Unless stated otherwise, words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

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

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

If you have any enquiries regarding these T&Cs 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 dan/atau memerlukan Salinan terma dan syarat dalam versi Bahasa Malaysia, sila e-mel kami di hlongleong.com.my atau hubungi 03-7626 8899.