

OVERSEAS TRANSFER PROMOTION

Last updated 21 May 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**") "**Overseas Transfer Promotion**" ("**Promotion**") commences on **8 July 2024** and ends on **7 September 2024**, both dates inclusive, unless specified or notified otherwise ("**Promotion Period**").

TERMS & CONDITIONS

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

ELIGIBILITY

1. This Promotion is open to all Malaysian and non-Malaysian individual customers of the Bank ("**Customers**") who are new and existing HLB Connect Online ("**HLB Connect**") users with a HLB Current or Savings Account/HLISB Current or Savings Account-i in MYR currency ("**CASA/CASA-i**") New Customers refer to those who neither a HLB Connect user nor have any CASA/CASA-i with the Bank prior to the Promotion Period.
2. The Bank reserves the right to disqualify any Customers who:
 - (i) 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;
 - (ii) are facing bankruptcy proceedings, or have been declared bankrupt either before, during or after the Promotion Period; and/or
 - (iii) have breached any terms and conditions of the CASA/CASA-i, the General Terms and Conditions of Accounts and the Terms and Conditions for the use of HLB Connect (collectively, the "**Applicable Terms and Conditions**") at any time before, during or after the Promotion Period.

PROMOTION MECHANICS AND WINNERS' SELECTION

3. In order to participate in this Promotion, Customers are required to fulfil and perform the following pre-requisite criteria during the Promotion Period:
 - (i) log in to HLB Connect ; and
 - (ii) successfully perform an overseas transfer with a minimum amount of Ringgit Malaysia One Thousand (RM1,000) per transaction.
(hereinafter referred to as "**Eligible Customers**").
4. Eligible Customers who fulfill the qualifying criteria stated under Clause 3 above will be in the running to win:
 - (i) Ringgit Malaysia Five (RM5) Cashback ("**Cashback Reward**"), limited to first seven hundred fifty (750) Eligible Customers per Promotion Month as set out in Table 1 below; and
 - (ii) one (1) unit of the iPhone 15 Pro 256 GB ("**Prize**") for the Eligible Customer with the highest amount of overseas transfer transactions as set out in Table 1 below.

Table 1

Promotion Period	Cashback Reward: RM5 Cashback	Prize: iPhone 15 Pro 256GB
<p><u>1st Promotion Month:</u> 8 July – 7 August 2024</p> <p><u>2nd Promotion Month:</u> 8 August – 7 September 2024</p>	<p><u>Winner Selection Method:</u></p> <ul style="list-style-type: none"> • First seven hundred fifty (750) Eligible Customers who make an overseas transfer with a minimum of RM1,000 per transaction via HLB Connect will win the Cashback Reward for each Promotion Month (“Cashback Winners”). • Eligible Customers can only win one (1) time Cashback Reward for each Promotion Month. <p>E.g.1.: An Eligible Customer who successfully performs two (2) overseas transfer transactions in July will only get one Cashback Reward.</p> <p>E.g.2.: An Eligible Customer who won the Cashback Reward in July can win another Cashback Reward for August.</p>	<p><u>Winner Selection Method:</u></p> <ul style="list-style-type: none"> • Only one (1) Eligible Customer with the highest number of accumulated overseas transfer transactions will win the Prize at the end of the Promotion Period. (“Prize Winner”) • Number of overseas transfer transactions for winning the Prize can be accumulated from 8 July until 7 September 2024.

- In the event there is more than one (1) Eligible Customer who have accumulated the same highest number of overseas transfer transactions, the Eligible Customer who has accumulated the **highest number of overseas transfer transactions with the highest overseas transfer amount in total**, will be selected as the Prize Winner of the Prize.
- The total allocation for this Promotion is as follows:
 - Cashback Reward is limited to Ringgit Malaysia Seven Thousand Five Hundred (RM7,500) only; and
 - The Prize is limited to one (1) unit of the iPhone 15 Pro 256GB.

PROMOTION FULFILMENT

- Cashback Reward
 - Eligible Customers can win one (1) time **Cashback Reward** for each Promotion Month on a **first come, first served basis** until the number of Cashback Winners specified has been fulfilled accordingly. The Bank has no obligation to inform the Eligible Customers should the Cashback Reward allocation reach its limit during the Promotion Month and/or the Promotion Period. Cashback Winners who won the Cashback Reward in the 1st Promotion Month (July) can still qualify to win in the Cashback Reward again in the following 2nd Promotion Month (August).
 - The Bank will credit the Cashback Reward into the Cashback Winners’ CASA/CASA-I (i.e. used for performing the overseas transfer transaction) **within thirty (30) business days** after the end of each Promotion Month.
 - The Cashback Winners will be notified via HLB Connect App Push Notification (“**IAP**”) / Short Message Service (“**SMS**”) or any method of communication that the Bank deems appropriate once the Cashback Reward is successfully credited to the Cashback Winners.

10. The Bank reserves the right to forfeit the Cashback Reward if the Cashback Winners' CASA/CASA-i (used to perform the overseas transfer transactions) are dormant or closed prior to the Bank crediting the Cashback Reward.

(B) Prize

11. Only one (1) Eligible Customer can win the **Prize** at the end of the Promotion Period. The Prize Winner will be selected based on the highest number of accumulated overseas transfer transactions performed from 8 July 2024 until 7 September 2024.
12. The Bank will notify the Prize Winner via **IAP / SMS** or any method of communication that the Bank deems appropriate within **thirty (30) business days** after the end of the Promotion Period and the Prize Winner is required to collect the Prize at the nearest Bank location branch **within thirty (30) business day** upon receipt notification from the Bank of the same failing which, the Bank shall reserve the right to forfeit the Prize.
13. The Prize Winner must maintain an active and valid CASA/CASA-i (used to perform the overseas transfer transaction) to enable collection of the Prize failing which, the Bank shall reserve the right to forfeit the Prize.
14. The Prize Winner shall liaise directly with the authorized supplier for all matters related to Prize information, claims and warranty. The Bank gives no representation or warranty to the quality or suitability of the Prize and shall not be responsible for replacing any lost, stolen or damaged Prize (whether due to defects in materials or workmanship by the manufacturer under warranty or otherwise). The Prize Winner shall, at his/her own costs and expense, deal directly with the supplier for any complaint, dispute or claim in relation to the Prize without recourse to the Bank.
15. The Bank reserves the right to substitute the Cashback Reward and/or Prize with other prizes (of equivalent value which the Bank deems reasonable).

GENERAL

16. By participating in this Promotion, the Eligible Customers:
 - (i) confirm that they have read and understood the T&Cs and agreed to be bound by the T&Cs herein and 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 of the Prize Winner and the Cashback 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 Eligible Customers;
 - (iv) consent and authorize 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 consent and authorize the Bank to disclose their email addresses to Dcatalyst Sdn Bhd (200801017996 (819292-U)), the service provider appointed by the Bank to provide email services for the purposes of this Promotion;
 - (v) agree to be responsible for providing the Bank with their valid and current contact details including email address, and 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 Eligible Customers due to inaccurate email address provided by the Eligible Customers or non-delivery of email due to any reason whatsoever;
 - (vi) agree to access www.hlb.com.my and/or www.hlisb.com.my ("**Bank's Websites**") 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;
 - (vii) agree that any email sent to the Eligible Customers is entirely dependent on the availability and quality of service of the relevant service/network provider(s) and fully understand that the Bank does not have any control whatsoever in the event of such:
 - (a) 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 Eligible Customers' 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 Eligible Customers or any third party from any delay or failure in receiving any SMS and/or email transmission from the Bank due to the Network Failure. No appeals on such delays or failures will be entertained;

- (viii) 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
 - (ix) 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.
17. The Bank reserves the right:
- (i) with prior notice to the Eligible Customers, to add, delete, suspend or amend the T&Cs listed herein by way of posting such addition, deletion, suspension or amendment of the T&Cs listed herein or termination of this Promotion on the Bank's Websites;
 - (ii) to forfeit the Cashback Reward and/or the Prize in the event of non-compliance by the Eligible Customers of the T&Cs herein, the Applicable Terms and Conditions and/or all other laws/rules applicable.
18. 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.
19. In the event of any discrepancies between the T&Cs 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.
20. The T&Cs 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.
21. Unless stated otherwise, words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

If you have any enquiries regarding these T&Cs, please email us at hlonline@hlbb.hongleong.com.my or call 03-7626 8899.