

HONG LEONG BANK SELFIE RAYA SOCIAL CONTEST TERMS AND CONDITIONS

CONTEST

“**Hong Leong Bank Selfie Raya Social Contest**” (“**Contest**”) is a social media contest organized by Hong Leong Bank Berhad (“**HLB**”) which commences on **31 March 2025 and ends on 28 April 2025**, both dates inclusive (“**Contest Period**”), unless otherwise notified.

TERMS AND CONDITIONS

The following sets out the terms and conditions applicable to the Contest (“**T&Cs**”):-

ELIGIBILITY

1. This Contest is open to **all Malaysian individuals** irrespective of whether they are customers of HLB or otherwise (“**Participants**”).
2. In order to participate in this Contest, the Participants must perform and fulfil all requirements in accordance with the Contest Mechanics set out below.

CONTEST MECHANICS & PARTICIPATION PROCESS

3. The Participants are required to:
 - i. “Follow” **HLB’s Instagram Page** (@hongleongbankmy). HLB’s Instagram Page can also be found on <https://www.instagram.com/hongleongbankmy>. No registration is required;
 - ii. Submit their version of a ‘*selfie*’ photo or video following the instructions set out in the Contest Post which will be posted on **HLB’s Instagram Page** during the Contest Period;
 - iii. Set their Instagram profiles to “Public” for the duration of the Contest Period until the Winners’ Announcement (as described in Clause 10 below); and.
 - iv. Tag HLB’s Instagram Page, include the hashtag #HLBSelfieRaya and add the song ‘Senyum-senyum Raya by Alif Satar & The Locos’ to their post using the add music feature on Instagram (“**Contest Entry**”).

For the avoidance of doubt, the Participants are allowed to submit **more than 1 Contest Entry**.

PRIZE SELECTION AND FULFILMENT

4. The contest prize for this Contest is **RM50 (Fifty Ringgit Malaysia)** (“**Contest Prize**”) and there are in total **TWENTY (20) Contest Prizes** to be given out under this Contest.
5. The Participants who have fulfilled the requirements in Clause 3 will be shortlisted as “**Selected Participants**” following a randomiser selection.
6. The Selected Participants will then be required to:
 - i. Answer **ONE (1)** additional question (“**Bonus Question**”), which will be posted on the Selected Participants’ respective Contest Entries; and
 - ii. Submit their answers to the Bonus Question, together with the following personal details (“**Required Information**”) to hlbmarketingcom@hlbb.hongleong.com.my **within SEVEN (7) days** to be in the running to win the Contest Prize:

- a) Full name as per National Registration Identity Card (“**NRIC**”);
 - b) NRIC number;
 - c) HLB current or savings account or Hong Leong Islamic Bank current or savings account-i (“**HLB Account**”) number;
 - d) Instagram username used for the Contest Entry
7. The first **TWENTY (20) Selected Participants** who have answered the Bonus Question correctly and submitted the Required Information in the manner set out in Clause 6 above, shall be the winners of the Contest Prize (“**Winners**”).
 8. Each Winner is entitled to win **only ONE (1) Contest Prize** in this Contest
 9. In the event the Selected Participants fail to submit and email all the Required Information within the timeframe specified in Clause 6 above, the Selected Participant shall be disqualified from the Contest and the next Selected Participant will be chosen.
 10. The Winners will be announced on HLB’s Instagram Page **within EIGHT (8) weeks** after the end of the Contest Period (“**Winners’ Announcement**”). HLB reserves the right to determine the Winners and any dispute(s) pertaining to HLB’s decision shall not be entertained.
 11. All information collected by HLB under the Contest will be used for the purpose of selection of the Winners and Contest Prize fulfilments only.
 12. The Contest Prize will be credited into the Winners’ HLB Accounts (provided by the Winners), **within EIGHT (8) weeks** following the publication of the Winners’ Announcement post. Winners who do not have an HLB Account must open one at any HLB or Hong Leong Islamic Bank branch.
 13. The Contest Prize is non-exchangeable for other goods or kind.
 14. It is the obligation of the Winners to inform HLB via email at hlbmarketingcom@hlbb.hongleong.com.my in the event of non-receipt of the Contest Prize **by 31 August 2025**, failing which the Winners are deemed to have received the Contest Prize and any appeal/request thereafter for reimbursement of the Contest Prize thereafter shall not be entertained.
 15. HLB reserves the right to replace the Contest Prize with any other item of equal value at its discretion.

GENERAL

16. By participating in the Contest, the Participants hereby:
 - a) confirm that they have read, understood and agreed to be bound by the T&Cs herein;
 - b) agree that HLB’s decision on all matters relating to the Contest and/or the Contest Prize shall be final, conclusive and binding on all Participants and acknowledge that no further correspondence and/or appeal to dispute HLB’s decision shall be entertained;
 - c) agree to be responsible for providing HLB with their correct personal and current contact details for the purpose of this Contest;

- d) agree to authorise and consent to HLB's usage, disclosure and/or publication of their Instagram usernames, including their Contest Entries without compensation for publicity, advertising, trade or promotion purposes in any media;
- e) agree to access the HLB's campaign website at < www.hlb.com.my/raja2025> ("**Campaign Website**") at regular intervals to view the T&Cs of the Contest and ensure to be kept up-to-date on any changes or variations to the T&Cs;
- f) agree that any Contest Entry(ies), message(s), announcement(s) and/or email sent to HLB and vice versa ("**Communication**") is entirely dependent on the availability and quality of service of the relevant telco service provider(s) and fully understand that HLB does not have any control whatsoever in the event such Communication is delayed, not delivered or encountered any delivery issues due to any network failure, technical, internet connection issues and/or for any other reason whatsoever beyond HLB's control ("**Network Failure**"). As such HLB shall not be responsible for any losses or expenses incurred by the Participants as a result of the Network Failure;
- g) agree to be liable for any telco or Wifi charges, roaming or phone data charges, whether in or outside Malaysia as a result of Communication with HLB associated with this Contest;
- and h) agree that they shall 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 Contest

17. HLB reserves the right:

- a) with prior notice to the Participants, to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, by way of posting such addition, deletion, suspension or variation of the T&Cs or termination of this Contest on the Campaign Website; and
- b) to disqualify any Participants from participating in this Contest without assigning any reason and/or to delete any Contest Entry(ies) containing nudity, vulgarity, obscenity, racist sentiments, profanity, violence, or any other elements deemed inappropriate by HLB (including but not limited to infringement of any third party's intellectual property rights) or for any reason whatsoever as HLB may deem fit.

18. In the event of any discrepancy between the T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with the Contest, the final T&Cs on the Campaign Website shall prevail.

19. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Participants agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

20. Unless stated otherwise, words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.