

Hong Leong Finance Limited (“HLF”) PayNow Monthly E-Gadget Lucky Draw Terms and Conditions:

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Promotion	Qualifying Period*	Lucky Draw Date	Latest date to collect Lucky Draw prize (“Collection Date”)	Lucky Draw prize
1	31st October – 30th November 2020	17 th December 2020 3p.m. (SGT)	By 3p.m. (SGT), 1 st March 2021	First Prize: Samsung Microwave Oven Second Prize: Sona Airpot 4.3L Third Prize: Electrolux Oven Toaster
2	1st December – 31st December 2020	20 th January 2021 3p.m. (SGT)	By 3p.m. (SGT), 2 nd April 2021	First Prize: Samsung Microwave Oven Second Prize: Sona Airpot 4.3L Third Prize: Electrolux Oven Toaster
3	1st January – 31st January 2021	17 th February 2021 3p.m. (SGT)	By 3p.m. (SGT), 3 rd May 2021	First Prize: Electrolux Stick Vacuum 800w Second Prize: Sona Airpot 4.3L Third Prize: Electrolux Oven Toaster
4	1st February – 1st March 2021	18 th March 2021 3p.m. (SGT)	By 3p.m. (SGT), 31 st May 2021	First Prize: Electrolux Stick Vacuum 800w Second Prize: Sona Airpot 4.3L Third Prize: Electrolux Oven Toaster

*Successful PayNow transaction cut-off time on the last day of Qualifying Period shall be 2.30pm for deposit and 4.30pm for loan payment.

2. An individual customer or a SME customer of HLF with at least one (1) PayNow transaction to either pay a loan or to deposit funds successfully (“Successful PayNow”) shall be eligible to participate in the Lucky Draw (“Eligible Customer”).
3. The following are not entitled to participate in the Lucky Draw:
 - a. Estates of deceased customers; and
 - b. Staff of HLF.
4. For a joint account, only the main account holder will be eligible to participate in the Lucky Draw.
5. Regardless of the number of successful PayNow transactions in each Promotion Qualifying Period, an Eligible Customer shall only have one Lucky Draw chance for that Promotion Qualifying Period.
6. Each Eligible Customer may only win one (1) Lucky Draw prize throughout the Lucky Draw. An Eligible Customer who has won a Lucky Draw prize in one Promotion will no longer be eligible to participate in subsequent Promotions.
7. Each Promotion Lucky Draw will be conducted on its corresponding Lucky Draw Date at 80 Robinson Road #12-01 Singapore 068898. The time, date and venue of each Promotion Lucky Draw may be changed by HLF in its absolute discretion without any prior notice or liability whatsoever.
8. All winners shall be notified by ordinary post to the last address notified to HLF within 14 days of each Lucky Draw Date or such other date as HLF may determine in its absolute discretion.
9. All winners of each Promotion shall collect the Lucky Draw prize by the Collection Date of that Promotion and at the appointed venue specified by HLF, and shall comply with any instructions or conditions specified by HLF. HLF shall not be liable for any payment or compensation should the Lucky Draw prize be forfeited or is not collected. Lucky Draw prizes are not transferable, redeemable or exchangeable for cash, credit or other prizes. There will be no replacement for damaged, lost or stolen Lucky Draw prizes.

10. All winners hereby authorise HLF to disclose and publish their names and other particulars and consent to participate in any publicity, advertisement or media coverage as requested or required by HLF, without any compensation. HLF reserves the right to collect, use and disclose the names, other particulars, photographs and videos (including but not limited to the announcement of the winners and the collection of the Lucky Draw prizes) of the winners, and publish such names, other particulars, photographs and videos for the purposes relating to the Lucky Draw and in accordance with applicable laws.
11. In the event a winner fails to collect a Lucky Draw prize by the Collection Date of that Promotion and/or fails to comply with any other instruction or condition specified by HLF, the Lucky Draw prize may be forfeited at HLF's absolute discretion without any liability on the part of HLF.
12. Any unclaimed Lucky Draw prize shall be forfeited without any liability on the part of HLF, and HLF may donate any forfeited Lucky Draw prize to a charitable organization of HLF's choice.
13. In the event that any Lucky Draw prize incurs a tax liability, such tax is the sole responsibility of the winner.
14. Actual Lucky Draw prizes may differ from the images shown anywhere during the Promotion or in any communication or publications relating thereto. The winner shall not have any right to make any claims or demands against HLF in connection with such variances.
15. HLF reserves the right to substitute any Lucky Draw prize with another prize of lower or equivalent value, whether of similar nature or otherwise without prior notice.
16. HLF reserves the right to disqualify an otherwise Eligible Customer from winning any Lucky Draw prize and/or substitute another Eligible Customer as a winner in the event that HLF, in its absolute discretion, is of the opinion that that the particular Eligible Customer may have contravened or has contravened any of these Terms and Conditions and/or may have or has committed fraud or crime or may have or has have breached any other HLF terms and conditions. HLF shall not be obliged to disclose the reasons for such disqualification.
17. The results of the Lucky Draw are final and the decision of HLF on all matters relating to the Lucky Draw and these Terms and Conditions shall be final, binding and conclusive on all Eligible Customers, including without limitation, any decision on the eligibility of any customer or cancellation or suspension of the Lucky Draw. Subject to and without prejudice to the generality of the foregoing, HLF's record of the entries, allocated chances and/or the Lucky Draw shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.
18. HLF assumes no responsibility for any losses or damages or expenses arising in connection with the Lucky Draw, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect the customers' eligibility in the Lucky Draw.
19. HLF reserves the right at any time and from time to time to amend these Terms and Conditions or suspend or terminate the Lucky Draw for any reason without any prior notice or liability whatsoever. Any such changes shall be binding and will take effect immediately upon such amendment.
20. By participating in the Lucky Draw and/or by accepting a Lucky Draw prize, an Eligible Customer is deemed to have accepted and agreed to be bound by these Terms and Conditions and any other instructions, further terms and conditions that HLF may issue from time to time. If an Eligible Customer does not agree to these Terms and Conditions, other instructions and further terms and conditions, the Eligible Customer should opt out by attending at any HLF branch to complete an Opt-Out form.
21. HLF shall not be liable to any person in any way for any loss or damage howsoever arising from or in connection with the Lucky Draw and or Lucky Draw prizes under any circumstances.