

## **HLB WALLET UNLIMITED CASHBACK**

Last updated on 04 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**") (collectively referred to as "**the Bank**") "**HLB Wallet: Unlimited Cashback 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. The "**Participating Accounts**" for this Promotion are:
  - (a) HLB Wallet Account; and
  - (b) HLB Wallet Account-i
2. This Promotion is open to all new or existing current/savings accountholders of the Participating Accounts ("**Customers**") who are Malaysian individuals.
3. Any Customer who has committed or is 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 is subject to any bankruptcy proceedings at any time prior to or during the Promotion Period or has breached any terms and conditions contained in this T&Cs, the General Terms and Conditions of Accounts and the terms and conditions applicable to the Participating Accounts (collectively, "**Applicable Terms and Conditions**"), any of applicable laws including the Foreign Exchange Policy Notices ("**Applicable Laws**") shall **NOT** be eligible to participate and/or shall be immediately disqualified from participating in the Promotion.

### **PROMOTION MECHANICS & FULFILMENT**

4. Customers are entitled to the unlimited instant cashback as set out in Clause 8 below ("**Cashback**") on Eligible Digital Payments during the Promotion Period, subject to the terms and conditions of this T&Cs.
5. For the purpose of this Promotion, "**Eligible Digital Payments**" is defined as payment transactions made from the HLB Wallet via Hong Leong Connect Online Banking and HLB Connect App ("**HLB Connect**") as follows:
  - QR Pay (DuitNow QR) to non-individual entities only;
  - Fund Transfer;
  - Pay Bill; and
  - Prepaid Reload.
6. For the avoidance of doubt, Fund Transfer refers to DuitNow transfer to a third-party account, DuitNow transfer to a third-party mobile number, 3rd Party Transfer and IBG Transfer. Own account transfer and overseas transfer is EXCLUDED.
7. The Cashback will be credited instantly into the Customers' Participating Account and the crediting record will be reflected in the Customers' Participating Account transaction history immediately.

8. Details of the Cashback which the Customers are entitled to are as follows:

Eligible Digital Payments	Cashback Per Payment (RM)	Minimum Payment to Qualify (RM)	Maximum Monthly Cashback	
			Number of Eligible Transaction (#)	Cashback Amount (RM)
QR Pay (DuitNow QR) to non-individuals only	0.25	15.00	No limit	No limit
Fund Transfer	0.25	50.00	6	1.50
Pay Bill	1.00	50.00	No limit	No limit
Prepaid Reload	1.00	50.00	No limit	No limit
<b>Total Maximum Cashback during the Promotion Period</b>				No limit

9. For the avoidance of doubt, after the Promotion Period, Customers will continue to enjoy the existing cashback of up to Ringgit Malaysia One Hundred Twenty (RM120) Cashback per year, capped at Ringgit Malaysia Ten (RM10) per month, subject to the terms and conditions of the Applicable Terms and Conditions.
10. For the avoidance of doubt, in order to be entitled to the Cashback, the Customers' Participating Account MUST remain valid/active and in good standing prior to the crediting of the Cashback and the Customers must not be in breach of any of the Applicable Terms and Conditions, failing which the Customers shall be automatically disqualified from this Promotion and from receiving the Cashback.
11. It is the obligation of the Customers to contact the Bank regarding any non-receipt of the Cashback within two (2) months after the Promotion Period, failing which the Customers are deemed to have received the same and any claim for reimbursement thereafter will not be entertained.

## **GENERAL**

12. By participating in this Promotion, the Customers:
- confirm to have read, understood, accepted and agreed to be bound by the Applicable Terms and Conditions;
  - agree that the Bank's decision on all matters relating to the Promotion shall be accurate, final, conclusive and binding on them;
  - 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;
  - agree that the Cashback is non-exchangeable for up-front cash, credit, cheque or benefit-in-kind; and
  - 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.
13. The Bank reserves the right:
- with prior notice to the 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 variation of the T&Cs or termination of this Promotion on the Bank's websites at [www.hlb.com.my](http://www.hlb.com.my) and [www.hlisb.com.my](http://www.hlisb.com.my);
  - to automatically disqualify any customer who:
    - have in the past committed, or is currently suspected of committing fraudulent, unlawful or wrongful acts in relation to any facilities granted by the Bank;
    - are facing bankruptcy proceedings, or have been declared bankrupt either before, during or after the Promotion Period; and/or
    - have breached any of the Applicable Terms and Conditions and at any time before, during or after the Promotion Period; and

- (c) to forfeit and claw back any of the Cashback paid in the event there is any detected fraud, or non-compliance of any of the T&Cs of this Promotion.
14. In addition to the T&Cs stipulated herein, the 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.
  15. 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.
  16. The T&Cs of this Promotion 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.
  17. 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 Participating 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 this T&Cs and/or require a copy of the Bahasa Malaysia version, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my) or call 03-76268899.

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 [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my) atau hubungi 03-76268899.