

HLB CONNECT END-OF-YEAR PROMOTION 2024: TRANSACT AND WIN PRIZES FOR YOUR NEW YEAR RESOLUTION ([Versi Bahasa Malaysia](#))

Last Updated on 29 November 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**”) “**HLB Connect End-of-Year Promotion 2024: Transact and Win Prizes For Your New Year Resolution**” (“**Promotion**”) commences on 1 December 2024 and ends on 31 December 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**”) and/or HLB Credit Card (“**Credit Card**”) (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 (“Eligible Transaction”) and earn points (“Connect Points”)** as stated in [Table 2](#) below (only applicable for new HLB Connect users); OR
 - (b) **log in to HLB Connect, perform the Eligible Transaction and earn Connect Points** as stated in [Table 2](#) below (only applicable for existing HLB Connect users)

(Customers who fulfilled ALL the requirements stated under Clause 3 above are hereinafter referred to as “**Eligible Customers**”).

4. Eligible Customers who meet the requirements set out under Clause 3 will be in the running to win the list of prizes (“**Prize**”), as shown in [Table 1](#) below.

Table 1: Prize

Promotion Day & Prize	Promotion Dates	Total Winners Per	
		Promotion Date	Promotion Period
Mondays: RM1,500 e-Gift Card from Decathlon	2, 9, 16, 23, 30 December 2024	2	10

Tuesdays: RM1,500 e-Voucher from Malaysia Airlines	3, 10, 17, 24, 31 December 2024	2	10
Wednesdays: Kuvings Reliable Ryan B1700 Slow Juicer	4, 11, 18, 25 December 2024	2	8
Thursdays: RM1,500 e-Gift Card from Klook	5, 12, 19, 26 December 2024	2	8
Fridays: RM1,500 Cashback from the Bank	6, 13, 20, 27 December 2024	2	8
Saturdays: 2.5gm Gold Bar (Refer to Clause 5)	7, 14, 21, 28 December 2024	2	8
Sundays: iPad Air 11-inch 128GB Wi-Fi	1, 8, 15, 22, 29 December 2024	2	10

5. Eligible Customers who are selected as Saturdays' Prize Winner and have also placed an eFixed Deposit/e-Fixed Deposit-i ("eFD/eFD-i") with a minimum amount of **Ringgit Malaysia One Thousand (RM1,000)** via HLB Connect during the Promotion Period for a tenure up to twelve (12) months using fresh funds^{Note1} will be awarded an additional 1% p.a. bonus interest/profit for their first eFD/eFD-i placement. The total bonus interest/profit to be earned by each winner from this Promotion is capped at **Ringgit Malaysia Three Hundred (RM300)**.

^{Note1} Fresh funds refer to funds transferred from other banks via the Financial Process Exchange (FPX) or DuitNow Online Banking/Wallets (DuitNow OBW). The maximum deposit amount per transaction via FPX or DuitNow OBW transfer is **Ringgit Malaysia Two Hundred Thousand (RM200,000)**, subject to such prescribed maximum amount/limit of transfer in the Eligible Customer's individual internet banking maintained with the other Bank.

6. As part of the winner selection process, the Bank will allocate Connect Points to each Eligible Customer for each successfully performed Eligible Transaction(s) during the Promotion Period as shown in [Table 2](#) below. Two (2) Eligible Customer(s) who collect the highest Connect Points for the day ("**Daily Connect Points**") will win the Prize for the day ("**Winners**"), on a first come, first served basis, until the total number of Winners for each Promotion Date has been allocated in full, as shown in [Table 1](#) above.
7. In the scenario there are more than two (2) Eligible Customers who have achieved the highest Daily Connect Points, the first two (2) Eligible Customers to achieve the highest Daily Connect Points as captured by the Bank will be selected as the Winners.

Table 2: Eligible Transaction & Connect Points Allocation

Eligible Transactions	Connect Points per successful Eligible Transaction	Max Daily Connect Points	Max Connect Points that can be earned throughout Promotion Period
Payments/Transfers			
Perform an Overseas Transfer (min. RM1,000 per transfer) via HLB Connect Online	15	60	1,860

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	100	3,100
Perform a Bill Payment (min. RM10 per payment) using CASA/CASA-i or Credit Card via HLB Connect	10	100	3,100
Perform a Cross-Border QR to foreign merchants (min. RM50 per payment) via HLB Connect App	10	50	1,550
Perform a DuitNow QR Payment (“POS QR”) to any local merchants using CASA/CASA-i or Credit Card (min. RM10 per payment) via HLB Connect App	10	50	1,550
Perform a Prepaid Reload (min. RM10 per reload) via HLB Connect	5	50	1,550
Perform a DuitNow QR Payment (“P2P QR”) to family and friends (min. RM10 per payment) via HLB Connect App	1	10	310
Perform a DuitNow Transfer (a minimum of RM10 per transfer) to a Mobile/NRIC/Passport/Business Registration Number via HLB Connect	1	10	310
Product Take-Up			
Apply for an Insurance via HLB Connect App <i>*Connect Points will NOT be reflected in your Connect Points Tracker page and will be added to the calculation of your total Connect Points by the Bank at the end of the Promotion.</i>	50*	100	100
Apply for an HLB Credit Card (new-to-card only) via HLB Connect Online <i>**Upon successful application submission.</i>	40**	40	40
Apply for a Personal Loan/Financing-i via HLB Connect Online <i>***Upon successful application submission.</i>	40***	40	40
Apply for a Quick Cash/Balance Transfer/Flexi Payment Plan via HLB Connect	30	90	450
Subscribe new unit or top-up existing unit trust funds with HLB Wealth (min. RM50 per unit trust fund) via HLB Connect Online. <i>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.</i>	20	200	6,200
Perform new or top-up existing ASNB funds (min. RM100 per investment) via HLB Connect Online	20	200	6,200

<i>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.</i>			
Subscribe new funds in Term Investment Account-i via HLB Connect Online <i>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.</i>	20	40	1,240
Place an eFD/eFD-i via HLB Connect	20	40	40
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	1,550

8. Each Winner is eligible to receive only one (1) Prize throughout the Promotion Period.
9. Winners announced from previous HLB Connect Promotions listed below shall **NOT** be eligible to win the Prize in this Promotion:
 - (i) Your Digital Bank Plus Much More Promotion 2024: Grand Prize, Second Prize and Third Prize Winners;
 - (ii) Raya Promotion 2024: Prize Winners; and
 - (iii) Chinese New Year Promotion 2024: Grand Prize and Runner-Up Prize Winners.
10. Permanent, contract and/or temporary staff or employees of PFS Digital shall **NOT** be eligible to win the Prize.

CONNECT POINTS TRACKER PAGE

11. Eligible Customers who successfully performed any Eligible Transactions listed in [Table 2](#) above within the Promotion Period can view their Connect Points on the Connect Points Tracker Page. The Connect Points Tracker Page can be accessed by logging into HLB Connect Online or HLB Connect App and clicking on the Connect Points Tracker banner in the HLB Connect App and Connect Points Tracker button in HLB Connect Online.
12. Unsuccessful or incomplete transactions (due to a system timeout) where the Eligible Customers perform Eligible Transactions as specified in Table 2 above but did not complete the transaction, will not be entitled to any Connect Points.
13. For Eligible Transactions where the transaction status is not available immediately, the Connect Points will be added for the day where the Eligible Transaction was performed once the Eligible Transaction has been carried out successfully.
14. In the event of any discrepancies on the Connect Points, the Connect Points calculated by the Bank after the conclusion of this Promotion shall be considered accurate and final.

WINNER ANNOUNCEMENT AND FULFILMENT

15. The Winners' list will be published at <https://www.hlb.com.my/connectdec24> ("**Promotion Website**") by **20 February 2025**. It is the responsibility of the Winners to check if they have won by visiting the Promotion Website on the stipulated date.
16. The Winners will be contacted by the Bank via HLB Connect App push notifications ("**App Notification**"), SMS or email by **21 February 2025**. The Winners are required to respond and/or

provide their latest and valid information (such as delivery address (within Malaysia only), mobile number, etc) to the Bank **no later than 7 March 2025**, failing which the Prize shall be forfeited.

17. Terms and conditions for Winners of **Slow Juicer, iPad and Gold Bar**:
- (i) The Winners will be contacted by supplier(s) (e.g. Prize vendor or courier company) appointed by the Bank for the arrangement of delivery or collection of the Prize (e.g. self-collection at the courier company if no one is available at your address) **between 14 April 2025 and 30 April 2025**, failing which the Prize shall be forfeited.
 - (ii) It is the obligation of the Winners to provide their latest and valid information, and the Bank or appointed supplier(s) shall not be responsible in the event the Bank or appointed supplier(s) are unable to contact the Winners for the fulfilment/delivery or collection of the Prize for any reason whatsoever.
 - (iii) For Winners of the Gold Bar who are also eligible for the eFD/eFD-i bonus interest/profit, the bonus interest/profit will be credited to the Winners' CASA/CASA-i **two (2) months after the maturity date of the eFD/eFD-i**. The bonus interest/profit shall NOT be accrued, non-compounded and shall be paid separately on top of the promotional eFD/eFD-i (if applicable). For the avoidance of doubt, the bonus interest/profit will be forfeited if the eFD/eFD-i is not held to maturity.
 - (iv) The Winners must have an active and valid CASA/CASA-i **until the bonus interest/profit is credited**, failing which the bonus interest/profit shall be forfeited.
 - (v) For eFD-i accountholders, the bonus profit will be granted based on the Shariah contract of Hibah.
18. Terms and conditions for Winners of **e-Voucher and e-Gift Card**:
- (i) The Winners will receive their e-Voucher and e-Gift Card codes via App Notification, SMS or email (based on the Eligible Customer(s)' available information in the Bank's record) **by 14 April 2025**.
 - (ii) The Bank has no obligation to notify the Winners of the fulfilment/delivery of the e-Voucher and e-Gift Card codes. The Winners are required to check their SMS, email or access to their HLB Connect App at regular time intervals to check on the status of the fulfilment/delivery of the e-Voucher and e-Gift Card codes.
 - (iii) It is the obligation of the Winners to contact the Bank regarding the non-receipt of the Prize **before 30 April 2025**, failing which the Prize Winners are deemed to have received the Prize and any claim for reimbursement **after 30 April 2025** will not be processed.
 - (iv) The Prize is subject to its own set of terms and conditions issued by:
 - (a) Decathlon Malaysia Sdn Bhd (201401034750 (1110849-T)) at <https://www.decathlon.my/s/giftcards>;
 - (b) Malaysia Airlines Berhad (201401040794 (1116944-X)) at <https://www.malaysiaairlines.com/us/en/other-offerings/mh-e-voucher.html>; and
 - (c) Klook Travel Technology Sdn Bhd (201601029473 (1200414-V)) at <https://www.klook.com/klook-gift-card>(hereinafter referred to as "**e-Voucher and e-Gift Card Supplier Website**").
- The Winners are required to access the e-Voucher and e-Gift Card Supplier Website to view such terms and conditions.
19. Terms and conditions for Winners of **Cashback**:
- (i) The Prize will be credited to the Winner's CASA/CASA-i with the Bank **by 14 April 2025**. As such, the Winners must have an active and valid CASA/CASA-i **until 14 April 2025**, failing which the Prize shall be forfeited.
 - (ii) It is the obligation of the Winners to contact the Bank regarding the non-receipt of the Prize **before 30 April 2025**, failing which the Prize Winners are deemed to have received the Prize and any claim for reimbursement **after 30 April 2025** will not be processed.
20. 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.

21. 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 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 Winners.
22. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing Prize due to any unforeseen circumstances beyond the reasonable control of the Bank.
23. The Bank reserves the rights to replace the Prize (except Cashback) with any other item or Cashback of equal value at its discretion with prior notice.
24. All Prizes will be provided on an “As Is Where Is” basis. The 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

25. By participating in this Promotion, the Eligible 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 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 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 Prize 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 Eligible 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 Eligible 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 Winners for the purpose of 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 Eligible Customers are entirely dependent on the Eligible 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 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 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.
26. The Bank reserves the right:
- (i) with prior notice to the Eligible 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 Eligible 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.
27. The Eligible 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.
28. 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.
29. These 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.
30. 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 and eFD/eFD-i Products are protected by PIDM up to RM250,000 for each depositor (refer to [Products Eligible for PIDM Protection](#)).

CASA-i and eFD-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 hlonline@hlbb.hongleong.com.my atau hubungi 03-7626 8899.