

TRAVEL, SPEND & SAVE PROMOTION

Last updated on 30 October 2024 ([Versi Bahasa Malaysia](#))

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**") "**Travel, Spend & Save Promotion**" ("**Promotion**") commences on 1 November 2024 and ends on 28 February 2025 ("**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 Promotion is open to all existing and new Malaysian and non-Malaysian individual customers of the Bank ("**Customers**") who fulfil the following eligibility criteria:

- (a) Accountholders of the Participating Accounts (as defined in Clause 2 below); and
- (b) Accountholders of HLB Debit Card/HLISB Debit Card-i linked to the Participating Accounts.

For the avoidance of doubt, Customers with joint-name accounts are not eligible to participate in the Promotion.

2. The "**Participating Accounts**" for this Promotion are as follows which feature a Multi-Currency Wallet:

- (a) HLB Pay&Save Account;
- (b) HLISB Pay&Save Account-i;
- (c) HLB Wallet Account; and
- (d) HLISB Wallet Account-i.

3. Customers who have in the past committed or are currently 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 are subject to any bankruptcy proceedings at any time prior to, during or after the Promotion Period or have breached any of the T&Cs herein, the General Terms and Conditions of Accounts, and the terms and conditions applicable to the Participating Accounts, Debit Card/Debit Card-i Terms & Conditions and the Terms & Conditions for the Use of HLB Connect (collectively referred to as the "**Applicable Terms and Conditions**") and/or any applicable laws including the Financial Services Act 2013, Islamic Financial Services Act 2013 and the Foreign Exchange Policy Notices ("**Applicable Laws**") shall **NOT** be eligible to participate and/or shall be immediately disqualified from participating in this Promotion.

PROMOTION MECHANICS

4. Customers are required to use their HLB Debit Card/HLISB Debit Card-i linked to the Participating Accounts' Multi Currency Wallet to perform the Eligible Transactions (as described in Table 2 under Clause 5 below) during the Promotion Period in order to be entitled for the Cashback listed in Table 1 below ("**Eligible Customer**").

Table 1

Eligible Transactions Category	Cashback per transaction	Cashback capping per transaction
Overseas In-Store Payments	2%	RM10
Overseas ATM Withdrawal	100%	RM30

For the purpose of the Eligible Transactions, the eligible currencies available for Multi-Currency Wallet are limited to AUD, CAD, EUR, GBP, HKD, JPY, NZD, SAR, SGD, THB, and USD.

5. Definition of “**Eligible Transactions**”

Table 2

Eligible Transactions Category	Definition
Overseas In-Store Payments	Refers to any overseas retail purchases on Shopping, Dining & Travel Spend categories (as defined under Clause 7 below) which have been successfully charged to the Participating Account’s Multi-Currency Wallet.
Overseas ATM Withdrawal	Refers to overseas cash withdrawal via Automated Teller Machine (“ ATM ”) which have been successfully charged to the Participating Account’s Multi-Currency Wallet.

Customers are reminded to have enough foreign currency balance in their Participating Account(s) so that any Eligible Transaction performed can be deducted from the Participating Account’s Multi-Currency Wallet.

Eligible Transactions **exclude** the following:

- (a) refunded, disputed, unsuccessful, reversed, unauthorised, fraudulent or unlawful transactions; and
- (b) any form of fees, costs and charges for services and miscellaneous fees, costs and charges imposed by or incurred by the Bank in respect of the Participating Accounts and HLB Debit Card/HLISB Debit Card-i.

6. For the avoidance of doubt, all Eligible Transactions must be posted no later than five (5) days from the date of the Eligible Transactions performed in order for the Eligible Customers to earn the Cashback. The Bank shall not be liable and responsible for any failure or delay in the submission and/or processing of the Eligible Transactions by Visa International Incorporated, merchant establishments, or any party in which may result in the Eligible Customers being omitted from this Promotion.
7. “**Shopping, Dining & Travel Spend**” refers to any retail purchases which are categorised under the Merchant Category Codes (“**MCC**”) as specified in Table 3 below (including standing instructions) transacted overseas which have been successfully charged to the Participating Account’s Multi-Currency Wallet.

Table 3

Spend Category	Merchant Category Codes (MCC)
Shopping (Retail Shopping, e-Wallet, Pharmacies & Groceries)	4468, 4812, 4816, 5013, 5044, 5045, 5094, 5122, 5192, 5193, 5198, 5200, 5211, 5231, 5251, 5261 – 5262, 5271, 5309, 5310, 5311, 5331, 5399, 5411, 5422, 5441, 5451, 5462, 5499, 5531 - 5533, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699, 5712 – 5714, 5719, 5722, 5732 – 5735, 5815 – 5818, 5912, 5921, 5931 – 5933, 5935, 5937, 5940 – 5950, 5962, 5970 – 5973, 5975 – 5977, 5992 – 5999, 6540, 7230, 7296, 7298, 7542, 7622, 7631, 7832, 7841, 7911, 7922, 7929, 7932, 7933, 7941, 7991 – 7999, 8044
Dining (Eating Places, Restaurants, Bars, Taverns, Lounges & Caterers)	5811, 5812, 5813, 5814
Travel (Travel Agencies, Hotels & purchase of Airline tickets)	3000 – 3308, 3351 – 3355, 3357, 3359 – 3362, 3364, 3366, 3368, 3370, 3374, 3376, 3380 – 3381, 3385 – 3391, 3393, 3395 – 3396, 3398, 3400, 3405, 3409, 3412, 3414, 3420, 3421, 3423, 3425, 3427 – 3439, 3441, 3501 – 3838, 4511, 4722, 4723, 7011, 7512, 7513, 7519

PROMOTION FULFILMENT

8. The Cashback will be credited into the Eligible Customers' Participating Accounts in Ringgit Malaysia ("RM") by the Cashback Fulfilment Date based on the Eligible Transaction Posting Date Period as stated in Table 4 below on a first come, first served basis.

Table 4

Eligible Transaction Posting Date Period	Cashback Fulfilment Date	Monthly Cashback Allocation	Total Cashback Allocation
1 – 30 November 2024	By 3 January 2025	RM12,500	RM50,000
1 – 31 December 2024	By 31 January 2025	RM12,500	
1 – 31 January 2025	By 28 February 2025	RM12,500	
1 – 28 February 2025	By 31 March 2025	RM12,500	

9. To qualify for the Cashback, the Total Cashback earned per account within each Eligible Transaction Posting Date Period must worth at least Ringgit Malaysia One (RM1).
- For example*, if an Eligible Customer spends 80 Thai Baht (THB) in Thailand between 1 – 30 November 2024 for an Overseas In-Store Payment, the 2% Cashback would be 1.60 THB, which converts to approximately RM0.21. Since this is less than RM1.00, the Cashback is deemed not fulfilled. Cashback will only be credited if the total amount, once converted to Ringgit Malaysia, is RM1.00 or more.
10. The Cashback will be awarded based on the transaction date and/or time (Malaysia date and/or time) captured in the Bank's record. In the event there are multiple Eligible Transactions performed by multiple Eligible Customers at the same date and/or time, the Cashback will be awarded to the Eligible Cardholders with the highest Eligible Transactions amount captured in the Bank's system.
11. The total Cashback Allocation for this Promotion is capped at Ringgit Malaysia Fifty Thousand (RM50,000) with a Monthly Cashback Allocation capped at Ringgit Malaysia Twelve Thousand and Five Hundred (RM12,500) as set out in Table 4 above. The Bank has no obligation to inform the Eligible Customers should the Monthly and/or Total Cashback Allocation reach its limit.
12. Should the Monthly Cashback Allocation stated in Table 4 above for the Eligible Transaction Posting Date Period is not met, the remaining balance shall be rolled over to the next Eligible Transaction Posting Date Period.
13. In the event the Cashback is not credited on or before the relevant Cashback Fulfilment Date as stated in Table 4 above, the Eligible Customer shall notify the Bank within one (1) month after the expiry of the said Cashback Fulfilment Date, failing which the Eligible Customer is deemed to have received the Cashback.
14. For the purpose of **Cashback calculation**, the Bank will convert and compute the Eligible Transaction in RM based on the conversion rate determined by the Bank at the time of transaction being posted in the Bank's system. The actual amount of the Eligible Transactions performed shall be deducted from the Participating Account's Multi-Currency Wallet.
15. At the time of crediting the Cashback, the Eligible Customers' Participating Accounts **MUST** remain valid/active and in good standing up to the Cashback Fulfilment Date and the Eligible Customers must not be in breach of any of the Applicable Terms and Conditions and the Applicable Laws, failing which the Eligible Customers shall be automatically disqualified from this Promotion and from receiving the Cashback.
16. All transportation, accommodation, personal costs and/or any other costs, fees and/or related expenses incurred in participating in this Promotion shall be the sole responsibility of the Eligible Customers.
17. The Eligible Customers shall assume full liability and responsibility in case of any liability, mishap, injury, damage, claim or accidents (including death) resulting from their participation in the Promotion, redemption and/or utilisation of the Cashback and agree to release and hold the Bank free and harmless of any liability.

GENERAL

18. By participating in this Promotion, the Customers:
 - (a) confirm to have read, understood, accepted and agreed to be bound by the Applicable Terms and Conditions and the Applicable Laws;
 - (b) agree that the Bank's decision on all matters relating to the Promotion shall be accurate, final, conclusive and binding on the Customers;
 - (c) agree to access HLB's website at www.hlb.com.my / HLISB's website at www.hlisb.com.my (collectively referred to as "**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;
 - (d) agree that the Cashback is non-exchangeable for up-front cash, credit, cheque or benefit-in-kind; and
 - (e) 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.

19. The Bank reserves the right:
 - (a) 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 amendment of the T&Cs or termination of this Promotion on the Bank's Websites; and
 - (b) 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 and/or the Applicable Terms and Conditions.

20. 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.

21. 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.

22. 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.

23. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

KINDLY BE REMINDED:

The operations, sources and uses of funds to and from a MCF-enabled account shall be governed in accordance with the Investment Foreign Currency Asset ("**IFCA**") under the Foreign Exchange Policy Notices issued by Bank Negara Malaysia ("**BNM**").

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 these T&Cs and/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 ini 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.