

**HLB CONNECT PROMOTION: BILL PAYMENT, PREPAID RELOAD, QR PAY, FPX OR DUITNOW ONLINE BANKING/WALLETS (“FPX/DUITNOW OBW”) ([Versi Bahasa Malaysia](#))**

Last Updated on 5 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**”) (“hereinafter collectively referred to as “**the Bank**”) “**HLB Connect Promotion: Bill Payment, Prepaid Reload, QR Pay, FPX/DuitNow OBW**” (“**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. 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**”) with the Bank and/or HLB Credit Card (“**Credit Card**”) with HLB (hereinafter referred to as “**Customers**”). Customers with HLB Wallet or HLB Wallet-i are excluded from this Promotion.
2. The Bank reserves the right to disqualify any Customer 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:
  - (a) **register, download and log in to HLB Connect and perform any of the eligible transaction types (“Transactions”)** (as stated in Table 1 below) during the Promotion Period (only applicable for new HLB Connect users); or
  - (b) **log in to HLB Connect and perform any of the Transactions** (as stated in Table 1 below) during the Promotion Period (only applicable for existing HLB Connect users).

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

4. Eligible Customers will be in the running to win the list of cashback (“**Cashback**”), as shown in Table 1 below.

**Table 1**

Type of Transactions & Cashback	Promotion Week(s)	Winner Selection Method	Total Allocation/Winners
<b>HLB Connect App</b>			

<b>QR Pay</b> Up to RM4.50 Instant Cashback	<b>Week 1:</b> 8 – 14 July 2024	<ul style="list-style-type: none"> <li>• <b>Perform QR payment to any DuitNow merchants</b> (a minimum of RM10) <b>on HLB Connect App</b> by drawing funds from CASA/CASA-i or Credit Card.</li> <li>• Eligible Customers can get <b>RM0.10 Cashback</b> per successful QR payment, up to <b>RM0.50 Cashback</b> per Promotion Week, and up to <b>RM4.50 Cashback</b> per Promotion Period.</li> <li>• The Cashback will be credited into the Eligible Customer's CASA/CASA-i or Credit Card instantly after completing the transaction successfully.</li> <li>• Instant Cashback is rewarded on a first come, first served basis, limited to the weekly pool allocated for this Promotion, as captured by the Bank's system.</li> </ul>	RM10,000
	<b>Week 2:</b> 15 – 21 July 2024		RM10,000
	<b>Week 3:</b> 22 – 28 July 2024		RM10,000
	<b>Week 4:</b> 29 July – 4 August 2024		RM10,000
	<b>Week 5:</b> 5 – 11 August 2024		RM10,000
	<b>Week 6:</b> 12 – 18 August 2024		RM10,000
	<b>Week 7:</b> 19 – 25 August 2024		RM10,000
	<b>Week 8:</b> 26 August – 1 September 2024		RM10,000
	<b>Week 9:</b> 2 – 7 September 2024		RM10,000
<b>Prepaid Reload</b> Up to RM4.50 Instant Cashback	<b>Week 1:</b> 8 – 14 July 2024	<ul style="list-style-type: none"> <li>• <b>Perform any prepaid reload</b> (a minimum of RM10) <b>on HLB Connect App</b> by drawing funds from CASA/CASA-i.</li> <li>• Eligible Customers can get <b>RM0.10 Cashback</b> per successful reload, up to <b>RM0.50 Cashback</b> per Promotion Week, and up to <b>RM4.50 Cashback</b> per Promotion Period.</li> <li>• The Cashback will be credited into the Eligible Customer's CASA/CASA-i instantly after completing the transaction successfully.</li> <li>• Instant Cashback is rewarded on a first come, first served basis, limited to the weekly pool allocated for</li> </ul>	RM10,000
	<b>Week 2:</b> 15 – 21 July 2024		RM10,000
	<b>Week 3:</b> 22 – 28 July 2024		RM10,000
	<b>Week 4:</b> 29 July – 4 August 2024		RM10,000
	<b>Week 5:</b> 5 – 11 August 2024		RM10,000
	<b>Week 6:</b> 12 – 18 August 2024		RM10,000

	<p><b>Week 7:</b> 19 – 25 August 2024</p>	this Promotion, as captured by the Bank's system.	RM10,000
	<p><b>Week 8:</b> 26 August – 1 September 2024</p>		RM10,000
	<p><b>Week 9:</b> 2 – 7 September 2024</p>		RM10,000
<p><b>Bill Payment:</b></p> <p>(i) <b>New users:</b> RM30 Cashback</p> <p>(ii) <b>Existing users:</b> RM70 Cashback</p>	<p><b>Week 1:</b> 8 – 14 July 2024</p>	<p><b>(i) New users:</b></p> <ul style="list-style-type: none"> <li>Perform <b>any bill payment for the first time</b> (a minimum of RM20) <b>on HLB Connect App</b> by drawing funds from CASA/CASA-i or Credit Card.</li> <li><b>First thirty (30) Eligible Customers</b> who have accumulated the highest number of bill payment transactions at the end of the Promotion Week will be selected to win.</li> <li>Eligible Customers can only win one (1) Cashback throughout the Promotion Period.</li> </ul> <p><b>(ii) Existing users:</b></p> <ul style="list-style-type: none"> <li>Perform <b>any bill payment</b> (a minimum of RM20) <b>on HLB Connect App</b> by drawing funds from CASA/CASA-i or Credit Card.</li> <li><b>First twenty (20) Eligible Customers</b> who have accumulated the highest number of bill payment transactions at the end of the Promotion Week will be selected to win.</li> <li>Eligible Customers can only win one (1) Cashback throughout the Promotion Period.</li> </ul>	<p><b>(i) New users:</b></p> <ul style="list-style-type: none"> <li><b>30 Winners</b> per Promotion Week.</li> <li>A total of <b>270 Winners</b> throughout the Promotion Period.</li> </ul> <p><b>(ii) Existing users:</b></p> <ul style="list-style-type: none"> <li><b>20 Winners</b> per Promotion Week.</li> <li>A total of <b>180 Winners</b> throughout the Promotion Period.</li> </ul>
	<p><b>Week 2:</b> 15 – 21 July 2024</p>		
	<p><b>Week 3:</b> 22 – 28 July 2024</p>		
	<p><b>Week 4:</b> 29 July – 4 August 2024</p>		
	<p><b>Week 5:</b> 5 – 11 August 2024</p>		
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	<p><b>Week 7:</b> 19 – 25 August 2024</p>		
	<p><b>Week 8:</b> 26 August – 1 September 2024</p>		
	<p><b>Week 9:</b> 2 – 7 September 2024</p>		
<b>HLB Connect Online</b>			
<p><b>FPX/DuitNow OBW:</b></p> <p>(i) <b>New users:</b> RM30 Cashback</p> <p>(ii) <b>Existing users:</b></p>	<p><b>Week 1:</b> 8 – 14 July 2024</p>	<p><b>(i) New users:</b></p> <ul style="list-style-type: none"> <li>Perform <b>FPX/DuitNow OBW for the first time</b> (a minimum of RM10) <b>on HLB Connect Online</b> by drawing funds from CASA/CASA-i or Credit Card.</li> </ul>	<p><b>(i) New users:</b></p> <ul style="list-style-type: none"> <li><b>30 Winners</b> per Promotion Week.</li> <li>A total of <b>270 Winners</b> throughout the</li> </ul>
	<p><b>Week 2:</b> 15 – 21 July 2024</p>		

RM70 Cashback	<b><u>Week 3:</u></b> 22 – 28 July 2024	<ul style="list-style-type: none"> <li>• <b>First thirty (30) Eligible Customers</b> who have accumulated the highest number of FPX/DuitNow OBW transactions at the end of the Promotion Week will be selected to win.</li> <li>• Eligible Customers can only win one (1) Cashback throughout the Promotion Period.</li> </ul> <p><b>(ii) Existing users:</b></p> <ul style="list-style-type: none"> <li>• Perform <b>FPX/DuitNow OBW</b> (a minimum of RM10) on <b>HLB Connect Online</b> by drawing funds from CASA/CASA-i or Credit Card.</li> <li>• <b>First twenty (20) Eligible Customers</b> who have accumulated the highest number of FPX/DuitNow OBW transactions at the end of the Promotion Week will be selected to win.</li> <li>• Eligible Customers can only win one (1) Cashback throughout the Promotion Period.</li> </ul>	Promotion Period.  <b>(ii) Existing users:</b> <ul style="list-style-type: none"> <li>• <b>20 Winners</b> per Promotion Week.</li> <li>• A total of <b>180 Winners</b> throughout the Promotion Period.</li> </ul>
	<b><u>Week 4:</u></b> 29 July – 4 August 2024		
	<b><u>Week 5:</u></b> 5 – 11 August 2024		
	<b><u>Week 6:</u></b> 12 – 18 August 2024		
	<b><u>Week 7:</u></b> 19 – 25 August 2024		
	<b><u>Week 8:</u></b> 26 August – 1 September 2024		
	<b><u>Week 9:</u></b> 2 – 7 September 2024		

- Each Eligible Customer is eligible to receive up to **Ringgit Malaysia Four And Fifty Cent (RM4.50) Cashback** from QR Pay, up to **Ringgit Malaysia Four And Fifty Cent (RM4.50) Cashback** from Prepaid Reload, up to **Ringgit Malaysia Seventy (RM70) Cashback** from Bill Payment and up to **Ringgit Malaysia Seventy (RM70) Cashback** from FPX/DuitNow OBW; throughout the Promotion Period, as long as they meet the Promotion conditions and requirements set out in Table 1 above.
- The total Cashback for this Promotion are:
  - QR Pay and Prepaid Reload allocation are limited to Ringgit Malaysia Ninety Thousand (RM90,000) Cashback each; and
  - Bill Payment and FPX/DuitNow OBW allocation are limited to Ringgit Malaysia Twenty Thousand Seven Hundred (RM20,700) Cashback each.

### **CASHBACK FULFILMENT**

- The Cashback Winners' list (being the Cashback obtained from Bill Payment and FPX/DuitNow OBW ("**Bill Payment and FPX/DuitNow OBW Cashback Winners**") will be published at [www.hlb.com.my/dbpconnect](http://www.hlb.com.my/dbpconnect) ("**Promotion Website**") by **2 December 2024** and will be notified by the Bank via HLB Connect App push notifications ("**App Notification**") by **4 December 2024**. It is the responsibility of the Cashback Winners to check if they have won by visiting the Promotion Website on the stipulated date.
- Cashback will be credited to Bill Payment and FPX/DuitNow OBW Cashback Winners' CASA/CASA-i and/or Credit Card with the Bank by **14 February 2025**. As such, Bill Payment

and FPX/DuitNow OBW Cashback Winners must have an active and valid CASA/CASA-i and/or Credit Card **until 14 February 2025**, failing which the Cashback shall be forfeited.

For example, if the Eligible Customer performed a Bill Payment transaction using Credit Card, the Cashback will be credited to that Credit Card. If the Eligible Customer cancelled that Credit Card before the Bank performs crediting on the Cashback, that said Cashback shall be forfeited.

9. It is the obligation of the Bill Payment and FPX/DuitNow OBW Cashback Winners to contact the Bank regarding the non-receipt of the Cashback **before 28 February 2025**, failing which the Bill Payment and FPX/DuitNow OBW Cashback Winners are deemed to have received the Cashback and any claim for reimbursement **after 28 February 2025** will not be processed.
10. Instant Cashback (being the Cashback obtained from QR Pay and Prepaid Reload (“**QR Pay and Prepaid Reload Cashback Winners**”)) will be credited into the QR Pay and Prepaid Reload Cashback Winners’ CASA/CASA-i and/or Credit Card instantly after successful completion of the Transaction. Once the weekly total allocation has been reached, there will be no further Instant Cashback given to the Eligible Customers for the remaining hours or days in that particular week. The Bank has no obligation to inform the Eligible Customers once the capped limit of the weekly total allocation has been reached.
11. All Cashback are non-transferable to any third party and non-exchangeable for other types of prizes, up-front credit, cheque or benefit-in-kind.
12. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Cashback due to any unforeseen circumstances beyond the reasonable control of the Bank.

#### **GENERAL**

13. 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 Cashback 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 the Bank to disclose their personal data i.e. mobile numbers to Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or email addresses to DCatalyst Sdn Bhd (200801017996 (819292-U)), the service providers appointed by the Bank to provide SMS and/or email services for the purpose of this Promotion;
  - (v) agree to be responsible for providing the Bank with their valid and current contact details including mobile number, email 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 and/or provided by the Eligible Customers;
  - (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) for the purpose of the Cashback Winners 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 is 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.
14. 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 Cashback in the event of non-compliance by the Eligible Customers of the Applicable Terms and Conditions; and
  - (iii) to claw-back the Cashback in the event there is any detected fraud and breaches against the Applicable Terms and Conditions.
15. 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.
16. 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.
17. 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.
18. 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 Products are protected by PIDM up to RM250,000 for each depositor (refer to [Products Eligible for PIDM Protection](#)).**

**CASA-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](mailto: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](mailto:hlonline@hlbb.hongleong.com.my) atau hubungi 03-7626 8899.