

**GET UP TO RM150 CASHBACK & STAND A CHANCE TO WIN RM10,000 BUSINESS CAPITAL WITH PAY&SAVE/-i FOR SOLE PROPRIETORS PROMOTION**

Last updated: 23 March 2025

**PROMOTION PERIOD**

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("HLISB") (collectively referred to as "the Bank") "**Get up to RM150 Cashback & Stand a Chance to Win RM10,000 Business Capital with Pay&Save/-i For Sole Proprietors Promotion**" ("Promotion") commences on **24 March 2025** and ends on **30 June 2025**, both dates inclusive ("Promotion Period"), unless notified otherwise.

**TERMS & CONDITIONS**

The following sets out the terms & conditions applicable to the Promotion ("T&Cs"):

**ELIGIBILITY**

1. This Promotion is open to the Bank's new sole proprietor customers registered under the Registration of Businesses Act 1956 ("**Customers**") with the following participating account/participating account-i ("**Participating Account**"):
  - (a) Pay&Save Account for Sole Proprietors; and
  - (b) Pay&Save Account-i for Sole Proprietors.
2. 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 these 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**

3. In order to participate in this Promotion and to qualify for the **Cash Reward and Top Reward** ("**Rewards**") as stated under **Clause 6 (Table 3)**, the Customer **MUST** fulfil the following actions and qualifying criteria set out in Table 1 below during the Promotion Period ("**Eligible Customers**"):

**Table 1**

No.	Action	Qualifying Criteria	Cash Reward
1	<p><b>Action 1:</b> Successfully open a Participating Account during the Promotion Period and meet the requirement of retaining a specified minimum Month End Balance ("<b>MEB</b>")</p>	<ul style="list-style-type: none"> <li>• Successfully open a Participating Account via the Apply@HLB mobile application or at the branch; and</li> <li>• Retain a minimum MEB of <b>Ringgit Malaysia Eight Thousand (RM8,000)</b> for three (3) consecutive months from the account opening date, inclusive of the Participating Account opening month.</li> </ul>	RM20*
		<ul style="list-style-type: none"> <li>• Successfully open a Participating Account via the Apply@HLB mobile application or at the branch; and</li> <li>• Retain a minimum MEB of <b>Ringgit Malaysia Twenty Thousand (RM20,000)</b> for three (3) consecutive months from the account opening date, inclusive of the Participating Account opening month.</li> </ul>	RM50*

2	<b>Action 2:</b> Successfully perform Action 1 above and the transaction requirement via HLB BizBuddy	Successfully perform a minimum of three (3) transactions with a minimum of <b>Ringgit Malaysia Five (RM5)</b> per transaction within the first month of onboarding via HLB BizBuddy.	RM100*
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\* Subject to the Cash Reward Allocation and Total Cash Reward Allocation in Table 4 below.

4. Eligible Customers that successfully fulfilled **Action One (1)** under clause 3 above, will automatically earn one (1) entry to win the Top Reward of **Ringgit Malaysia Ten Thousand (RM10,000)** (“**Top Reward**”). The winners of the Top Reward will be selected in accordance with Clause 9 herein and the reward will be credited into the winner’s accounts as per Table 4 below.
5. The example scenarios for the promotion mechanics are illustrated in Table 2 below:

**Table 2**

Scenario	Successful Account Opening Date	MEB			Cash Reward	Remarks
		Month 1	Month 2	Month 3		
A	1 April 2025	RM8,000 on 30 April 2025	RM8,000 on 31 May 2025	RM8,000 on 30 June 2025	RM20	Fulfilled ALL the Qualifying Criteria*
B	1 April 2025	RM20,000 on 30 April 2025	RM20,000 on 31 May 2025	RM20,000 on 30 June 2025	RM50	Fulfilled ALL the Qualifying Criteria*
C	1 April 2025	RM8,000 on 30 April 2025	RM6,000 on 31 May 2025	RM8,000 on 30 June 2025	RM0	Opened a Participating Account but did not maintain MEB of RM8,000 for three (3) consecutive months, therefore not qualified for the RM20 cash reward.

\*Subject to the Monthly Cash Reward Allocation and Total Cash Reward Allocation in Table 3 below.

6. The total reward breakdown is shown in Table 3 below:

**Table 3**

Reward Type	Reward Amount	Quantity
Cash Reward	RM20	500
	RM50	1,000
	RM100	500
Top Reward	RM10,000	3

7. The Cash Reward will be credited into the Eligible Customers’ Participating Accounts by the respective Cash Reward Crediting Period based on the respective Successful Opening Period of the Participating Accounts as set out in Table 4 below:

**Table 4**

Type of Reward	Successful Opening Period	Cash Reward Crediting Period	Total Cash Reward Allocation	
<b>For Action 1: Monthly Cashback Allocation</b>	17 March 2025 – 31 March 2025	By 31 August 2025	RM15,000	<b>Total: RM60,000</b>
	1 April 2025 – 30 April 2025	By 30 September 2025	RM15,000	
	1 May 2025 – 31 May 2025	By 31 October 2025	RM15,000	
	1 June 2025 – 30 June 2025	By 30 November 2025	RM15,000	
<b>For Action 2: Bonus Cashback Allocation</b>	17 March 2025 – 30 June 2025	By 31 August 2025	<b>RM50,000</b>	
<b>Top Reward Allocation</b>	17 March 2025 – 30 June 2025	By 30 November 2025	<b>RM30,000</b> (Top Reward: 3 winners x RM10,000 Business Capital)	
<b>Grand total</b>			<b>RM140,000</b>	

8. The total Cash Reward pool allocated is capped at **Ringgit Malaysia One Hundred Forty Thousand (RM140,000)** (“**Total Cash Reward Allocation**”) as set out in Table 3 above, on a first come, first served basis. In the event the maximum allocation has been met, no further crediting of the Cash Reward will be made by the Bank. The Bank has no obligation to inform the Eligible Customers should the Monthly and/or Total Cash Reward Allocation has reached its limit.
  
9. The winner selection process for the three (3) Top Reward winners is as follows: -
  - (a) Each entry will be assigned with a random number and placed in the Reward selection pool.
  - (b) Fifty (50) numbers will then be randomly selected from the Reward selection pool (“**Shortlisted Customers**”).
  - (c) The Shortlisted Customers shall be contacted by the Bank via Short Message Service (“**SMS**”) and given a Bank and/or Promotion related question. The Shortlisted Customers are required to reply to the SMS with the correct answer in the fastest time.
  - (d) The first **three (3)** Shortlisted Customers who respond with the correct answer (within the given time frame stated in the SMS) for the Top Reward will be the winners (“**Top Reward Winner**”). Shortlisted Customers shall bear the standard telecommunication charges imposed for each SMS sent to the Bank.
  - (e) In the event of a tie, i.e. where there is more than three (3) Shortlisted Customers who have answered correctly at the same time and would have been the Top Reward Winner if not for the tie, the Shortlisted Customers with the highest incremental captured in the Bank’s system as at the Winner Announcement date for each Reward will be the Top Reward Winner.
  - (f) For the avoidance of doubt, the SMS sent to the Shortlisted Customers will be based on the latest mobile number duly captured by and reflected in the Bank’s system and/or records. The SMS service for the Rewards is provided by Infobip Asia Pacific Sdn Bhd (898379-U), a SMS vendor officially appointed by the Bank (“**Infobip**”).
  
10. In the event the Monthly Cash Reward Allocation stated in Table 3 above for the Cash Reward Crediting Period is not met, the remaining balance shall be rolled over to the next Cash Reward Crediting Period.

11. The Rewards will be credited to the Winners by each fulfilment date as stated under Clause 7 (Table 4) above. All Winners of the Rewards will be contacted by the Bank via SMS once the Reward has been credited to their Participating Accounts. Eligible Customers who do not receive such a notification are deemed not entitled to the Cash Reward.
12. The crediting of the Cash Reward will be reflected in the monthly e-statement of the Participating Accounts. In the event the Eligible Customer's account is closed or inactive due to any reason whatsoever prior to or when the Cash Reward is credited, the Eligible Customers shall be disqualified from receiving the Cash Reward and the Cash Reward will be forfeited.
13. Eligible Customers must maintain an active and valid Participating Account prior to the Cash Reward Crediting Period of the Cash Reward (as stated in Table 3 above) and the Eligible Customers must not be in breach of any of the T&Cs of this Promotion, 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**") to enable crediting of the Cash Reward.
14. In the event the Cashback is not credited on or before the relevant Cash Reward Crediting Period as stated in Table 3 above, the Eligible Customers shall notify the Bank within one (1) month after the expiry of the said Cash Reward Crediting Period, failing which the Eligible Customers are deemed to have received the Cash Reward.

#### **GENERAL**

15. By participating in this Promotion, the Eligible Customers:
  - (a) confirm to have read, understood, accepted and agreed to be bound by the Applicable Terms and Conditions;
  - (b) agree that the Bank's decision on all matters relating to the Promotion shall be accurate, final, conclusive and binding on them;
  - (c) 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;
  - (d) agree that the Cashback is non-exchangeable for up-front cash, credit, cheque or benefit-in-kind;
  - (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; and
  - (f) consent and authorise the Bank to disclose their mobile numbers to Infobip for the SMS service and/or purposes of this Promotion.
16. The Bank reserves the right:
  - (a) with prior notice to the Eligible 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) ("**Bank's Websites**");
  - (b) to automatically disqualify any customer who:
    - (i) 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;
    - (ii) are facing bankruptcy proceedings or have been declared bankrupt either before, during or after the Promotion Period; and/or
    - (iii) 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.

17. In addition to the T&Cs stipulated herein, the Eligible 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.
18. 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.
19. 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.
20. 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 03-7626 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.