

HLB WALLET/i RAYA REWARDS PROMOTION ([Versi Bahasa Malaysia](#))

Last updated on 20 March 2025

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/HLB Wallet-i: Raya Rewards**" ("**Promotion**") commences on 20 March 2025 and ends on 30 June 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 "**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

THIS PROMOTION IS DIVIDED INTO TWO (2) SEGMENTS, PROMOTION A AND PROMOTION B.

PROMOTION A: HLB WALLET/HLB WALLET-i WELCOME REWARD

4. Promotion A is open to new customers who are Malaysian individuals and who do not have any of the Participating Accounts as listed under Clause 1 above with the Bank prior to the Promotion Period ("**New Customers**").
5. New Customers who fulfil the Promotion A Qualifying Criteria as stated in **Table 1** below ("**Promotion A Eligible Customers**") and meet the below minimum Month End Balance ("**MEB**") will be entitled to one of the Cash Reward as set out in Table 1 below:

Table 1

Action	Promotion A Qualifying Criteria	Promotion A Cash Reward
Successfully open a Participating Account during the Promotion Period and meet the	<ul style="list-style-type: none">• Successfully open a Participating Account via the Apply@HLB mobile application; and• Retain a minimum MEB of Ringgit Malaysia Two Thousand (RM2,000) for two (2) consecutive months from the account opening date, inclusive of the Participating Account opening month	RM10*

requirement of retaining a specified minimum MEB	<ul style="list-style-type: none"> Successfully open a Participating Account via the Apply@HLB mobile application; and Retain a minimum MEB of Ringgit Malaysia Five Thousand (RM5,000) for two (2) consecutive months from the account opening date, inclusive of the Participating Account opening month 	RM30*
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* Subject to the Monthly Cash Reward Allocation and Total Cash Reward Allocation in Table 3 below.

6. Scenario of eligibility of the account opening period and retaining the minimum MEB are illustrated as per Table 2 below.

Table 2

Below examples are shown based on the successful opening of the Participating Account – HLB Wallet Account/HLB Wallet Account-i:

Scenario	Successful Account Opening Date	MEB		Promotion A Cash Reward	Remarks
		Month 1	Month 2		
A	1 April 2025	RM5,000 on 30 April 2025	RM5,000 on 31 May 2025	RM30	Fulfilled ALL the Promotion A Qualifying Criteria *
B	1 April 2025	RM2,000 on 30 April 2025	RM2,000 on 31 May 2025	RM10	Fulfilled ALL the Promotion A Qualifying Criteria*
C	1 April 2025	RM1,000 on 30 April 2025	RM2,000 on 31 May 2025	RM0	Opened a Participating Account but did not maintain MEB of RM2,000 for two (2) consecutive months, therefore not qualify for the RM10 cash reward.

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

7. For the purpose of this Promotion A, the Promotion A Eligible Customers will be referred to as “**Promotion A Eligible Customers**”.

The Cash Reward for Promotion A will be credited into the Promotion A 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 3 below;

Table 3

Successful Opening Period	Cash Reward Crediting Period	Promotion A Monthly Cash Reward Allocation	Promotion A Total Cash Reward Allocation
20 March 2025 – 31 March 2025	By 25 May 2025	RM12,500	RM50,000
1 April 2025 – 30 April 2025	By 25 June 2025	RM12,500	
1 May 2025 – 31 May 2025	By 25 July 2025	RM12,500	
1 June 2025 – 30 June 2025	By 25 August 2025	RM12,500	

8. The total Cash Reward pool allocated for this Promotion A is capped at **Ringgit Malaysia Fifty Thousand (RM50,000)** (“**Promotion A Total Cash Reward Allocation**”) with a Monthly Cashback Allocation capped at **Ringgit Malaysia Twelve Thousand Five Hundred (RM12,500)** (“**Promotion A Monthly Cash Reward Allocation**”) as set out in Table 3 above on a **first come, first served basis**. Notwithstanding the T&Cs herein, no further Promotion A Cash Reward will be rewarded once the aforesaid capped limit is reached. The Bank has no obligation to inform the Promotion A Eligible Customers should the Promotion A Monthly Cash Reward Allocation and/or Promotion A Total Cash Reward Allocation has reached its limit.
9. In the event the Promotion A 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.
10. The crediting of the Promotion A Cash Reward will be reflected in the monthly e-statement of the Participating Accounts. In the event the Promotion A Eligible Customer’s account is closed or inactive due to any reason whatsoever prior to or when the Promotion A Cash Reward is credited, the Promotion A Eligible Customers shall be disqualified from receiving the Promotion A Cash Reward, and the Promotion A Cash Reward will be forfeited.
11. Promotion A Eligible Customers must maintain an active and valid Participating Account prior to the Cash Reward Crediting Period of the Promotion A Cash Reward (as stated in Table 3 above) and the Promotion A Eligible Customers must not be in breach of any of the T&Cs of this Promotion (except Clauses 13 to 21 below that are applicable to Promotion B), the Bank’s General Terms and Conditions of Accounts and the Terms & Conditions applicable to the Participating Accounts (collectively referred to as the “**Applicable Terms and Conditions for Promotion A**”) and/or any Applicable Laws to enable crediting of the Promotion A Cash Reward.
12. In the event the Promotion A Cashback is not credited on or before the relevant Cash Reward Crediting Period as stated in Table 3 above, the Promotion A Eligible Customers shall notify the Bank within one (1) month after the expiry of the said Cash Reward Crediting Period, failing which the Promotion A Eligible Customer is deemed to have received the Promotion A Cash Reward.

PROMOTION B: HLB WALLET/HLB WALLET-i UNLIMITED INSTANT CASHBACK

13. Customers are entitled to the unlimited instant cashback as set out in Clause 17 below (“**Promotion B Cashback**”) on Eligible Digital Payments during the Promotion Period, subject to the terms and conditions of these T&Cs (except Clauses 4 to 12 above that are applicable to Promotion A).
14. For the purpose of this Promotion B, “**Eligible Digital Payments**” is defined as payment transactions made from the HLB Wallet/HLB Wallet-i via HLB Connect Online Banking and HLB Connect App (“**HLB Connect**”) as follows:
 - QR Pay (DuitNow QR) to business only;
 - Fund Transfer;
 - Pay Bill; and
 - Prepaid Reload.
15. 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 are EXCLUDED.
16. For the purpose of this Promotion B, the Promotion B Eligible Customers will be referred to as “**Promotion B Eligible Customers**”.
17. The Promotion B Cashback will be credited instantly into the Promotion B Eligible Customers’ Participating Account and the crediting record will be reflected in the Promotion B Eligible Customers’ Participating Account transaction history immediately.

18. Details of the Promotion B Cashback which the Promotion B Eligible Customers are entitled to are as follows:

Eligible Digital Payments	Promotion B Cashback Per Payment (RM)	Minimum Payment to Qualify (RM)	Maximum Monthly Promotion B Cashback	
			Number of Eligible Transaction (#)	Promotion B Cashback Amount (RM)
QR Pay (DuitNow QR) to business only	0.25	15	No limit	No limit
Fund Transfer	0.25	50	6	1.50
Pay Bill	1	50	No limit	No limit
Prepaid Reload	1	50	No limit	No limit
Total Maximum Promotion B Cashback during the Promotion Period				No limit

19. For the avoidance of doubt, after the Promotion Period, Promotion B Eligible Customers will continue to enjoy the existing HLB Wallet/HLB Wallet-i cashback of up to Ringgit Malaysia One Hundred Twenty (RM120) per year, capped at Ringgit Malaysia Ten (RM10) per month, subject to the terms and conditions of the HLB Wallet Terms and Conditions.
20. For the avoidance of doubt, in order to be entitled to the Promotion B Cashback, the Promotion B Eligible Customers' Participating Account MUST remain valid/active and in good standing prior to the crediting of the Promotion B Cashback and the Promotion B Eligible Customers must not be in breach of any of the Applicable Terms and Conditions (except Clauses 4 to 12 above that are applicable to Promotion A), failing which the Promotion B Eligible Customers shall be automatically disqualified from this Promotion and from receiving the Promotion B Cashback.
21. It is the obligation of the Promotion B Eligible Customers to contact the Bank regarding any non-receipt of the Promotion B Cashback within two (2) months after the Promotion Period, failing which the Promotion B Eligible Customers are deemed to have received the same, and any claim for reimbursement thereafter will not be entertained.

GENERAL

22. By participating in this Promotion, the Customers:
- confirm to have read, understood, accepted and agreed to be bound by the relevant 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.
23. 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 and www.hlisb.com.my ("**Bank's Websites**");
 - 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

- (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.
24. 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.
25. 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.
26. 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.
27. 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 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.