

CASH-IN TO WIN PROMOTION

Last updated 12 December 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**") (collectively referred to as "**the Bank**") "**Cash-In To Win Promotion**" ("**Promotion**") commences on **1 December 2024** and ends on **28 February 2025**, both dates inclusive, unless specified or notified otherwise ("**Promotion Period**").

TERMS & CONDITIONS

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

ELIGIBILITY

1. This Promotion is open to all Malaysian and non-Malaysian individual customers of the Bank ("**Eligible Customers**") who are new or existing HLB Current or Savings Account/HLISB Current or Savings Account-i accountholders ("**CASA/CASA-i**").
2. The Bank reserves the right to disqualify any Customers who:
 - (a) have committed or are 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.
 - (c) have breached any terms and conditions of the CASA/CASA-i, the General Terms and Conditions of Accounts, and the Terms and Conditions for the use of the Bank's services (collectively, the "**Applicable Terms and Conditions**") at any time before, during, or after the Promotion Period.

PROMOTION MECHANICS AND WINNERS' SELECTION

3. To participate in this Promotion, Eligible Customers must receive an Overseas Inward Telegraphic Transfer ("**ITT**") transaction of a minimum of Ringgit Malaysia Five Thousand (RM5,000) per transaction in their CASA/CASA-i.

Rewards and Winner Selection:

4. Eligible Customers who meet the qualifying criteria outlined under Clause 3 will be eligible for the following:
 - (a) **RM20 Cashback ("**Cashback**")**: Customers must successfully receive at least one (1) ITT transaction of a minimum of Ringgit Malaysia Five Thousand (RM5,000) per transaction to earn the Cashback once per month throughout the Promotion Period.
 - (b) **Grand Prize: iPhone 16 Pro Max 256 GB ("**the Grand Prize**")**: Customers must successfully receive a minimum of two (2) ITT transactions of a minimum of Ringgit Malaysia Five Thousand (RM5,000) per transaction.

Table 1

REWARDS	
RM20 Cashback	Grand Prize: iPhone 16 Pro Max 256 GB
Benefit: RM20 Cashback will be awarded to the Eligible Customers who successfully receive at least one (1) ITT transaction with a minimum of RM5,000 per transaction in a month.	Benefit: An iPhone 16 Pro Max 256GB will be awarded to one (1) Eligible Customer with the highest number ITT transactions each month. A total of three (3) Grand Prize units will be given away for this Promotion.
Eligibility: This reward is limited to the first one thousand	Eligibility:

<p>(1,000) Eligible Customers who receive at least one (1) ITT transaction with a minimum of RM5,000 per transaction.</p> <p>Example:</p> <p>(i) An Eligible Customer who successfully receives one (1) qualifying ITT transaction with a minimum amount of RM5,000 in any month during the Promotion Period, will receive a RM20 Cashback.</p> <p>(ii) An Eligible Customer who successfully receives two (2) qualifying ITT transactions with a minimum amount of RM5,000 in the same month during the Promotion Period, will receive an RM20 Cashback.</p> <p>(iii) An Eligible Customer who earns an RM20 Cashback in the first month can also earn another RM20 Cashback in the subsequent months throughout the Promotion Period.</p> <p>(iv) The RM20 Cashback will be capped at one thousand (1,000) unique Customers each month throughout the Promotion Period.</p>	<p>(i) An Eligible Customer who successfully receives a minimum of two (2) ITT transactions with a minimum amount of RM5,000 per transaction within the same month will qualify to win the Grand Prize.</p> <p>(ii) One (1) Grand Prize will be awarded to an Eligible Customer with the highest cumulative number of ITT transactions successfully received in a month during the Promotion Period.</p> <p>(iii) A Customer can only win one (1) Grand Prize throughout the Promotion Period.</p> <p>Example:</p> <p>(i) An Eligible Customer who received one (1) ITT transaction in a month, will not qualify to win the Grand Prize.</p> <p>(ii) An Eligible Customer who received two (2) ITT transactions worth RM3,000 and RM6,000 per transaction respectively will not qualify for the Grand Prize.</p> <p>(iii) An Eligible Customer who received one (1) ITT transaction in the first month and one (1) transaction in the final month of the Promotion Period will not be qualified to win the Grand Prize.</p>
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5. The total allocation for this Promotion is as follows:
- RM20 Cashback:** Limited to the first one thousand (1,000) Eligible Customers who receive a qualifying ITT transaction which is up to a total amount of **Ringgit Malaysia Twenty Thousand** (RM20,000) each month during the Promotion Period.
 - Grand Prize:** One (1) Eligible Customer will win an iPhone 16 Pro Max 256 GB each month throughout the Promotion Period. ("**Grand Prize Winner**").

For avoidance of doubt, each Eligible Customer is eligible to win the Cashback and the Grand Prize concurrently throughout the Promotion Period provided the criteria listed in Clause 4 and Table 1 are fulfilled.

REWARD/PRIZE FULFILMENT

(A) Cashback

- There is a total of three thousand (3,000) Cashback Winners for this Promotion. The Bank is not obligated to inform the Eligible Customers if the Cashback allocation reaches its limit during the Promotion Period.
- The Bank will credit the Cashback to the Cashback Winners' respective CASA/CASA-i (i.e., the accounts used for receiving the ITT transactions) within **forty-five (45) business days** after the end of each month during the Promotion Period whereby the last payout would be on 15 April 2025.
- The Cashback Winners will be notified via HLB Connect App Push Notification ("**IAP**")/ Short Message Service ("**SMS**") or any other method of communication that the Bank deems appropriate once the Cashback is successfully credited to the Cashback Winners.
- The Bank reserves the right to forfeit the Cashback if the Cashback Winners' CASA/CASA-i (used to perform the transfer transactions) are dormant or closed prior to the Bank crediting the Cashback.

(B) Grand Prize: iPhone 16 Pro Max 256 GB

- Only one (1) Eligible Customer per month, will be awarded the Grand Prize. The Grand Prize

Winner will be selected based on the highest number of ITT transactions successfully received within the same month during the Promotion Period. In the event more than one (1) Eligible Customer has accumulated the same highest number of ITT transactions, the Eligible Customer with the **highest cumulative transaction amount received** will be selected as the Grand Prize Winner.

11. The Grand Prize Winner will be announced on the Bank's websites at <http://www.hlb.com.my> and/or (<http://www.hlisb.com.my> ("**Bank's Websites**"). The Grand Prize Winner will also be notified via email and/or IAP with details related to the fulfilment of the Grand Prize within **sixty (60) business days from the announcement**.
12. The Bank reserves the right to cancel the Grand Prize Winner's entry and award the Grand Prize to the next Eligible Customer if the Bank is unable to reach the Grand Prize Winner for any reason. The non-contactable Grand Prize Winner shall have no claim whatsoever against the Bank on the cancellation and forfeiture. The Grand Prize Winner's CASA/CASA-i must remain valid/active and in good standing until the date of prize fulfilment and must not be in breach of any of the Applicable Terms & Conditions. Failure to comply will result in automatic disqualification from the Promotion.
13. The Grand Prize Winner shall liaise directly with the Apple Service Centre appointed by the Bank for all matters related to the Grand Prize including the information, claims, and warranty.
14. The Bank gives no representation or warranty concerning the quality or suitability of the Grand Prize and shall not be responsible for replacing any lost or stolen prizes. The Winner shall, at their own cost and expense, deal directly with the Apple Service Centre for any complaints, disputes, or claims related to the Grand Prize, without recourse to the Bank.

GENERAL

15. By participating in the Promotion, Eligible Customers agree that their personal information, including name and the last four (4) digits of their NRIC card or passport number, may be used for promotional purposes, including the publications of the Winner's list on the Bank's Websites. It is the Customer's obligation to provide valid and up-to-date contact details and email address to the Bank within the Promotion Period.
16. By participating in this Promotion, the Eligible Customers:
 - (i) confirm that they have read, understood, accepted and agreed to be bound by the T&Cs herein and 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 of the Grand Prize Winner and the 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 Bank to disclose their mobile numbers to XOX Technology Berhad (199901007872 (482662-D)) and/or Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)), the SMS vendors officially appointed by the Bank for purposes of this Promotion and/or consent and authorise the Bank to disclose their email addresses to Dcatalyst Sdn Bhd (200801017996 (819292-U)), the service provider appointed by the Bank to provide email services for the purposes of this Promotion;
 - (v) agree to be responsible for providing the Bank with their valid and current contact details including email address, and 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 due to an inaccurate email address provided by the Eligible Customers or non-delivery of email due to any reason whatsoever;
 - (vi) agree to access the Bank's Websites 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;
 - (vii) agree that any email sent to the Eligible Customers is entirely dependent on the availability and quality of service of the relevant service/network provider(s) and fully understand that the Bank does not have any control whatsoever in the event where the delivery of the 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 from any delay or failure in receiving any SMS and/or email transmission from the Bank due to the Network Failure. No appeals on such delays or failures will be entertained;
- (viii) 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
 - (ix) 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.
17. The Bank reserves the right:
- (i) with prior notice to the Eligible Customers, to add, delete, suspend or amend the T&Cs listed herein by way of posting such addition, deletion, suspension or amendment of the T&Cs listed herein or termination of this Promotion on the Bank's Websites;
 - (ii) to forfeit the Cashback and/or the Grand Prize in the event of non-compliance by the Eligible Customers of the T&Cs herein, the Applicable Terms and Conditions and/or all other law/rules applicable.
18. 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.
19. In the event of any discrepancies between the T&Cs 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.
20. The 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.
21. 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. Deposits/Deposits-i products 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.