

**HLB CONNECT CHINESE NEW YEAR PROMOTION 2024 [\(Versi Bahasa Malaysia\)](#)**

Last Updated on 23 January 2024

**PROMOTION PERIOD**

Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLISB**") ("hereinafter collectively referred to as "**the Bank**") "**HLB Connect Chinese New Year Promotion**" ("**Promotion**") commences on 24 January 2024 and ends on 27 February 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 customers ("**Customers**") who are new and existing HLB Connect Online and/or HLB Connect App ("**HLB Connect**") individual customers with a HLB Current or Savings Account/HLISB Current or Savings Account-i ("**CASA/CASA-i**") and/or HLB Credit Card ("**Credit Card**") (hereinafter referred to as "**Customers**").
2. The Bank reserves the right to disqualify any Customer who:
  - (i) 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;
  - (ii) are facing bankruptcy proceedings, or have been declared bankrupt either before, during or after the Promotion Period; and/or
  - (iii) have breached any 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 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:
  - (i) **register for HLB Connect** and **perform at least three (3) different Eligible Transactions** (as stated in Table 2 below) between 24 January 2024 to 27 February 2024 (only applicable for new HLB Connect users); or
  - (ii) **log in** to HLB Connect Online and/or HLB Connect App and **perform the Eligible Transactions** (as stated in Table 2 below) between 24 January 2024 to 27 February 2024 to earn points ("**Points**") for participation (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. The Bank will split the Eligible Customers into two (2) groups, namely:
  - (a) existing HLB Connect customers ("**Group 1**"); and
  - (b) new HLB Connect customers (i.e. customers who registered for HLB Connect from 24 January 2024 to 27 February 2024) ("**Group 2**").

The number of Winners will be allocated equally between Group 1 and Group 2, in accordance with Table 1 below.

5. Eligible Customers who meet the requirements set out under Clause 3 will be in the running to win the list of Prize, Cashback or e-Voucher ("**Prize, Cashback or e-Voucher Winners**"), as shown in Table 1 below.

**Table 1**

<b>(A) Prize</b>				
<b>Promotion Dates</b>	<b>Prize Segment</b>	<b>Winner Selection Method</b>	<b>Total No. of Winners for Group 1</b>	<b>Total No. of Winners for Group 2</b>
24 January 2024 – 27 February 2024 (35 days)	<b>Grand Prize:</b> 10gm Gold Bar	<ul style="list-style-type: none"> <li>• <b>One (1) Winner from Group 1 and Group 2</b> who accumulated the highest Points at the end of the Promotion Period.</li> <li>• Eligible Customers can only win one (1) Prize throughout the Promotion Period.</li> </ul>	1	1
	<b>Runner-up Prize:</b> Dyson V8 Slim Fluffy+ Vacuum	<ul style="list-style-type: none"> <li>• <b>Subsequent three (3) Winners from Group 1 and Group 2</b> who accumulated the highest Points at the end of the Promotion Period.</li> <li>• Eligible Customers can only win one (1) Prize throughout the Promotion Period.</li> </ul>	3	3
	<b>Consolation Prize:</b> RM200 Watsons e-voucher	<ul style="list-style-type: none"> <li>• <b>Subsequent three (3) Winners from Group 1 and Group 2</b> who accumulated the highest Points at the end of the Promotion Period.</li> <li>• Eligible Customers can only win one (1) Prize throughout the Promotion Period.</li> </ul>	3	3

<b>(B) Cashback or Vouchers</b>			
<b>Cashback or Voucher Segment</b>	<b>Promotion Dates</b>	<b>Winner Selection Method</b>	<b>Total Allocation</b>
<b>HLB Connect Registration – Cashback:</b> RM8 Cashback	24 January 2024 – 27 February 2024	<ul style="list-style-type: none"> <li>• <b>First 388 Customers to register for HLB Connect and perform at least 3 different Eligible Transactions</b> in Table 2 below can get RM8 Cashback.</li> <li>• The Cashback will be credited into the Eligible Customers' CASA/CASA-i or Credit Card by <b>14 May 2024</b>. Cashback is on a first come, first served basis until the total allocation for the Promotion Period is exhausted.</li> </ul>	RM3,104

**Promotion Period from 24 January 2024 – 6 February 2024**

<p><b><u>QR Pay – Cashback:</u></b> Up to 5% Cashback</p>	<p><b><u>Promotion Week 1:</u></b> 24 January 2024 – 30 January 2024</p>	<ul style="list-style-type: none"> <li>• <b>Pay DuitNow merchants with QR Pay</b> (a minimum of RM10) on HLB Connect App using:               <ul style="list-style-type: none"> <li>(i) <b>CASA/CASA-i:</b> <ul style="list-style-type: none"> <li>- Each Eligible Customer can get <b>2% Cashback</b>. Capped at <b>RM2 Cashback</b> per Eligible Customer per Promotion Week.</li> <li>- Each Eligible Customer can get <b>up to RM4 Cashback</b> throughout the Promotion Period.</li> </ul> </li> <li>(ii) <b>Credit Card:</b> <ul style="list-style-type: none"> <li>- Each Eligible Customer can get <b>5% Cashback</b>. Capped at <b>RM5 Cashback</b> per Eligible Customer per Promotion Week.</li> <li>- Each Eligible Customer can get <b>up to RM10 Cashback</b> throughout the Promotion Period.</li> </ul> </li> </ul> </li> <li>• The Cashback will be credited into the Eligible Customers' CASA/CASA-i or Credit Card by <b>14 May 2024</b>. Cashback is on a first come, first served basis until the total allocation for each Promotion Week is exhausted.</li> </ul>	<p><b><u>CASA/CASA-i:</u></b> RM5,250</p> <p><b><u>Credit Card:</u></b> RM2,250</p>
	<p><b><u>Promotion Week 2:</u></b> 31 January 2024 – 6 February 2024</p>	<ul style="list-style-type: none"> <li>• <b>Pay bills with JomPAY</b> (a minimum of RM10) on HLB Connect using CASA/CASA-i or Credit Card.</li> <li>• Each Eligible Customer can get up to <b>RM2 Cashback</b> per Promotion Week, and <b>up to RM4 Cashback</b> throughout the Promotion Period.</li> <li>• The Cashback will be credited into the Eligible Customers' CASA/CASA-i or Credit Card by <b>14 May 2024</b>. Cashback is on a first come, first served basis until the total allocation for each Promotion Week is exhausted.</li> </ul>	<p><b><u>CASA/CASA-i:</u></b> RM5,250</p> <p><b><u>Credit Card:</u></b> RM2,250</p>
<p><b><u>JomPAY – Cashback:</u></b> RM0.50 Cashback</p>	<p><b><u>Promotion Week 1:</u></b> 24 January 2024 – 30 January 2024</p>	<ul style="list-style-type: none"> <li>• <b>Perform an FPX payment</b> (a minimum of RM10) on HLB Connect Online using:               <ul style="list-style-type: none"> <li>(i) <b>CASA/CASA-i:</b> <ul style="list-style-type: none"> <li>- Each Eligible Customer can get <b>2% Cashback</b>. Capped at <b>RM2 Cashback</b> per Eligible Customer per Promotion Day.</li> <li>- Each Eligible Customer can get <b>up to RM4 Cashback</b> throughout the Promotion Period.</li> </ul> </li> <li>(ii) <b>Credit Card:</b></li> </ul> </li> </ul>	<p>RM7,500</p>
	<p><b><u>Promotion Week 2:</u></b> 31 January 2024 – 6 February 2024</p>		<p>RM7,500</p>
<p><b><u>FPX – Cashback:</u></b> Up to 5% Cashback</p>	<p><b><u>Promotion Day 1:</u></b> 25 January 2024</p>	<p>RM17,000</p>	

	<p><b>Promotion Day 2:</b> 2 February 2024</p>	<ul style="list-style-type: none"> <li>- Each Eligible Customer can get <b>5% Cashback</b>. Capped at <b>RM5 Cashback</b> per Eligible Customer per Promotion Day.</li> <li>- Each Eligible Customer can get <b>up to RM10 Cashback</b> throughout the Promotion Period.</li> <li>• The Cashback will be credited into the Eligible Customers' CASA/CASA-i or Credit Card by <b>14 May 2024</b>. Cashback is on a first come, first served basis until the total allocation for each Promotion Day is exhausted.</li> </ul>	RM17,000
<b>Promotion Period from 7 February 2024 – 27 February 2024</b>			
<p><b>QR Pay – Instant Voucher</b> RM2 foodpanda e-Voucher</p>	<p><b>Promotion Week 3:</b> 7 February 2024 – 13 February 2024</p>	<ul style="list-style-type: none"> <li>• <b>Pay DuitNow merchants with QR Pay</b> (a minimum of RM10) on HLB Connect App using CASA/CASA-i or Credit Card.</li> <li>• Each Eligible Customer can get <b>RM2 foodpanda e-Voucher</b> per Promotion Week, and <b>up to RM6 foodpanda e-Vouchers</b> throughout the Promotion Period.</li> <li>• Unique code for e-Voucher will be displayed instantly on your app screen upon successful transaction and will be sent to your email address registered with the Bank.</li> <li>• e-Voucher is 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>	RM5,000 / 2,500 e-Vouchers
	<p><b>Promotion Week 4:</b> 14 February 2024 – 20 February 2024</p>		RM5,000 / 2,500 e-Vouchers
	<p><b>Promotion Week 5:</b> 21 February 2024 – 27 February 2024</p>		RM5,000 / 2,500 e-Vouchers

6. The total Prize for this Promotion is as follows:
  - (i) Grand Prize is limited to two (2) units of 10gm Gold Bar;
  - (ii) Runner-up Prize is limited to six (6) units of Dyson V8 Slim Fluffy+ Vacuum; and
  - (iii) Consolation Prize is limited to six (6) units of Watsons e-voucher worth Ringgit Malaysia Two Hundred (RM200) each.
7. As part of the Winner selection process for the Grand Prize, Runner-up Prize and Consolation Prize ("**Prize Winners**"), the Bank will allocate Points to each Eligible Customer for each successfully performed Eligible Transaction(s) during the Promotion Period as shown in Table 2 below.
8. The Eligible Customer(s) who first accumulated the highest number of Points from performing the Eligible Transaction(s) listed in Table 2 below, will win the Prize on a first come, first served basis, until the total number of Winners for each group has been allocated in full, as shown in Table 1.
9. In the event there are two (2) or more Eligible Customers from the same group who have accumulated the same highest Points, the Eligible Customer who first accumulated the highest Points from the Eligible Transactions performed will be selected as the Prize Winner.

10. The total Cashback or e-Voucher allocation for this Promotion is limited to:
- (i) Ringgit Malaysia Three Thousand One Hundred Four (**RM3,104**) Cashback for **HLB Connect registration**;
  - (ii) Ringgit Malaysia Fifteen Thousand (**RM15,000**) Cashback for **QR Pay** performed from **24 January 2024 to 6 February 2024**;
  - (iii) Ringgit Malaysia Fifteen Thousand (**RM15,000**) Cashback for **JomPAY** performed from **24 January 2024 to 6 February 2024**;
  - (iv) Ringgit Malaysia Thirty Four Thousand (**RM34,000**) Cashback for **FPX** performed on **25 January 2024 and 2 February 2024**; and
  - (v) Ringgit Malaysia Fifteen Thousand (**RM15,000**) e-Voucher for **QR Pay** performed from **7 February 2024 to 27 February 2024**.

Eligible Customers will be awarded Cashback or e-Voucher (“**Cashback or e-Voucher Winners**”) on a first come, first served basis, according to the winner selection method specified in Table 1 above.

11. Each Winner is eligible to receive only one (1) Prize, up to a maximum of Ringgit Malaysia Forty (RM40) Cashback and/or up to a maximum of Ringgit Malaysia Six (RM6) e-Vouchers throughout the Promotion Period, as long as they meet the criteria set out in Table 1.

**Table 2**

<b>A. Bonus Points for new HLB Connect user</b> <ul style="list-style-type: none"> <li>• <i>Qualification Period: 24 January 2024 – 27 February 2024</i></li> <li>• <i>Bonus Points will be added to the Eligible Customers' Points which was achieved via (B) Transaction Points at the end of the Promotion Period.</i></li> </ul>	
Eligible Transactions	Points To Be Earned
<b>Register for HLB Connect and perform at least three (3) different Eligible Transactions</b> from 24 January 2024 to 27 February 2024.	<b>88 Points</b> upon successful registration and have performed at least three (3) different successful Eligible Transactions.  <b>Remark:</b> Eligible Customers can only earn a maximum of <b>88 Points</b> for this Eligible Transaction throughout the Promotion Period.
<b>B. Transaction Points</b> <ul style="list-style-type: none"> <li>• <i>Qualification Period: 24 January 2024 – 27 February 2024</i></li> </ul>	
Transfers/Payments	
<b>Perform an Overseas Transfer</b> via HLB Connect Online	<b>20 Points</b> upon successful transfer.
<b>Perform a payment with FPX</b> (a minimum of RM10 per payment) via HLB Connect Online	<u><b>Payment using Credit Card:</b></u> <b>10 Points</b> upon successful payment.  <u><b>Payment using CASA/CASA-i:</b></u> <b>8 Points</b> upon successful payment.  <b>Remark:</b> Eligible Customers can earn a <b>daily</b> maximum of <b>200 Points</b> for this Eligible Transaction throughout the Promotion Period.

<p><b>Perform a Bill Payment with JomPAY</b> (a minimum of RM10 per payment) via HLB Connect</p>	<p><b><u>Payment using Credit Card:</u></b>  <b>10 Points</b>  upon successful payment.</p> <p><b><u>Payment using CASA/CASA-i:</u></b>  <b>8 Points</b>  upon successful payment.</p> <p><b>Remark:</b> Eligible Customers can earn a <b>daily</b> maximum of <b>200 Points</b> for this Eligible Transaction throughout the Promotion Period.</p>
<p><b>Perform a DuitNow QR Payment (POS QR) to any merchants</b> (a minimum of RM10 per payment) via HLB Connect App</p>	<p><b><u>Payment using Credit Card:</u></b>  <b>5 Points</b>  upon successful payment.</p> <p><b><u>Payment using CASA/CASA-i:</u></b>  <b>3 Points</b>  upon successful payment.</p> <p><b>Remark:</b> Eligible Customers can earn a <b>daily</b> maximum of <b>30 Points</b> for this Eligible Transaction throughout the Promotion Period.</p>
<p><b>Perform a Prepaid Reload</b> (a minimum of RM10 per reload) via HLB Connect</p>	<p><b>5 Points</b>  upon successful reload.</p> <p><b>Remark:</b> Eligible Customers can earn a <b>daily</b> maximum of <b>100 Points</b> for this Eligible Transaction throughout the Promotion Period.</p>
<p><b>Perform a Cross-Border QR to foreign merchants</b> (a minimum of RM50 per payment) via HLB Connect App</p>	<p><b>2 Points</b>  upon successful payment.</p>
<p><b>Perform a DuitNow QR Payment (P2P QR) to family and friends</b> (a minimum of RM10 per payment) via HLB Connect App</p>	<p><b>1 Point</b>  upon successful payment.</p> <p><b>Remark:</b> Eligible Customers can earn a <b>daily</b> maximum of <b>10 Points</b> for this Eligible Transaction throughout the Promotion Period.</p>
<p><b>Perform a DuitNow Transfer</b> (a minimum of RM10 per transfer) <b>to a Mobile/NRIC/Passport/Business Registration Number</b> via HLB Connect from 24 January 2024 – 6 February 2024</p>	<p><b>1 Point</b>  upon successful transfer.</p> <p><b>Remark:</b> Eligible Customers can earn a <b>daily</b> maximum of <b>10 Points</b> for this Eligible Transaction throughout the Promotion Period.</p>
<p><b>Send an e-Ang Pow</b> (a minimum of RM10 per transfer) <b>to a Mobile/NRIC/Passport/Business Registration Number</b> via HLB Connect App from 7 February 2024 – 27 February 2024</p>	<p><b>1 Point</b>  upon successful transfer.</p> <p><b>Remark:</b> Eligible Customers can earn a <b>daily</b> maximum of <b>20 Points</b> for this Eligible Transaction throughout the Promotion Period.</p>
<b>Deposit &amp; Investment</b>	
<p><b>Place an eFixed Deposit/eFixed Deposit-i</b> via HLB Connect</p> <p><i>eFixed Deposit/eFixed Deposit-i is protected by PIDM up to RM250,000 for each depositor.</i></p>	<p><b>20 Points</b>  upon successful placement.</p> <p><b>Remark:</b> Eligible Customers can only earn a maximum of <b>40 Points</b> for this Eligible Transaction throughout the Promotion Period.</p>

<p><b>Subscribe new funds in Term Investment Account-i</b> via HLB Connect Online</p> <p><i>Investment Account-i is not protected by PIDM. Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to an Investment Account-i.</i></p>	<p><b>20 Points</b> upon successful new subscription.</p> <p><b>Remark:</b> Eligible Customers can only earn a maximum of <b>40 Points</b> for this Eligible Transaction throughout the Promotion Period.</p>
<p><b>Subscribe new unit or top-up existing unit trust funds with HLB Wealth</b> (a minimum of RM50 per unit trust fund) via HLB Connect Online</p> <p><i>Unit Trust investment is not protected by PIDM. Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to a Unit Trust/Islamic Unit Trust Scheme.</i></p>	<p><b>10 Points</b> upon successful new unit trust subscription or top-up existing new unit trust funds.</p> <p><b>Remark:</b> Eligible Customers can earn a <b>daily</b> maximum of <b>100 Points</b> for this Eligible Transaction throughout the Promotion Period.</p>
<p><b>Perform new or top-up existing ASNB funds</b> (a minimum of RM50 per investment) via HLB Connect Online</p> <p><i>ASNB Account is not protected by PIDM. Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to an ASNB Account.</i></p>	<p><b>10 Points</b> upon successful new investment or top-up to existing fund.</p>
<b>Product Application</b>	
<p><b>Apply for an HLB Credit Card</b> via HLB Connect Online</p>	<p><b>20 Points</b> upon successful application.</p> <p><b>Remark:</b> Eligible Customers can only earn a maximum of <b>20 Points</b> for this Eligible Transaction throughout the Promotion Period.</p>
<p><b>Apply for a Personal Loan/Financing-i</b> via HLB Connect Online</p>	<p><b>20 Points</b> upon successful application.</p> <p><b>Remark:</b> Eligible Customers can only earn a maximum of <b>20 Points</b> for this Eligible Transaction throughout the Promotion Period.</p>
<p><b>Apply for a Quick Cash/Balance Transfer/Flexi Payment Plan</b> via HLB Connect</p>	<p><b>20 Points</b> upon successful application.</p> <p><b>Remark:</b> Eligible Customers can only earn a maximum of <b>40 Points</b> for this Eligible Transaction throughout the Promotion Period.</p>
<p><b>Open an HLB Wallet Account/HLB Wallet Account-i</b> via Apply@HLB App</p> <p><i>HLB Wallet Account/HLB Wallet Account-i is protected by PIDM up to RM250,000 for each depositor.</i></p>	<p><b>10 Points</b> upon successful account opening.</p> <p><b>Remark:</b> Eligible Customers can only earn a maximum of <b>10 Points</b> for this Eligible Transaction throughout the Promotion Period.</p>
<p><b>Open a 3-in-1 Junior Account/3-in-1 Junior Account-i</b> via HLB Connect Online</p> <p><i>3-in-1 Junior Account/3-in-1 Junior Account-i is protected by PIDM up to RM250,000 for each depositor.</i></p>	<p><b>10 Points</b> upon successful account opening.</p>
<p><b>Convert MYR to foreign currencies</b> (a min. of RM10 per conversion) with Pay&amp;Save</p>	<p><b>10 Points</b> upon successful conversion.</p>

<p>Account/Pay&amp;Save Account-i or HLB Wallet Account/HLB Wallet Account-i <b>Multi-Currency Feature</b> via HLB Connect</p>	
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<p><i>Pay&amp;Save Account/Pay&amp;Save Account-i or HLB Wallet Account/HLB Wallet Account-i is protected by PIDM up to RM250,000 for each depositor.</i></p>	
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**PROMOTION PRIZE, CASHBACK & E-VOUCHER FULFILMENT**

12. The Prize, Cashback or e-Voucher Winners' list will be published at <https://www.hlb.com.my/connectcny> ("**Promotion Website**") **by 1 April 2024**. It is the responsibility of the Winners to check if they have won by visiting the Promotion Website on the stipulated date.

13. The Prize Winners (being the Winners of Gold Bar and Dyson Vacuum) will be contacted by the Bank via SMS or HLB Connect App push notifications (based on the Eligible Customer(s)' information in the Bank's record) **by 2 April 2024**. The Prize Winners are required to provide their latest and valid information (such as delivery address (within Malaysia only), mobile number, etc) to the Bank **between 2 April 2024 and 12 April 2024**.

The Prize Winners will be contacted by the courier company appointed by the Bank for the arrangement of delivery or collection of the Prize (e.g. self-collection at the courier company if no one is available at your address) **between 14 May 2024 and 28 May 2024**, failing which the Prize shall be forfeited.

It is the obligation of the Prize Winners to provide their latest and valid information, and the Bank or appointed courier company shall not be responsible in the event the Bank or appointed courier company are unable to contact the Prize Winners for the fulfilment/delivery or collection of the Prize for any reasons whatsoever.

14. The Winners of Watsons e-voucher will be contacted by the Bank via SMS or HLB Connect App push notifications (based on the Eligible Customer(s)' information in the Bank's record) **by 2 April 2024**. The Prize Winners are required to reply to the Bank **between 2 April 2024 and 12 April 2024**.

The Winners of Watsons e-voucher will receive their e-voucher via SMS or HLB Connect App push notifications (based on the Eligible Customer(s)' information in the Bank's record) **by 14 May 2024**. The Prize is subject to its own set of terms and conditions issued by Watson's Personal Care Stores Sdn. Bhd. (199401004213 (289892-V)), which are available at <https://www.watsons.com.my/terms-conditions> ("**Watsons' Website**"). The Watsons e-voucher Winners are required to access the Watsons' Website to view such terms and conditions.

The Bank has no obligation to notify the Winners of Watsons e-voucher of the fulfilment/delivery of the e-voucher. The Eligible Customer(s) are required to check their SMS or access to their HLB Connect App at regular time intervals to check on the status of the fulfilment/delivery of the e-voucher.

15. All Cashback (being the Cashback from HLB Connect registration, QR Pay (performed from 24 January 2024 to 6 February 2024), JomPAY and/or FPX) will be credited to Cashback Winners' CASA/CASA-i and/or Credit Card with the Bank **by 14 May 2024**. As such, Cashback Winners must maintain an active and valid CASA/CASA-i and/or Credit Card **until 14 May 2024**, failing which the Cashback shall be forfeited.

For example, if the Eligible Customer performed an FPX transaction using their Credit Card, the Cashback will be credited to that Credit Card. If the Eligible Customer cancelled that Credit Card on 14 May 2024 before the Bank can successfully credit the Cashback, that said Cashback shall be forfeited.

16. The foodpanda e-Voucher Winner is subject to its own set of terms and conditions issued by Delivery Hero Malaysia Sdn Bhd (201201019422 (989567-W)), which are available at <https://www.foodpanda.my/contents/terms-and-conditions.htm> (“**foodpanda Website**”). The foodpanda e-Voucher Winners are required to access the foodpanda Website to view such terms and conditions.
17. It is the obligation of all Prize, Cashback or e-Voucher Winners to contact the Bank regarding the non-receipt of the Prize, Cashback or e-Voucher **before 28 May 2024**, failing which the Prize, Cashback or e-Voucher Winners are deemed to have received the Prize, Cashback or e-Voucher and any claim for reimbursement **after 28 May 2024** will not be processed.
18. Both Prize, Cashback or e-Voucher are non-transferable to any third party and non-exchangeable for another model or colour, cash, up-front credit, cheque or benefit-in-kind.
19. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Prize (including but not limited to the validity and/or usage of the Prize and shall not be responsible to replace any lost, stolen or damaged Prize). The Prize Winners shall deal directly with the manufacturer/vendor for any queries, disputes, warranty information or claims pertaining to the Prize without recourse to the Bank. All risks, loss, damage and/or injury associated with the use of the Prize shall be assumed by the Prize Winners.
20. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Prize, Cashback or e-Voucher due to any unforeseen circumstances beyond the reasonable control of the Bank.
21. The Bank reserves the rights to replace the Prize and e-Voucher (i.e. foodpanda e-Voucher) with any other item or Cashback of equal value at its discretion with prior notice.
22. The Prize and e-Voucher will be provided on an “As Is Where Is” basis. Prize and e-Voucher featured in all printed materials and/or the Bank’s website is for illustration purposes only. Any props, accessories or equipment featured with the Prize and e-Voucher in any pictorial materials are for decorative purposes and shall not form part of the Prize and e-Voucher.

## **GENERAL**

23. By participating in this Promotion, the Eligible Customers:
  - (i) confirm that they have read, and understood the T&Cs and agreed to be bound by the T&Cs herein;
  - (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 the Prize Winners, Cashback or e-Voucher Winners shall be final;
  - (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 personal data i.e. name, contact number and home/work address to its authorised 3<sup>rd</sup> party vendor including the courier company appointed by the Bank for the fulfilment/delivery or collection of the Prize(s) for this Promotion, and any other service provider(s) appointed by the Bank to provide SMS and/or email services for this Promotion such as Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or DCatalyst Sdn Bhd (200801017996 (819292-U));
  - (v) agree to be responsible for providing the Bank with their valid and current contact details including mobile number, email address and home/work address, and promptly notifying 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 the SMS, email and/or fulfilment/delivery is unable to be delivered, where applicable, due to inaccurate/invalid mobile number, email address and/or home/work address 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) 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 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 of such:
  - (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 Customer's 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 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.

24. The Bank reserves the right:

- (i) with prior notice to the Eligible Customers, to add, delete, suspend or amend the T&Cs listed by way of posting such addition, deletion, suspension or amendment of the T&Cs or termination of this Promotion on the Promotion Website; and
- (ii) forfeit the Prize, Cashback or e-Voucher in the event of non-compliance by the Eligible Customers of the T&Cs herein, any terms and conditions of the CASA/CASA-i and/or Credit Card, the General Terms and Conditions of Accounts, the Terms and Conditions for the use of HLB Connect, and all other laws/rules applicable.

25. In addition to the T&Cs stipulated herein, the Eligible Customers agree that the 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 shall be read together with these T&Cs as an entire agreement. In the event of any discrepancies, the specific T&Cs herein shall prevail to the extent of such discrepancy in relation to this Promotion.

26. 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.

27. 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.

28. Unless stated otherwise, words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.



If you have any enquiries regarding these T&Cs, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my) or call 03-7626 8899.