

HLB CONNECT CHINESE NEW YEAR PROMOTION 2025: TRANSACT AND WIN A TRIP TO TOKYO FOR TWO & MORE PRIZES [\(Versi Bahasa Malaysia\)](#)

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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 Chinese New Year Promotion 2025: Transact And Win A Trip To Tokyo For Two & More Prizes**" ("**Promotion**") commences on 6 January 2025 and ends on 28 February 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. 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**") and/or HLB Credit Card ("**Credit Card**") (hereinafter referred to as "**Customers**").
2. The Bank reserves the right to disqualify any Customers 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 during the Promotion Period:
 - (a) **register for HLB Connect, perform the eligible transaction ("**Eligible Transaction**") and earn points ("**Connect Points**")** as stated in [Table 2](#) below (only applicable for new HLB Connect users); OR
 - (b) **log in to HLB Connect, perform the Eligible Transaction and earn Connect Points** as stated in [Table 2](#) below (only applicable for existing HLB Connect users).

(Customers who fulfilled ALL the requirements stated under Clause 3 above are hereinafter referred to as "**Eligible Customers**").

4. Eligible Customers who meet the requirements stated under Clause 3 will be in the running to win the list of prizes ("**Prize**"), as shown in [Table 1](#) below.
5. As part of the winner selection process, the Bank will allocate Connect Points to each Eligible Customer for each successfully performed Eligible Transaction(s) during the Promotion Period, as shown in [Table 2](#) below. Eligible Customers who first achieved the highest number of Connect Points, as captured by the Bank, will win the Prize ("**Winners**") on a first come, first served basis, until the total number of Winners for each Prize Category has been allocated in full, as shown in [Table 1](#) below.

Table 1: Prize

Prize Category	Prize	Winner Selection Method	Total Number of Winners
First Prize	Travel voucher(s) worth RM12,000 issued by Mayflower Holidays Sdn Bhd (0843960T (200901001036)) (“ Mayflower ”) for: <ul style="list-style-type: none"> 4 days 3 nights with flight tickets to and accommodation in Tokyo, Japan for 2 pax; and 1-day pass to Sanrio Puroland for 2 pax 	<ul style="list-style-type: none"> 1st and 2nd Eligible Customers who accumulate the highest number of Connect Points. Winners of this Prize will NOT be eligible to win the other Prize Category other than the Special Reward Prize for new HLB Connect users. 	2
Second Prize	Sony Wireless Noise Cancelling Headphones (WH-1000XM5)	<ul style="list-style-type: none"> 3rd to 5th Eligible Customers who accumulate the next highest number of Connect Points. Winners of this Prize will NOT be eligible to win the other Prize Category other than the Special Reward Prize for new HLB Connect users. 	3
Third Prize (A)	Limited Edition Hello Kitty Solitaire Set	<ul style="list-style-type: none"> 6th to 15th Eligible Customers who accumulate the next highest number of Connect Points. This Prize will only be rewarded to Conventional accountholders, and all Islamic accountholders will be excluded. If the Eligible Customer with the 6th to 15th highest number of Connect Points is an Islamic or non-Conventional accountholder, the Eligible Customer will be put into the next Prize Category which is to win the Third Prize (B). Winners of this Prize will NOT be eligible to win the other Prize Category other than the Special Reward Prize for new HLB Connect users. 	10
Third Prize (B)	RM500 Gift Card from Uniqlo (Malaysia) Sdn Bhd (201001020264 (904031-T)) (“ Uniqlo ”)	<ul style="list-style-type: none"> 16th to 35th Eligible Customers who accumulate the next highest number of Connect Points. Winners of this Prize will NOT be eligible to win the other Prize Category other than the Special Reward Prize for new HLB Connect users. 	20
Fourth Prize	RM300 Rakuzen Japanese Dining Voucher from Super Dining Sdn Bhd (0534632P)	<ul style="list-style-type: none"> 36th to 185th Eligible Customers who accumulate the next 	150

	(200001032025)) (“ Super Dining ”)	<p>highest number of Connect Points.</p> <ul style="list-style-type: none"> Winners of this Prize will NOT be eligible to win the other Prize Category other than the Special Reward Prize for new HLB Connect users. 	
Special Reward Prize for new HLB Connect users	RM88 Ang Pow (Cashback from the Bank)	<ul style="list-style-type: none"> First 188 Eligible Customers who register for HLB Connect and perform any of the two (2) Eligible Transactions in Table 2 during the Promotion Period. Winners of this Cashback are still eligible to win a Prize from another Prize Category. 	188

Table 2: Eligible Transaction & Connect Points Allocation

No	Eligible Transactions	Connect Points per successful Eligible Transaction	Max Daily Connect Points	Max Connect Points that can be earned throughout the Promotion Period
Payment/Transfer				
1	Perform a payment with FPX or DuitNow Online Banking/Wallets (min. RM10 per payment) via HLB Connect Online and use funds from CASA/CASA-i	20	100	5,400
2	Perform a payment with FPX or DuitNow Online Banking/Wallets (min. RM10 per payment) via HLB Connect Online and use funds from Credit Card	30	150	8,100
3	Perform a Bill Payment (min. RM10 per payment) via HLB Connect and use funds from CASA/CASA-i	20	100	5,400
4	Perform a Bill Payment (min. RM10 per payment) via HLB Connect and use funds from Credit Card	30	150	8,100
5	Perform a DuitNow QR Payment (“POS QR”) to any local merchants (min. RM10 per payment) via HLB Connect App and use funds from CASA/CASA-i	20	100	5,400
6	Perform a DuitNow QR Payment (“POS QR”) to any local merchants (min. RM10 per payment) via HLB Connect App and use funds from Credit Card	30	150	8,100
7	Perform an Overseas Transfer (min. RM1,000 per transfer) via HLB Connect Online	20	60	300

8	Perform a Prepaid Reload (min. RM10 per reload) via HLB Connect	10	30	1,620
9	Perform a Cross-Border QR to foreign merchants (min. RM50 per payment) via HLB Connect App	8	24	1,296
10	Perform a DuitNow QR Payment (“P2P QR”) to family and friends (min. RM10 per payment) via HLB Connect App	5	20	1,080
11	Perform a DuitNow Transfer (a minimum of RM10 per transfer) to a Mobile/NRIC/Passport/Business Registration Number via HLB Connect	5	20	1,080
Product Take-Up				
12(a)	Apply for an HLB Credit Card via HLB Connect Online <i>*Upon successful application submission.</i>	500*	500	500
12(b)	Approved HLB Credit Card from new-to-card applicants (“NTC Applicants”) will receive bonus Connect Points (“Bonus Connect Points”) <i>**Refer to Note 1 and Clause 6.</i>	1,000**	1,000	1,000
13	Transfer funds from another bank (“New Funds”) to your CASA/CASA-i and select “HLB Connect CNY Promo” starting 15 January 2025 via HLB Connect Online to earmark the New Funds (“Earmark Amount”) (min. RM1,000 per Earmark Amount) for two (2) consecutive months (“Earmark Period”) <i>***Refer to Note 1 and Clause 7.</i>	500***	25,000	250,000
14	Apply for a Personal Loan/Financing-i via HLB Connect Online <i>****Upon successful application submission.</i>	300****	300	300
15	Open an HLB Wallet Account/-i or Pay&Save Account/-i via Apply@HLB App Note1	250	250	500
16	Apply for a Quick Cash/Balance Transfer/Flexi Payment Plan via HLB Connect	100	300	900
17	Apply for an Insurance policy via HLB Connect App Note1 <i>*****Upon successful application submission.</i>	100*****	300	300

18	Place an eFixed Deposit/-i ("eFD/eFD-i") via HLB Connect	100	200	500
19	Subscribe new unit or top-up existing unit trust funds with HLB Wealth (min. RM50 per unit trust fund) via HLB Connect Online <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>	50	150	600
20	Convert MYR to foreign currencies (min. RM200 per conversion) with HLB Pay&Save Account/-i or HLB Wallet Account/-i Multi-Currency Feature via HLB Connect	20	40	400
21	Subscribe new funds in Term Investment Account-i via HLB Connect Online <i>Term Investment Account-i is not protected by PIDM. Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to a Term Investment Account-i.</i>	20	40	200
22	Perform new or top-up existing ASNB funds (min. RM100 per investment) via HLB Connect Online <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>	10	50	500

Note¹ The following Connect Points will **NOT** be reflected in your Connect Points Tracker page:

- Credit Card application via HLB Website and Bonus Connect Points when your Credit Card application is approved;
- Earmark via HLB Connect Online;
- Account opening via Apply@HLB App; and
- Insurance application via HLB Connect App

These Connect Points will only be added to the calculation of your total Connect Points by the Bank at the end of the Promotion.

6. NTC Applicants who applied for an HLB Credit Card via HLB Connect Online or HLB Website during the Promotion Period and have the application successfully approved by HLB latest by 14 March 2025 shall be eligible for the additional one thousand (1,000) Bonus Connect Points.

In the event the NTC Applicant applied for more than one (1) HLB Credit Cards, the NTC Applicant will only be eligible for the Bonus Connect Points once (1) regardless of the number of HLB Credit Cards approved.

For the avoidance of doubt, the following Customers shall **NOT** be eligible for the Bonus Connect Points:

- (i) existing principal cardholders of any HLB Credit Cards;
 - (ii) NTC Applicants who have already applied and submitted for an HLB Credit Card application before the start of this Promotion Period; or
 - (iii) Previous HLB principal cardholders who cancelled their HLB Credit Cards and reapplied within twelve (12) months from the date of such cancellation during the Promotion Period.
7. For the avoidance of doubt, the Earmark Amount must be sourced from New Funds only. New Funds are defined as funds received via DuitNow transfers, instant transfers or interbank GIRO from other banks or e-money issuers which are deposited into CASA/CASA-i within the last seven (7) days.

In the event the Earmarked Amount is withdrawn (whether in part or in full) during the Earmark Period for any reason whatsoever, the Eligible Customer agrees that the Bank shall be entitled and hereby authorises the Bank to deduct any Connect Points that were awarded for this Eligible Transaction prior to the withdrawal. In this regard, the deduction will be made to the calculation of the Eligible Customer's total Connect Points at the end of the Promotion.

8. Each Winner is eligible to receive **only one (1) Prize** (being the First, Second, Third Prize (A) or (B), or Fourth Prize) and/or **Ringgit Malaysia Eighty-Eight (RM88) Cashback** throughout the Promotion Period.
9. Winners announced from previous HLB Connect Promotions listed below shall **NOT** be eligible to win the Prize in this Promotion:
- (i) HLB Connect End-of-Year Promotion 2024: Prize Winners;
 - (ii) Your Digital Bank Plus Much More Promotion 2024: Grand Prize, Second Prize and Third Prize Winners; and
 - (iii) Raya Promotion 2024: Prize Winners.
10. Permanent, contract and/or temporary staff or employees HLB who are involved in this Promotion shall **NOT** be eligible to win the Prize.

CONNECT POINTS TRACKER PAGE (AVAILABLE FROM 13 JANUARY 2025)

11. Eligible Customers who successfully performed any Eligible Transactions listed in [Table 2](#) above within the Promotion Period can view their Connect Points on the Connect Points Tracker Page. The Connect Points Tracker Page can be accessed by logging into HLB Connect Online or HLB Connect App and clicking on the Connect Points Tracker banner in the HLB Connect App and Connect Points Tracker button in HLB Connect Online.
12. Unsuccessful or incomplete transactions (due to a system timeout) where the Eligible Customers perform Eligible Transactions as specified in [Table 2](#) above but did not complete the transaction, will not be entitled to any Connect Points.
13. For Eligible Transactions where the transaction status is not available immediately, the Connect Points will be added for the day where the Eligible Transaction was performed once the Eligible Transaction has been carried out successfully.
14. In the event of any discrepancies on the Connect Points, the Connect Points calculated by the Bank after the conclusion of this Promotion shall be considered accurate and final.

WINNER ANNOUNCEMENT AND FULFILMENT

15. The Winners' list will be published at <https://www.hlb.com.my/connectcny> ("**Promotion Website**") by **10 June 2025**. It is the responsibility of the Winners to check if they have won by visiting the Promotion Website on the stipulated date.

16. The Winners (being the Winners of First Prize, Second Prize, Third Prize (A), Third Prize (B) and Fourth Prize) will be contacted by the Bank via HLB Connect App push notifications (“**App Notification**”), SMS or email **by 12 June 2025**. The Winners of First to Fourth Prizes are required to respond and/or provide their latest and valid information (such as delivery address (within Malaysia only), mobile number, etc) to the Bank **no later than 22 June 2025**, failing which the Prize shall be forfeited. In the event the Bank is unable to contact these Winners by the date(s) stipulated above (including but not limited to, no reply to our App Notification, having insufficient inbox storage to receive email, etc), they will automatically be disqualified and the Prize will be forfeited.
17. Terms and conditions for Winners of **First Prize**:
- (i) The Winners will receive travel voucher(s) issued by Mayflower **between 22 July 2025 and 5 August 2025**.
 - (ii) It is the obligation of the 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 Winners for the fulfilment/delivery or collection of the Prize for any reasons whatsoever.
 - (iii) It is the Winners’ responsibility to make redemption, bookings and/or arrangements of the travel related services with Mayflower, and the Winners are subject to the terms and conditions imposed by Mayflower:
 - (a) The travel voucher(s) are non-refundable, non-transferable and non-exchangeable for cash;
 - (b) The redemption is limited to a single occurrence; multiple periodic redemptions are not allowed;
 - (c) Any related travel services or travel incidentals that exceed the value of the travel voucher(s) shall be borne by the Winners at the time of booking. However, if the redemption value is less than the value of the travel voucher(s), no refund will be processed;
 - (d) The travel voucher(s) are valid for a period of one (1) year from the date of issuance;
 - (e) Redemption of travel voucher(s) is not valid during the Malaysian Association of Tour and Travel Agents Fair or promotion period; and
 - (f) Winners must present their identity card (NRIC/Passport) and the original travel voucher(s) upon redemption at Mayflower.
 - (iv) The Bank has no control over the arrangements which include but are not limited to airline tickets, hotel accommodations and/or tour packages. In the event of a dispute relating to the travel voucher(s), the Winners is to deal directly with Mayflower.
 - (v) Travel voucher(s) are valid for use until the date specified on the respective travel voucher(s). If the travel voucher(s) remain unused after the validity date specified in the terms and conditions of the travel voucher(s), the Bank will not be liable for the extension of the validity or replacement of the travel voucher(s). Additionally, the Bank will not provide a refund or reimbursement for the unused portion if the Winners fail to fully utilise the same.
18. Terms and conditions for Winners of **Second Prize, Third Prize (A), Third Prize (B) and Fourth Prize**:
- (i) The 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 22 July 2025 and 5 August 2025**, failing which the Prize shall be forfeited.
 - (ii) It is the obligation of the 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 Winners for the fulfilment/delivery or collection of the Prize for any reasons whatsoever.
 - (iii) The Winners for Third Prize (B) and Fourth Prize are subject to the additional set of terms and conditions imposed by Uniqlo and Super Dining respectively, as listed on the Prize.
19. Terms and conditions for Winners of the **Special Reward Prize**:

- (i) The Prize will be credited to the Winner's CASA/CASA-i with the Bank **by 22 July 2025**. As such, the Winners must have an active and valid CASA/CASA-i **until 22 July 2025**, failing which the Prize shall be forfeited.
 - (ii) It is the obligation of the Winners to contact the Bank regarding the non-receipt of the Prize **before 31 July 2025**, failing which the Winners are deemed to have received the Prize and any claim for reimbursement **after 31 July 2025** will not be processed.
20. All Prizes are non-transferable to any third party and non-exchangeable for another model or colour, cash, up-front credit, cheque or benefit-in-kind.
21. 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 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 Winners.
22. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Prize due to any unforeseen circumstances beyond the reasonable control of the Bank.
23. The Bank reserves the right to replace the Prize (except Cashback) with any other item or Cashback of equal value at its discretion with prior notice.
24. All Prizes will be provided on an "As Is Where Is" basis. The Prize 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 in any pictorial materials are for decorative purposes and shall not form part of the Prize.

GENERAL

25. 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 the 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 personal data i.e. name, contact number and home/work address to its authorised 3rd party vendor including supplier(s) appointed by the Bank for fulfilment/delivery or collection of the Prize for this Promotion, the courier company appointed by the supplier 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 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, email address and/or home/work address provided by the Eligible Customers or the SMS, email and/or fulfilment/delivery is unable to be delivered due to any reason beyond the reasonable control of the Bank;
 - (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) of the Winners for the purpose of Winner 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 are 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.
26. 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 Prize earned in the event of non-compliance by the Eligible Customers of the Applicable Terms and Conditions; and
 - (iii) to claw-back the Prize in the event there is any detected fraud and breaches against the Applicable Terms and Conditions.
27. 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.
28. 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.
29. 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.
30. 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 and eFD/eFD-i Products are protected by PIDM up to RM250,000 for each depositor (refer to [Products Eligible for PIDM Protection](#)).

CASA-i and eFD-i Products are deposit accounts based on the Shariah contract of Tawarruq.

Insurance is underwritten by MSIG Insurance (Malaysia) Bhd (197901002705) (46983-W), and distributed by Hong Leong Bank Berhad. MSIG Insurance (Malaysia) Bhd is a member of PIDM. The benefit(s) payable under eligible certificate/policy/product is (are) protected by PIDM up to limits. Please

refer to PIDM's TIPS Brochure or contact MSIG Insurance (Malaysia) Bhd (<https://www.msig.com.my>) or PIDM (visit www.pidm.gov.my). The Bank accepts no responsibility or liability for the plan or the products and services offered by MSIG Insurance (Malaysia) Bhd.

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 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.