

**ELITE TRADERS REWARD PROGRAM**

Last updated 27 November 2024

**PROMOTION PERIOD**

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**") "**Elite Traders Reward Program**" ("**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 active **businesses** registered with the Companies Commission of Malaysia ("**SSM**") from Small Medium Enterprises ("**SMEs**"), which are new or existing customers of the Bank ("**Customers**") with a HLB Current or Savings Account/HLISB Current or Savings Account-i in Ringgit Malaysia ("**RM**") ("**CASA/CASA-i**"). New customers are defined as those who are neither existing HLB/HLISB users nor have a CASA/CASA-i with the Bank prior to the Promotion Period.
2. SMEs are defined as sole proprietorships, partnerships, limited liability partnerships and private limited companies (Sdn Bhd) with annual sales turnover of up to Ringgit Malaysia Five Million (RM5,000,000).
3. 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/winding up proceedings or have been declared bankrupt/wound up either before, during, or after the Promotion Period; and
  - (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**

4. In order to participate in this Promotion, Customers must meet the following criteria during the Promotion Period ("**Eligible Customer**"):
  - (i) perform one or more Outward Telegraphic Transfer ("**OTT**") transactions via **HLB Connect Online/HLB Connect First and/or at HLB Branches**;
  - (ii) only OTT transactions for the purpose of goods purchase payment ("**GPP**") will qualify for Cashback and Cash Prizes, and it must be specified at the point of performing the transaction.
  - (iii) GPP are specified as follows:
    - (a) Eligible Customers purchase goods from overseas;
    - (b) Eligible Customers purchase goods for business;
    - (c) Eligible Customers purchase goods for processing (manufacturing) service;
  - (iv) provide the necessary **supporting documents**, including but not limited to the following:
    - (a) Invoice
    - (b) Bill of lading
    - (c) Purchase Order
    - (d) Delivery Order
    - (e) Supply Contract
    - (f) Payment Advice
    - (g) Such other documents as the Bank may require evidence that the purpose of GPP.

### Rewards and Selection Winners

5. Eligible Customers who meet the qualifying criteria outlined under Clause 4 will be eligible for the following:
- (a) **Zero Fees:** All OTT transactions performed during the Promotion Period for the purpose of GPP are entitled to **zero fees**.
  - (b) **Cashback:** Receive a **Ringgit Malaysia Ten (RM10)** cashback for the **first successful OTT** transaction for the purpose of GPP performed during the Promotion Period ("**Cashback**"). Every **subsequent OTT transaction** for the purpose of GPP performed during the Promotion Period will receive a **Ringgit Malaysia (RM30)** cashback. This reward is **limited to the first two hundred fifty (250) Eligible Customers per month** within the Promotion Period. A total of seven hundred fifty (750) Customers will receive Cashback throughout the Promotion Period ("**Cashback Winners**").
  - (c) **Cash Prizes:** A total of **five (5) Eligible Customers** with the **highest cumulative number** of OTT transactions for the purpose of GPP successfully conducted during the Promotion Period will be awarded with a "**Cash Prize**" as detailed in Table 1 below.

Table 1

REWARDS		
Zero Fees	RM10 & RM30 Cashback	Cash Prize:
<p><b>Benefit:</b> Enjoy zero fees for all eligible OTT transactions conducted via HLB Connect Online/ HL Connect First and/or at HLB Branches.</p> <p><b>Eligibility:</b> All OTT transactions successfully performed for the purpose of GPP during the Promotion Period will be entitled to <b>zero fees for cable charges and/or fees for online TT</b>.</p>	<p><b>Benefit:</b> (i) Receive a <b>RM10 Cashback</b> for the <b>first</b> successful OTT transaction performed for the purpose of GPP. (ii) Receive <b>RM30 Cashback</b> for all <b>subsequent</b> OTT transactions performed for the purpose of GPP.</p> <p><b>Eligibility:</b> This Cashback is limited to the first two hundred fifty (250) Eligible Customers who perform an OTT transaction for the purpose of GPP each month throughout the Promotion Period.</p> <p><b>Example:</b> An Eligible Customer who successfully completes two (2) qualifying transactions during the Promotion Period will receive two (2) Cashback with a total sum of Ringgit Malaysia Forty (RM40) on a first come, first served basis.</p>	<p><b>Benefit:</b> Five (5) <b>Eligible Customers</b> who performed the highest number of OTT transactions for the purpose of GPP will win the following Cash Prizes.</p> <p>1<sup>st</sup> Cash Prize: RM8,888 2<sup>nd</sup> Cash Prize: RM6,888 3<sup>rd</sup> Cash Prize: RM5,888 4<sup>th</sup> Cash Prize: RM3,888 5<sup>th</sup> Cash Prize: RM2,888</p> <p><b>Eligibility:</b> The Cash Prizes will be awarded to the Eligible Customer with the highest cumulative number of OTT transactions successfully conducted for GPP during the Promotion Period.</p> <p>The number of OTT transactions for winning the Cash Prize can be accumulated throughout the Promotion Period.</p>

6. The total allocation for this Promotion is as follows:
- (a) **Zero Fees:** Applicable to all eligible transactions meeting the Promotion criteria.
  - (b) **Cashback:** Limited to seven hundred fifty (750) **Eligible Customers** who make an eligible OTT transaction throughout the **Promotion Period** which is up to a total amount of **Ringgit Malaysia Eighteen Thousand Thirty (RM18,030)** only.
  - (c) **Cash Prize:** A total of five (5) Eligible Customers with the highest cumulative number of OTT transactions for the purpose of GPP successfully performed during the Promotion Period will be awarded with a Cash Prize ("**Cash Prize Winners**").

## **REWARD/PRIZE FULFILMENT**

### **(A) Zero Fees**

7. Eligible Customers who perform OTT transactions for GPP during the Promotion Period via HLB Connect Online/HL Connect First and/or at HLB Branches will enjoy Zero Fees.
8. HLB Connect Online/HL Connect First customers will receive a refund of the fees charged by the Bank during the OTT transaction **within forty-five (45) business days** at the end of the Promotion Period.

### **(B) Cashback**

9. There is a total of **seven hundred fifty (750) Cashback Winners** for this Cashback. The Bank is not obligated to inform the Eligible Customers if the Cashback allocation reaches its limit during the Promotion Period.
10. The Bank will credit the Cashback to the Cashback Winners' respective CASA/CASA-i (i.e., the accounts used for performing the OTT transactions) **within forty-five (45) business days after the end of the Promotion Period** whereby the last payout would be on 15 April 2025.
11. 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.
12. 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.

### **(C) Cash Prize:**

13. A total of **five (5) Eligible Customers** will be awarded a Cash Prize as set out in Table 1 above at the end of the Promotion Period. The Cash Prize Winners will be selected based on the **highest number of OTT transactions** successfully conducted for the purpose of GPP during the Promotion Period. In the event more than one (1) Eligible Customer has accumulated the same highest number of OTT transactions, the Eligible Customer with the **highest cumulative transaction amount** will be selected as the Cash Prize Winner.
14. The Cash Prize Winners 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 Cash Prize Winners will also be notified via email and/or IAP with details related to the fulfilment of the Cash Prize within **sixty (60) business days from the announcement**.
15. The Bank reserves the right to cancel the Cash Prize Winner's entry and award the Cash Prize to the next eligible customer if the Bank is unable to reach the Cash Prize Winner for any reason. The non-contactable cash prize winner shall have no claim whatsoever against the Bank on the cancellation and forfeiture. The Cash Prize Winner's CASA/CASA-i must remain valid/active and in good standing up until the date of prize fulfilment and must not be in breach of any of the Applicable Terms & Conditions. Failure to comply with the Applicable Terms & Conditions will result in automatic disqualification from the Promotion.
16. The Cash Prizes will be credited directly into the Cash Prize Winner's CASA/CASA-i account used to perform the OTT transactions within **forty-five (45) business days** from the date of the announcement sent.

## **GENERAL**

17. By participating in the Promotion, the Cash Prizes Winners agree that their company registration

name and the last four (4) digits of their SSM registration 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.

18. 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 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 Cash Prize Winners 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 inaccurate contact details provided by the Eligible Customers or non-delivery of email due to any reason whatsoever;
  - vi. agree to access to ("**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.
19. 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 Cash 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.
20. 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.
21. 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.
22. 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.

23. 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, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my) or call 03-7626 8899.