

**HLB CONNECT OVERSEAS TRANSFER PROMOTION 2023 [\(Versi Bahasa Malaysia\)](#)**

Last Updated on 22 August 2023

**PROMOTION PERIOD**

The 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 Overseas Transfer Promotion 2023**" ("**Promotion**") commences on 28 August 2023 and ends on 13 October 2023 ("**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 ("**HLB Connect**") users with a HLB Current or Savings Account/HLISB Current or Savings Account-i ("**CASA/CASA-i**") during the Promotion Period ("**Promotion Period**").
2. The Bank reserves the right to disqualify any Customers who:
  - (i) 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;
  - (ii) are facing bankruptcy proceedings, or has 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, 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.
3. Customers who meet the eligibility requirement under Clause 1 above can take part in this Promotion and will stand a chance to win a cashback of Ringgit Malaysia Two Thousand Five Hundred (RM2,500) ("**Cashback Prize**") during the Promotion Period.

**PROMOTION MECHANICS**

4. In order to participate in this Promotion and to qualify for the Cashback Prize, Customers must fulfil the following pre-requisites:
  - (i) **log in to HLB Connect Online**; and
  - (ii) **successfully perform an Overseas Transfer with a minimum amount of Ringgit Malaysia Five Thousand (RM5,000) per transaction** via HLB Connect Online during the Promotion Period.

(hereinafter referred to as "**Eligible Customers**").
5. Eligible Customers who meet the requirements stated under Clause 4 above will be in the running to win the Cashback Prize, as shown in Table 1 below.

**Table 1**

<b>Eligible Customers</b>	<b>Cashback Prize</b>	<b>Winner Selection Method</b>
<p><b><u>Category 1</u></b> Existing Overseas Transfer Users</p>	<b>RM2,500 each</b>	<ul style="list-style-type: none"> <li>• <b>Five (5) Eligible Customers</b> who have successfully performed the <b>highest number of Overseas Transfer transactions</b> (with a minimum of RM5,000 per transaction) via HLB Connect Online by the end of the Promotion Period.</li> <li>• Each Eligible Customer can only <b>win one (1) Cashback Prize</b> throughout the Promotion Period.</li> </ul>
<p><b><u>Category 2</u></b> New Overseas Transfer Users</p> <p>(Only applicable to users who have not performed any overseas transfer transactions via HLB Connect Online between 28 August 2022 to 27 August 2023)</p>	<b>RM2,500 each</b>	<ul style="list-style-type: none"> <li>• <b>Five (5) Eligible Customers</b> who have successfully performed the <b>highest number of Overseas Transfer transactions</b> (with a minimum of RM5,000 per transaction) via HLB Connect Online by the end of the Promotion Period.</li> <li>• Each Eligible Customer can only <b>win one (1) Cashback Prize</b> throughout the Promotion Period.</li> </ul>

- The Cashback Prize for this Promotion is Ringgit Malaysia Two Thousand Five Hundred (RM2,500). The total Cashback Prize allocation for this Promotion is Ringgit Malaysia Twenty-Five Thousand (RM25,000) and will be awarded to a total of five (5) Eligible Customers ("**Cashback Winners**") for each category in Table 1 above.
- For avoidance of doubt, each Cashback Winner is eligible to receive only one (1) Cashback Prize throughout the Promotion Period. The highest number of Overseas Transfer transactions will be computed by accumulating the Eligible Customer's total number of Overseas Transfer transactions from both CASA & CASA-i account throughout the Promotion Period. In the event there are more than five (5) Eligible Customers for each category in Table 1 above who have accumulated the same highest number of transactions for Overseas Transfer, the Eligible Customer who first accumulated the highest number of transactions will be selected as the Cashback Winner until the total number of Cashback Winners have been fully allocated.

**CASHBACK FULFILLMENT**

- The Cashback Winners' list will be published at [www.hlb.com.my/OT](http://www.hlb.com.my/OT) ("**Promotion Website**") by 31 October 2023. It is the responsibility of the Cashback Winners to access the Promotion Website at regular intervals to check if they have won the Promotion.
- The Cashback Prize will be credited into the Cashback Winners' CASA/CASA-i with the Bank by 15 November 2023. As such, the Cashback Winners must maintain an active and valid CASA/CASA-i until 15 November 2023 to enable the Cashback Prize fulfilment, failing which the Cashback Prize shall be forfeited.

10. It is the obligation of the Cashback Winners to contact the Bank regarding the non-receipt of the Cashback Prize before 30 November 2023, failing which the Cashback Winners are deemed to have received the Cashback Prize and any claim for reimbursement will not be processed.
11. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Cashback Prize due to any unforeseen circumstances beyond the reasonable control of the Bank. The Cashback Prizes are non-transferable to any third party and non-exchangeable for up-front credit, cash, cheque or benefit-in-kind.

## **GENERAL**

12. 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 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 M3 Technologies (Asia) Berhad (199901007872 (482662-D)) and/or Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or email addresses to DCatalyst Sdn Bhd (200801017996 (819292-U)), the service provider(s) appointed by the Bank to provide SMS and/or 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 mobile number and email address, and promptly notifying the Bank in the event of any changes. The Bank shall not be held responsible/liable in the event that the Bank is unable to contact the Eligible Customers, if applicable, due to inaccurate/invalid mobile number and/or email address provided by the Eligible Customers or the SMS and/or email is unable to be delivered due to any reason whatsoever;
  - (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), photos and video of the Winner 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 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 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;
  - (ix) agree to be liable for any telco or wifi 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.
13. 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 Promotion Website; and
  - (ii) to forfeit the Cashback Prize in the event of non-compliance by the Eligible Customers of any of the T&Cs herein, terms and conditions of the CASA/CASA-i, the General Terms and Conditions of Accounts, the Terms and Conditions for the use of HLB Connect and all other laws/rules applicable.
14. In addition to the T&Cs stipulated herein, the Eligible Customers agree that the terms and conditions of the CASA/CASA-i, the General Terms and Conditions of Accounts, and the Terms and Conditions for the use of HLB Connect shall be read together with the T&Cs as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancy.
15. 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 Promotion Website shall prevail.
16. 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.
17. 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.