

BIRTHDAY BONUS PROMOTION

Last updated on 12 December 2025

A. DEFINITIONS

In these T&Cs, the following terms and expressions shall have the meaning designated to them unless the context requires otherwise:

"Available Amount (MYR)" shall mean the total amount of funds that a Customer is eligible to earmark under this Promotion, taking into account the Maximum Amount and Minimum Amount restrictions.

"Bank" shall collectively refer to HLB and HLISB.

"Bank's Websites" shall mean the official websites of Hong Leong Bank Berhad (HLB) and Hong Leong Islamic Bank Berhad (HLISB), specifically:

- www.hlb.com.my
- www.hlisb.com.my

"Birthday Bonus" indicates the bonus reward that can be earned by Customers if the Promotion Criteria are met.

"Customers" shall mean the Bank's selected existing Malaysian and non-Malaysian individual customers who have been invited to participate in this Promotion.

"Earmark Period" shall mean a period of thirty (30) consecutive days commencing from the date "My Birthday Savings" is successfully earmarked into the Valid Bank Account during the Promotion Period.

"FD/FD-i" shall mean a Fixed Deposit or Fixed Deposit-i account with the Bank that is scheduled to mature.

"eFD/eFD-i" shall mean an eFixed Deposit or eFixed Deposit-i account with the Bank that is scheduled to mature.

"TIA-i" shall mean Term Investment Account-i as defined by the Bank.

"HLB" means Hong Leong Bank Berhad [193401000023 (97141-X)] and includes its branches and its successors-in-title and assigns.

"HLISB" means Hong Leong Islamic Bank Berhad [200501009144 (686191-W)] and includes its branches and its successors-in-title and assigns.

"Maximum Amount (MYR)" shall mean the highest amount of funds that a Customer can designate for earmarking under this Promotion.

"Maximum Capping" shall mean the total limit of Ringgit Malaysia Two Billion Four Hundred Million (RM2,400,000,000) on the aggregate amount of "My Birthday Savings" to be attained throughout the Promotion Period.

"Minimum Amount (MYR)" shall mean the lowest amount of funds that a Customer can designate for earmarking under this Promotion.

"My Birthday Savings" shall mean the total amount of New Funds deposited by a Customer into a Valid Bank Account during the Promotion Period.

"New Funds" shall mean funds received via the following channels from other banks and deposited into the Valid Bank Account:

- DuitNow transfers;
- Instant transfers;
- Interbank GIRO; or
- ATM Transfer.

Note: Such funds shall be considered "New Funds" and eligible for the Promotion only for a period of five (5) days from the date of deposit into the Valid Bank Account.

"Promotion Criteria" shall mean the specific requirements that a Customer must fulfil as listed under Tables 1 and 2 under Clause 2 below during the Promotion Period to be eligible to receive the Birthday Bonus.

"T&Cs" means the terms and conditions set out in this booklet which govern the participation in and use of the Promotion and shall include any amendments, variations and supplements made from time to time by HLB/HLISB with prior notice and shall apply to all accounts unless specified otherwise for specific account types (e.g. Islamic Banking accounts).

"Valid Bank Account" means the HLB current account or savings account or HLISB current account-i or savings account-i, except for HLB MortgagePlus Current Account of the Customers that is listed in the direct invitation sent to the Customers.

B. PROMOTION DETAILS & MECHANICS

PROMOTION PERIOD

The Bank's **Birthday Bonus Promotion ("Promotion")** commences on the first day of every month (e.g. 1 February 2026) and ends on the last day of every month (e.g. 28 February 2026) ("**Promotion Period**"), both dates inclusive, unless notified otherwise. This Promotion runs monthly from 1 January to 31 December 2026 ("**Entire Promotion Period**").

TERMS & CONDITIONS

The following sets out the **T&Cs** applicable to the Promotion:

ELIGIBILITY

1. This Promotion is open for participation exclusively by the Customers who have received a direct invitation from the Bank during their birthday month via In-App Push Notification.

PROMOTION MECHANICS & FULFILMENT

2. Customers are required to fulfil the following Promotion Criteria during the Promotion Period in order to be entitled to the Birthday Bonus as stated in **Tables 1** and **2** below:

Table 1

Promotion Criteria	Birthday Bonus
(a) Deposit My Birthday Savings (as set out in Table 2 below) into their Valid Bank Accounts during the Promotion Period; and (b) Lock and maintain My Birthday Savings for the Earmark Period from the date of deposit into the Valid Bank Account.	3.65% p.a.

Table 2

Terms	Earmark Period	My Birthday Savings
Minimum Amount (MYR)	30 days	RM1,000
Maximum Amount (MYR)		RM50,000

3. For the purpose of this Promotion:
 - (a) Available Amount (MYR) will be displayed on HLB Connect Internet Banking during the earmarking process of My Birthday Savings;
 - (b) My Birthday Savings must be "**New Funds**" only, as defined above; and
 - (c) My Birthday Savings will be released on the day after the end of the **Earmark Period**.
4. The following shall **NOT** be considered as New Funds:
 - (a) Maturing **FD/FD-i** or premature withdrawal of any existing FD/FD-i account;
 - (b) Maturing **eFD/eFD-i** or premature withdrawal of any existing eFD/eFD-i account;
 - (c) Intra bank transfer of funds, i.e. transfer of funds from another HLB/HLISB Bank Accounts, FD/FD-i, eFD/eFD-i or **TIA-i**; and
 - (d) Inter and/or intra-branch transfer within HLB and HLISB including third (3rd) party transfer.
5. Previously earmarked My Birthday Savings that have been unlocked shall not be considered eligible for subsequent earmarking under this Promotion.
6. The Maximum Amount that may be earmarked by each Customer is capped up to **Ringgit Malaysia Fifty Thousand (RM50,000) only**. The Minimum Amount for earmarking is Ringgit Malaysia One Thousand (RM1,000) only.

7. Each Customer is allowed to make multiple **My Birthday Savings** during the Promotion Period.
8. Customers who have performed and fulfilled the Promotion Criteria for the purpose of this Promotion shall be referred to as the **"Eligible Customers"**.
9. For the avoidance of doubt:
 - (a) the Birthday Bonus is calculated based on the total amount of My Birthday Savings* maintained during the Earmarked Period as follows:

$$\text{Birthday Bonus} = \text{My Birthday Savings} \times \text{Birthday Bonus Rate} \times \text{Earmark Period} / 365$$

Note:

My Birthday Savings = New Funds in the Eligible Customer's Valid Bank Account deposited during the Promotion Period (capped at RM50,000)

Birthday Bonus Rate = Birthday Bonus interest/profit rate (p.a.)

Earmark Period = Number of days My Birthday Savings is earmarked

* Note: Total amount of My Birthday Savings is equivalent to the New Funds deposited during the Promotion Period.

- (b) *for example*, Customer A receives an invitation from the Bank during his/her birthday month in March 2026 to enjoy the Birthday Bonus from My Birthday Savings during the Promotion Period and calculation of the Birthday Bonus is set out in Table 3 below.

Table 3

Date	My Birthday Savings (RM)	Fresh Funds	Earmark Period (Days)	Eligible Amount (RM)	Birthday Bonus (RM)
1-Mar-26	5,000	Yes	30	5,000	$5,000 \times 3.65\% \times 30/365 = 15.00$
10-Mar-26	10,000	Yes	30	10,000	$10,000 \times 3.65\% \times 30/365 = 30.00$
13-Mar-26	1,000	No	Not Eligible	Not Eligible	Not Eligible
14-Mar-26	1,000	Yes	30	1,000	$1,000 \times 3.65\% \times 30/365 = 3.00$
25-Mar-26	500	No	Not Eligible	Not Eligible	Not Eligible
28-Mar-26	12,000	Yes	30	12,000	$12,000 \times 3.65\% \times 30/365 = 36.00$
Total Birthday Bonus					84.00

10. The Maximum Capping of the total My Birthday Savings to be attained throughout the Promotion Period is capped at **Ringgit Malaysia Two Billion Four Hundred Million (RM2,400,000,000)** on a first come, first served basis. Notwithstanding the T&Cs herein, no further Birthday Bonus will be rewarded once the Maximum Capping is reached and the Bank is not obliged to notify the Eligible Customers should this happen.

11. The Birthday Bonus will be credited into the Valid Bank Account **within three (3) months after the end of the Earmark Period**. The crediting will be done on the **15th of every month** as set out in **Table 4** below. For this purpose, the Eligible Customers shall ensure that their Valid Bank Account remains valid/active and the Eligible Customers must not be in breach of the T&Cs herein, the General Terms and Conditions of Accounts and the terms and conditions applicable to the Valid Bank Account ("**Applicable Terms and Conditions**") and all applicable laws including the Financial Services Act 2013, Islamic Financial Services Act 2013 and the Foreign Exchange Policy Notices ("**Applicable Laws**"), failing which the Eligible Customers shall be automatically disqualified from this Promotion.
12. In the event My Birthday Savings is withdrawn (whether partially or fully) before the end of the Earmark Period for any reason whatsoever, the Eligible Customers shall not receive the Birthday Bonus in their Valid Bank Account. In this regard, the Eligible Customers agree that the Bank shall be entitled to forfeit the Birthday Bonus and no Birthday Bonus will be credited to the Eligible Customers' Valid Bank Account.
13. Eligible Customers will be notified by way of In-App Push Notification on the same day the Birthday Bonus is credited into their Valid Bank Account.
14. For Shariah compliant purposes, the Eligible Customers have consented HLISB to utilise My Birthday Savings amount at the end of the Earmark Period being the purchase price for the purpose of Commodity Trading to facilitate the payment of the Birthday Bonus.
15. It shall be the sole responsibility of the Eligible Customers to contact the Bank regarding any non-receipt of the Birthday Bonus by the respective dates specified in Table 4 below, failing which, the Eligible Customers shall be deemed to have received the Birthday Bonus, and no claim or demand in respect of the Birthday Bonus thereof shall be entertained thereafter.

Table 4

My Birthday Savings month	Crediting of Birthday Bonus	Contact period for non-receipt of Birthday Bonus
1 – 31 January 2026	By 15 April 2026	By 31 May 2026
1 – 28 February 2026	By 15 May 2026	By 30 June 2026
1 – 31 March 2026	By 15 June 2026	By 31 July 2026
1 – 30 April 2026	By 15 July 2026	By 31 August 2026
1 – 31 May 2026	By 15 August 2026	By 30 September 2026
1 – 30 June 2026	By 15 September 2026	By 31 October 2026
1 – 31 July 2026	By 15 October 2026	By 30 November 2026
1 – 31 August 2026	By 15 November 2026	By 31 December 2026
1 – 30 September 2026	By 15 December 2026	By 31 January 2027
1 – 31 October 2026	By 15 January 2027	By 28 February 2027
1 – 30 November 2026	By 15 February 2027	By 31 March 2027
1 – 31 December 2026	By 15 March 2027	By 30 April 2027

16. The Bank reserves the right to vary the Promotion Period, Birthday Bonus, Promotion Criteria and/or other criteria/requirement(s) for the Promotion with prior notice by way of posting the varied T&Cs on the **Bank's Websites** or any other manner which the Bank deems practical and such variation shall be effective from the effective date specified in the notification.

GENERAL

17. By participating in this Promotion, the Eligible Customers:
- (a) confirm they have read and understood and hereby agree to be bound by the T&Cs herein and the Applicable Terms and Conditions;
 - (b) agree that all records of the fulfilment of the eligibility and entitlement requirement captured by the Bank's system are accurate and final;
 - (c) agree that the Bank's decision on all matters relating to the Promotion shall be accurate, final, conclusive and binding on all Eligible Customers;
 - (d) agree to access the Bank's Websites at regular intervals to view the T&Cs and ensure to be kept up-to-date on any changes or variations to the T&Cs;
 - (e) agree that the Birthday Bonus is non-exchangeable for up-front cash, credit, cheque or benefit-in-kind;
 - (f) 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 the Promotion.
18. The Bank reserves the right:
- (a) with prior notice to the Eligible Customers, to add, delete, suspend or vary the T&Cs listed herein, either fully or partially, or to terminate the Promotion, by way of posting such addition, deletion, suspension or variation of the T&Cs or termination of this Promotion on the Bank's Websites or in any other manner which the Bank deems practical;
 - (b) to disqualify any Eligible Customers who:
 - (i) have committed, whether in the past or during the Promotion Period, any 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 of the Applicable Terms and Conditions and/or the Applicable Laws at any time before, during or after the Promotion Period; and
 - (c) to forfeit and/or clawback the Birthday Bonus from the Eligible Customers in the event there is any detected fraud or non-compliance with any of the T&Cs of this Promotion.
19. 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.

20. In the event of any discrepancies between the T&Cs stipulated 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.
21. The T&Cs of this Promotion 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.
22. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Member of PIDM. The Valid Bank Accounts 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 or require a copy of the Bahasa Malaysia version, please email us at hlonline@hlbb.hongleong.com.my.

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.