TERMS AND CONDITIONS GOVERNING UNIONPAY QR SERVICES

Last updated on 19 August 2026

1. Introduction and Application

1.1 These Hong Leong Bank Berhad (HLB) or Hong Leong Islamic Bank Berhad (HLB Islamic) ("**the Bank**") UnionPay Terms and Conditions ("**T&Cs**") shall only apply to HLB Connect App users who activate and utilise the Bank UnionPay Service (as defined hereinbelow) (collectively, "**you**", "**your**" and a "**Customer**" means anyone of them).

1.2 These T&Cs constitute a legally binding agreement between you and the Bank in relation to the operation of our mobile application, HLB Connect App which allows you to pay the Merchants using the UnionPay QR Service ("**UPI QR Service**") within the HLB Connect App.

These T&Cs for UPI QR Service are also to be read together with the other T&Cs (defined under Section 2.0 below). These T&Cs for UPI QR Service shall prevail to the extent of any conflict and discrepancy between these T&Cs for UPI QR Service and the other T&Cs. Any amendments of the T&Cs will be notified by the Bank from time to time with twenty-one (21) calendar days' notice.

1.3 By downloading the HLB Connect App, and activating, using, and/or authorising the use of the UPI QR Service in the HLB Connect App, you agree to this T&Cs of use, and privacy policies for the time being in force. You should not use the UPI QR Service if you do not agree to be bound by any of the T&Cs.

2. Definitions

For ease of reference, the following definitions will apply:

"**ABM**"	means the Association of Banks in Malaysia.
"**Account(s)**"	means the banking account or accounts (which include eligible Current Account/-i, Savings Accounts/-i ("CASA/-i") or Daily Investment Account-i ("DIA-i"), accounts that the Bank may introduce from time to time.
"**AIBIM**"	means the Association of Islamic Banking and Financial Institutions Malaysia.
"**Anti-Bribery Laws**"	means the Malaysian Anti-Corruption Commission Act 2009 as amended from time to time, and the rules and regulations issued thereunder and any other applicable laws, statutes, regulations, rules and orders that relates to bribery or corruption.
"**Available Balance**"	means the actual amount of funds available in your Account at any time for usage on UPI QR Service.
"**Destination Country Currency**"	means local currency.
"**Geolocation**"	means the identification of the real-world geographic location of a Mobile Device, which is achieved by enabling its built-in location services.
"**HLB**"	means Hong Leong Bank Berhad (193401000023 (97141-X)) and includes all its successors-in-title and assigns.
"**HLBG**"	means HLB and/or its subsidiaries.
"**HLB Connect App**"	which is a mobile application which may only be accessed by you using your Mobile Device, excluding the simplified version of HLB Connect App (known as HLB Connect App Lite) with limited functionality.
"**HLB Islamic**"	means Hong Leong Islamic Bank Berhad (200501009144 [686191-W]) and includes all its successors-in-title and assigns.

"**HLB/HLB Islamic's Website**"	(a) in the case of HLB: https://www.hlb.com.my (b) in the case of HLB Islamic: https://www.hlbislamic.com.my
"**UPI QR Service**"	means a service in the HLB Connect App which allows users to pay the Merchants accepting UnionPay QR codes ("**UPI QR**").
"**Merchants**"	means a retailer, or any other person, firm or corporation that accepts transactions via UPI QR Service.
"**Mobile Device**"	means the mobile phone device which is used to access UPI QR and/or the Mobile Banking App.
"**Multi-Currency Account**"	means the HLB Wallet/- i, Pay&Save Account/-i.
"**Privacy Notice**"	means HLB/HLB Islamic's policies and principles pertaining to the collection, use and storage of personal information of existing and prospective individuals and entities dealing with HLB/HLB Islamic as may be amended from time to time and made available on HLB/HLB Islamic's websites respectively, or in such manner as HLB/HLB Islamic deems appropriate from time to time.
"**Source of Fund**"	is your chosen source(s) of the fund for your Transaction (i.e., your Account, and such other sources as may be allowed by the Bank in future).
"**Statement**"	means a statement of account reflecting the transactions
"T&Cs"	means these T&Cs for UPI QR Service, which shall be read together with the General Terms and Conditions of Accounts for Deposits and Islamic Banking Deposits, the Terms and Conditions for the Use of HLB Connect, and any other specific product terms and conditions applicable to your Account(s), as published on HLB/HLB Islamic's Website. The Bank reserves the right to vary or amend these T&Cs from time to time by providing prior notice through any channel or mode deemed appropriate by the Bank.
"**the Bank**", "**we**", "**our**" or "**us**"	means either Hong Leong Bank Berhad (193401000023 (97141-X)) or Hong Leong Islamic Bank Berhad (200501009144 (686191-W)) and includes all its successors-in-title and assigns.
"**Transaction**"	means all transactions effected through the use of the UPI QR Service.
"**UnionPay**"	means UnionPay International Co., Ltd, a real-time payment system provider and is a subsidiary of China UnionPay that provides secure cross-border payment services.
"**Weixin Personal QR**"	means a payment method in China that allows customer to make payments by scanning a personal QR code displayed by a merchant or seller.
"**You**", "**Your**", or "**Customer**"	A person who with access to HLB Connect app and maintains an Account with HLB/Islamic and/or its authorised representative.

3. Declaration

By using the HLB Connect App, activating, using, or authorising the use of the UPI QR Service in the HLB Connect App, you hereby warrant, represent and declare that:

(a) you are an HLB Connect user, and you have an eligible Accounts with the Bank;
(b) you understand and accept that if any of your representations, warranties and/or declarations under the Agreement cease to be true, or are found to be misrepresented, or if you violate any usage restrictions, the Bank reserves the right to suspend, block or terminate any of your Transaction(s) undertaken by you (if already undertaken) whereby there will be no refunds of the Transaction amounts or any applicable fees being refunded to you. The Bank may also take further action including, suspending, blocking and/or deactivating your UPI QR Service

without any liability to you; and

(c) you have read, understood and accepted the Agreement and in connection with the activation for the UPI QR Service and the use of the UPI QR Service and that they are legally binding on you;

(d) you will be responsible for your own personal payment limit settings related to the UPI QR Service. Save and except for damages arising directly from the Bank's willful default and gross negligence, the Bank shall not be held liable for any errors or losses incurred or suffered by you as a result of any personal settings or information set or keyed in by you in your Account in the HLB Connect App; and

(e) you are solely responsible for verifying the Transaction amount and the Merchant's information displayed on your device before confirming and authorising any UPI QR transaction.

4. Eligibility

4.1 The UPI QR Service is available to Customer with access to HLB Connect app and hold eligible Accounts.

Usage Restrictions

4.2 The activation of the UPI QR Service is subject to certain conditions and usage restrictions. Notwithstanding all other conditions and restrictions stated in this T&Cs, by using the HLB Connect App to activate the UPI QR Service and/or by retaining, using, or authorising the use of the HLB Connect App, the following T&Cs apply:

(a) We may at any material time decide not to process your request or Transaction, especially if we have reasonable grounds to believe you are or may be involved in money laundering -, terrorism financing, fraudulent, or illegal activities.

(b) The acceptance, processing, and/or settlement of any Transaction conducted by you with the UPI QR Service is subject to the acceptance of the same by the relevant payment network or the Merchant concerned. Save and except for damages arising directly from the Bank's willful default and gross negligence, you agree that you will not hold us liable for any losses or damages resulting from the payment network's or the Merchant's decision not to accept, process, execute, or settle any Transaction conducted by you.

(c) You shall not provide any false, inaccurate, or misleading information or refuse to cooperate in any investigation or refuse to provide confirmation of your identity or any information requested by us.

(d) You shall not utilize the UPI QR Service to pay for products/services to be resold thereafter, or for illegal purposes or illegal Transaction or criminal activity of any nature. If we have reasonable grounds to believe or discover that you are using the feature to conduct any of the prohibited transactions under these T&Cs, or for any improper, illegal, or unlawful purposes, we may, in our discretion, cancel your Transaction and/or block, suspend and/or disable your UPI QR Service without any liability to you.

(e) You must not use the UPI QR Service for any improper or illegal purpose and/or illegal Transaction, such as non-compliance with the applicable laws, money laundering, terrorism financing, unlawful activities, illegal online gambling, illegal purchase of controlled substances or prescription medication, purchase of firearms or explosives, fraud, prostitution, or child-trafficking, or financial support of terrorists or terrorism-supporting organizations.

(f) Save and except for damages arising directly from the Bank's willful default and gross negligence, you acknowledge that the Bank is not liable for your use of the UPI QR Service for any commercial purposes, including without limitation, any risks associated with the purchase of goods or payment for services of any kind such as losses you may suffer for undelivered or defective goods and services you pay for using the service.

(g) You must not use any automatic device or manual process to monitor or copy the HLB Connect App.

5. UPI QR Service~~:~~

5.1 You agree to download and install the HLB Connect App to setup and use the UPI QR Service.

5.2 You are required to enable UPI QR Service in HLB Connect App before conducting transactions.

5.3 The Bank, at its discretion, is entitled to refuse to act on any such instruction without incurring any liability including but not limited to, any of the following scenarios:

(a) The funds in your Account are insufficient to effect, perform or process that instruction;
(b) You have exceeded the Transaction/transfer limit;
(c) Your Account is frozen or closed; or
(d) The Bank knows or has reasonable grounds to believe that any fraud, criminal act, offence or violation of any law or regulation has been or will be committed.

5.4 The authentication in the form of password or biometric or AppAuthorise or such other prescribed method is required for any amount of the transactions.

5.5 You agree that the UPI QR Service is only usable at participating Merchants accepting UnionPay Local and/ or UnionPay International.

5.6 You understand that by using the UPI QR Service to pay for cross-border transactions, the amount will be deducted from your Account.

5.7 You are wholly responsible for ensuring the Transaction amount and the Merchant's information displayed are correct before confirming the Transaction. The amount entered and confirmed by you shall be deemed final and correct by the Bank.

5.8 You should enable your geolocation in order to perform Weixin Personal QR transaction.

5.9 Transaction history is available within the HLB Connect App.

5.10 All entries in the transaction history and/or Statement are deemed true and accurate unless you inform us of any error, exception, dispute or unauthorised transaction within twenty (20) days from the date of the transaction. If we do not receive any written notification from you concerning any error in the transaction history within the stipulated time frame, the transaction history shall be deemed true, complete and accurate, and you shall then be deemed to have accepted the entries in the transaction history made up to the date of the last entry in the transaction history as final and conclusive.

6. Fee and Charges

6.1 By entering into this T&Cs, you agree and undertake to pay all fees arising out of and in connection with the use of UPI QR Service pursuant to this T&Cs, which may include amongst others, account service fee, currency conversion fee, charges for SMS Alert, and such other fees and charges related to the Account, as we and/or as the regulators may prescribe from time to time with prior notice. We reserve the right to revise such fees or to charge additional fees (if applicable) for new services (which are optional) that may be offered by us from time to time with prior notice.

7. Source of Fund

7.1 UPI QR Services currently support HLB Accounts as sources of funds, it is important that you always ensure you have sufficient balance in your Account prior to making any transaction.

8. Multi-Currency Feature ("MCF")

8.1 MCF refers to the foreign currency stored within an Account approved by HLB for MCF which allows the Account Holders to, amongst others:
(a) hold foreign currencies approved by the Bank from time to time;
(b) convert Ringgit Malaysia to a foreign currency or vice-versa in the Account Holders' MCF Enabled Account (as defined below) via the Bank's branches or HLB Connect; and
(c) convert one foreign currency to dispute another foreign currency in the Account Holders' MCF Enabled Account (as defined below) via the Bank's branches or HLB Connect.

9. Handling Disputes

9.1 Should there be any disputes (such as, dispute over the amount paid due to errors or mistakes by either you and/or Merchants), the settlement of such disputes shall be between you and

Merchants. The Bank will not revoke and/or reverse successful transactions or be involved in the dispute settlement between you and the merchants.

9.2 Save and except for damages arising directly from the Bank's willful default and gross negligence, the Bank shall not be held responsible amongst others for dispute arising from: -

(a) You not receiving any goods or services from the Merchants;
(b) The merchants not being contactable;
(c) Any wrongful or miscommunication by the Merchants to you; and/or
(d) Any wrong/fraudulent/unauthorised payment.

9.3 For Weixin Personal QR, no dispute shall be raised or entertained as all transactions are face-to-face transactions where good and services are delivered in person. Any dispute must be discovered, identified and resolved directly with the Merchants on the spot.

9.4 Save for Weixin Personal QR as provided in Clause 10.3 above, any payment disputes for the UPI QR Service must be raised within twenty (20) calendar days from the date of transaction for the UPI QR Service. The Bank and UnionPay reserve the right to reject any disputes that were raised by the Customer after the stipulated period.

9.5 In the event the investigations and verifications conducted by the Bank reveal that the disputed transaction(s) was (were) accurate, genuine and properly authorised by you, you shall be liable for all such disputed transaction(s). You undertake and agree to reimburse and pay the Bank against all costs, expenses & charges that the Bank may incur in the verification processes of the disputed transactions.

10. Transactions made in Foreign Currencies

10.1 For Customer who have selected an Account with MCF to make a UPI QR payment, the HLB Connect App will attempt to process the transaction using your available Multi-Currency Account with Destination Country Currency balance, with no additional charges involved. Should the Destination Country Currency funds be insufficient or customer without Destination Country Currency funds in your Account, the transaction will be drawn from the MYR Account balance in full. If MYR Account has insufficient funds, the transaction will fail.

10.2 For Customer who have selected an Account without MCF to make a UPI QR payment, the HLB Connect App will attempt to process the transaction based on the HLB Connect user's available balance, and currency conversion rates will be applicable. If there are insufficient funds, the transaction will fail. You will receive a post transaction alert notification in the event of failed transaction due to insufficient funds.

11. Amendments

11.1 Subject to the limitations of applicable laws, we may vary, revise, change, amend, withdraw, substitute or remove any of the T&Cs and conditions of this T&Cs with prior notice.

11.2 By agreeing to these T&Cs and conditions, you agree to be bound by these T&Cs as may be varied by the Bank from time to time by giving notice of twenty-one (21) calendar days. Notice or such variation or amendment will be communicated with prior notice in any form or method as the Bank may prescribe.

12. Disclosure

12.1 In addition to the permitted disclosures provided under Schedule 11 of the Financial Services Act 2013/Islamic Financial Services Act 2013, you authorize and permit HLB/HLB Islamic, its officers and employees to disclose and furnish all information concerning your Account, these T&Cs and Conditions, present and future accounts of you and any other matters relating to you or its business and operations to:

(a) Our findings in any investigation conducted in relation to your transaction shall, save for manifest error, be conclusive, final and binding on you and shall not be opened for questioning in any event.

(b) Other financial institutions granting or intending to grant any credit facilities to the Customer, the Central Credit Bureau or any other central credit bureau established by Bank Negara Malaysia ("BNM"), Cagamas Berhad, Credit Guarantee Corporation, or any other relevant authority as may be authorised by law to obtain such information or such authorities/agencies established by BNM or any agency established by ABM/AIBIM;
(c) any current or future corporation which may be associated with or related to HLB/HLB Islamic (as defined in the Companies Act 2016), including representative and branch offices and their respective representatives as well as subsidiaries of HLB's/HLB Islamic's holding company;
(d) the security parties or any party intending to provide security in respect of the Account(s);
(e) HLB's/HLB Islamic's auditors, solicitors and/or other agents in connection with the recovery of moneys due and payable hereunder; and
(f) HLB's/HLB Islamic's professional advisers, service providers, nominees, agents, contractors or third-party service providers who are involved in the provision of products and services to or by HLB/HLB Islamic and its related or associated companies.

12.2 You hereby consent to such disclosure and confirms that HLB/HLB Islamic, its officers and employees shall be under no liability for furnishing such information or for the consequences of any reliance which may be placed on the information so furnished in accordance with these T&Cs and Conditions.

13. Representation and Warranty on Processing of Personal Information

13.1 You hereby represent and warrant that you have obtained the consent of all persons named in your application for the Account(s) and the Services or such document submitted to HLB/HLB Islamic in support of such application by HLB/HLB Islamic ("Relevant Data Subjects"), for HLB/HLB Islamic's collection, holding and use of the personal information of the Relevant Data Subjects in accordance with HLB/HLB Islamic's Privacy Notice, as may be amended from time to time.

14. Consent to Process Personal Information

14.1 You hereby agree and consent to the holding, collection and use of all personal data provided to HLB/HLB Islamic by you or acquired by HLB/HLB Islamic from the public domain, as well as personal data that arises as a result of the provision of services to you in connection with your Account in accordance with the Privacy Notice of HLB/HLB Islamic as may be amended from time to time with prior notice.

15. Governing Law & Jurisdiction

15.1 These T&Cs shall be governed by and construed in all respects in accordance with the laws of Malaysia but in enforcing its rights, HLB/HLB Islamic shall be at liberty to initiate and take actions or proceedings or otherwise against You and any party in Malaysia and/or elsewhere as HLB/HLB Islamic may deem fit and you agree that where any actions or proceedings are initiated and taken in Malaysia it shall submit to the non-exclusive jurisdiction of the Malaysian Courts in all matters connected with its obligations and liabilities under or arising out of the Account and these T&Cs or otherwise.

16. Security

16.1 The Bank treats the security of your Account with utmost priority and to this end, we use a variety of security measures to make sure that your Account is secure. However, it is your responsibility to ensure that your Account is kept safe from unauthorised access and attempts to use it for fraudulent purposes at all times. You must ensure that you do not share access to your Account with any person other than yourself and keep your login details safe. It is your responsibility to keep your Account secure and be responsible for all Transactions carried out using your Account. You should never conduct any Transactions on behalf of any third parties or allow any other individual to conduct a Transaction on your behalf. You should never use the HLB Connect App or submit any Transactions on a 'jailbroken', 'rooted' or otherwise modified device. In addition, you must only download or use the HLB Connect App on mobile devices installed with the latest and most secure operating system(s) available for the mobile device. If you find or suspect any unauthorised use of your Account or any other security breach, you must notify the bank immediately so that we can take all the necessary steps to prevent further unauthorized use.

16.2 Where you have notified us, or we reasonably believe that your Account has been compromised, we may stop, block or suspend your access to and use of your Account and/or the services. We also have the right to disable or change any username or password (if possible), whether chosen by you or provided by us, to ensure the security of the Account, in our discretion. Save and except for damages arising directly from the Bank's willful default and gross negligence, any act or omission of the Bank in relation to any steps to be taken as set out above does not make the Bank liable to you for any loss or damage arising from the result of your failure to keep your Account secure and notify us of the same.

16.3 If you believe that a Transaction was made without your authorisation, you must contact us immediately. We will conduct an investigation and may provide refunds of unauthorized Transactions unless:
(a) you have acted fraudulently; you have intentionally or negligently compromised the security of your Account or failed to keep the details you use to access your Account secure; and/or
(b) otherwise due to termination by the Bank due to events of default caused by you or due to suspicious, fraudulent, unusual, irregular or unauthorised activity.

16.4 If our investigations result in any special circumstances deviating from the above and affect the outcome of your liability and/or eligibility for a refund, we will notify you. Save for damages arising directly from the Bank's willful default and gross negligence, we have no responsibility towards you for any loss caused by unauthorised access prior to you notifying us. A charge may also be applied for any refund request if the unauthorised use, loss, theft or misuse of your Account was caused by your error, carelessness or negligence.

16.5 In cases where we have reasonable grounds to believe that you have acted fraudulently, we may decide not to allow any refund to you, investigate the circumstances further or even forward the matter to the law enforcement authorities. If an investigation (whether by us or the authorities) results in a finding of fraud by you, we may charge you for costs incurred by us in carrying out such investigation and further deduct these monies from your Account. If you think you have been or might be a victim of fraud, please contact us immediately.

17. Shariah Compliance

17.1 Where the retail purchase involving Islamic Account is linked to the UPI QR Services, it can only be used for the purchase of Shariah-compliant goods and services. The UPI QR Services shall not be used at any merchants who are in the business of providing non-Shariah compliant Goods and Services and/or for any non-Shariah compliant transactions categorized by the following Merchant Category as per below:

(a) Bars, Cocktail Lounges, Discotheque, Nightclubs and Taverns
(b) Packages Beer, Wine and Liquor
(c) Cigar Stores and Stands
(d) Gambling Transactions
(e) Gambling-Horse Racing, Dog Racing, Non-Sports Intrastate Internet Gambling
(f) Dating and Escort Services

Note: The above list of non-Halal merchants/non-Shariah compliant activities may be updated from time to time.

Member of PIDM. Hong Leong Accounts/-i are protected by PIDM up to RM250,000 for each depositor (refer to 'Products Eligible for PIDM Protection' on HLB/HLB Islamic's Website). For the avoidance of doubt, the Daily Investment Account-i ("DIA-i") is not protected by PIDM.

If you have any enquiries regarding these T&Cs and/or require a copy of the Bahasa Malaysia version, please email us at hlonline@hlbb.hongleong.com.my or call 03-7626 8899.