

**Hong Leong Bank & Hong Leong Islamic Bank (“HLB”) Connect – QR Pay  
RM1,000,000 CASHBACK WHEN YOU USE QR PAY**

<b>Campaign Period</b>	10 March 2022 – 31 December 2022												
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>All Hong Leong Bank bank account customers who use the HLB Connect Mobile Banking app.</li> </ul>												
<b>Summary of Consumer Offers &amp; Mechanics</b>	<ul style="list-style-type: none"> <li>HLB customer will receive instant cashback into their HLB bank account when they make payments via the QR Pay function on the HLB Connect App.</li> <li>Min payment to qualify for the cashback is Ringgit Malaysia Fifteen (<b>RM15</b>).</li> <li>There are 2 offers:</li> </ul> <p><b>Promotion A</b></p> <ul style="list-style-type: none"> <li>Available every day during the Campaign Period with exception of Promotion B days.</li> <li>Eligible Customer is entitled to 3% Cashback up to a maximum Cashback of Ringgit Malaysia One (<b>RM1</b>) per QR Pay transaction during the Campaign Period.</li> </ul> <p><b>Promotion B</b></p> <ul style="list-style-type: none"> <li>Available every month on double digit days</li> <li>Eligible Customer is entitled to 8% Cashback up to a maximum Cashback of Ringgit Malaysia Three (<b>RM3</b>) per QR Pay transaction during the Campaign Period.</li> </ul> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td rowspan="5" style="text-align: center;"><b>Double Digit Days</b></td> <td style="text-align: center;">4.4.2022</td> <td style="text-align: center;">8.8.2022</td> </tr> <tr> <td style="text-align: center;">5.5.2022</td> <td style="text-align: center;">9.9.2022</td> </tr> <tr> <td style="text-align: center;">6.6.2022</td> <td style="text-align: center;">10.10.2022</td> </tr> <tr> <td style="text-align: center;">7.7.2022</td> <td style="text-align: center;">11.11.2022</td> </tr> <tr> <td colspan="2" style="text-align: center;">12.12.2022</td> </tr> </table>		<b>Double Digit Days</b>	4.4.2022	8.8.2022	5.5.2022	9.9.2022	6.6.2022	10.10.2022	7.7.2022	11.11.2022	12.12.2022	
<b>Double Digit Days</b>	4.4.2022	8.8.2022											
	5.5.2022	9.9.2022											
	6.6.2022	10.10.2022											
	7.7.2022	11.11.2022											
	12.12.2022												
<b>Medium of Communication</b>	<ul style="list-style-type: none"> <li>HLB Connect App</li> <li>HLB Website</li> <li>HLB Facebook</li> </ul>	<ul style="list-style-type: none"> <li>HLB ATM Screen</li> <li>HLB branch TV</li> <li>Wobblers at DuitNow merchants</li> </ul>											
<b>Frequently Asked Question (FAQs):</b>	<p><b><u>By a Business Owners (who are DuitNow merchants)</u></b></p> <ol style="list-style-type: none"> <li><b>Why should I display the campaign wobbler in my shop?</b> Answer: Eligible HLB customers visiting your business will be able to enjoy instant cashback when they pay by scanning the DuitNow QR code. The cashback is instant and at NO COST to you.</li> <li><b>My QR code is issued by &lt;Maybank, Grab, Touch&amp;Go, Shopee, another bank or e-wallet&gt;, will my customer still receive cashback?</b> Answer: Yes. HLB customer will receive instant cashback as long as they are scanning a DuitNow QR regardless of the issuing bank or e-wallet.</li> <li><b>How do I know if my QR code is a DuitNow QR code?</b> Answer: Typically, DuitNow QR codes are PINK in colour. Or labelled “Malaysia National QR”. Any one from any bank or e-wallet can scan a DuitNow QR code to pay you. Example, your QR code is issued by Maybank / Touch&amp;Go – a HLB customer can still pay you via their HLB Connect App.</li> <li><b>My Touch&amp;Go / Grab / Shopee QR code is black and does not have the word “Malaysia National QR”, can customer still scan the code to enjoy cashback?</b> Answer: ONLY payment via a DuitNow QR code is eligible for cashback. HLB customer will not enjoy cashback if they scan a NON DuitNow QR code.</li> </ol>												

**5. What is a 3% cashback?**

Answer: Your customer can enjoy 3% cashback EVERYDAY when they fulfill a minimum spend amount of RM15 and receive up to a maximum of RM1 per transaction. Example:

Payment Amount	Instant Cashback
RM15	RM0.45
RM20	RM0.60
RM30	RM0.90
RM40	RM1.00
RM50	RM1.00

**6. What is 8% cashback?**

Answer: You can enjoy 8% cashback on double digit days when you fulfill the minimum transaction spend amount of RM15 and receive up to a maximum of RM3 per transaction. Example:

Payment Amount	Instant Cashback
RM15	RM1.20
RM20	RM1.60
RM30	RM2.40
RM40	RM3.00
RM50	RM3.00

**7. What are the days that consider as Double Digit Days?**

Answer: 4/4, 5/5, 6/6, 7/7, 8/8, 9/9, 10/10, 11/11 and 12/12 are considered as Double Digit Days throughout the campaign period

**8. What if my customer did not receive the cashback after make payments?**

Answer: Customer is eligible for cashback with a minimum purchase of RM15. Every eligible HLB customer is entitled to thirty (30) cashbacks throughout the campaign period.

**9. I want a campaign wobbler, who can I get it from?**

Answer: Please visit your nearest HLB branch for one.

**10. Who should I contact if my wobbler is damaged and need a replacement?**

Answer: Please visit your nearest HLB branch for a replacement.