

HONG LEONG BANK CONNECT REWARDS: RM1,000,000 UP FOR GRABS WITH HLB CONNECT QR PAY
Last updated on 09 March 2022

CAMPAIGN PERIOD

The 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**") "**Hong Leong Bank Connect Rewards: RM1,000,000 Up For Grabs With HLB Connect QR Pay**" ("**Campaign**") commences on **10 March 2022** and ends on **31 December 2022**, both dates inclusive ("**Campaign Period**"), unless notified otherwise.

TERMS & CONDITIONS

The following sets out the terms & conditions applicable to the Campaign ("**T&Cs**"):

ELIGIBILITY

1. This Campaign is open to the Bank's Existing or New Accountholders (as defined under Clause 2), both Malaysian and non-Malaysian citizens, including Hong Leong Priority Banking & Private Banking Customers ("**Customers**").
2. For the avoidance of doubt:
 - (a) "**New Accountholders**" refers to individual primary accountholders who do not have any Participating Accounts/Participating Accounts-i (as defined under Clause 4) prior to the Campaign Period and have opened a Participating Account/Participating Account-i during the Campaign Period.
 - (b) "**Existing Accountholders**" refers to individual primary accountholders who have opened a Participating Account/Participating Account-i prior to the Campaign Period.
3. The eligibility of users for QR Pay is governed by the terms and conditions of the respective Participating Accounts/Participating Accounts-i. Eligibility for usage of QR Pay is a prerequisite for eligibility in this Campaign. Customers must meet the minimum account balance criteria for the respective Participating Accounts/Participating Accounts-i after performing the QR Pay transaction.
4. The participating accounts/participating accounts-i ("**Participating Account/Participating Account-i**") for this Campaign are as follows:
 - (a) Hong Leong Basic Current Account/Hong Leong Basic Current Account-i;
 - (b) Hong Leong Current Account/Hong Leong Current Account-i;
 - (c) Hong Leong 3-in-1 Junior Account/Hong Leong 3-in-1 Junior Account-i;
 - (d) Hong Leong Pay&Save Account/Hong Leong Pay&Save Account-i;
 - (e) Hong Leong Current One Account-i;
 - (f) Hong Leong Basic Savings Account/Hong Leong Basic Savings Account-i;
 - (g) Hong Leong Savings Account/Hong Leong Savings Account-i;
 - (h) Hong Leong Harvest Saving Account;
 - (i) Hong Leong Top Yield Account;
 - (j) Hong Leong Premium Savings Account;
 - (k) Hong Leong Multi-tier Savings Account-i;
 - (l) Hong Leong Smartlink Account;
 - (m) Hong Leong One Account;
 - (n) Hong Leong Senior Savers Saving Account;
 - (o) Hong Leong Senior Prime CA Account;
 - (p) Hong Leong Payroll Basic Saving Account/Hong Leong Payroll Basic Saving Account-i;
 - (q) Hong Leong Payroll Savings Account/Hong Leong Payroll Savings Account-i; and
 - (r) Hong Leong Payroll Pay&Save Account/Hong Leong Payroll Pay&Save Account-i.
5. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt pursuant to a petition by

the Bank or other financial institutions or by any third party or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall **NOT** be eligible to participate in the Campaign.

6. This Campaign is **NOT** valid with any other on-going promotions offered by the Bank from time to time.

CAMPAIGN MECHANICS

7. During the Campaign Period, Customers who perform QR Pay transactions **via HLB Connect App** with a minimum transaction amount of **Ringgit Malaysia Fifteen (RM15) each** (“**Campaign Criteria**”) shall be entitled to receive instant cashback (“**Cashback**”), subject to the T&Cs herein. Customers who fulfil the Campaign Criteria shall be referred to as the “**Eligible Customers**”.
8. If an Eligible Customer performs the Campaign Criteria during the Campaign Period as defined under Clause 7, then the Eligible Customer will receive the Cashback. Eligible Customers can perform QR Pay transactions at any participating DuitNow QR merchants who displays the DuitNow QR code to receive payment.
9. The Cashback will be credited into the Eligible Customers’ Participating Account/Participating Account-i instantly. The Cashback is non-transferable to any third party and non-exchangeable for up-front credit, cheque or benefit-in-kind.

NORMAL DAYS CASHBACK: 3% CASHBACK (“Promotion A”)

10. Promotion A is available every day during the Campaign Period with the exception of Promotion B days. Eligible Customers are entitled to 3% Cashback up to a maximum Cashback of **Ringgit Malaysia One (RM1)** per QR Pay transaction during the Campaign Period. The Eligible Customers who have performed the Campaign Criteria will receive the Cashback on a first come, first served basis. Each Eligible Customer is entitled to receive a maximum of thirty (30) Cashbacks throughout the Campaign Period for Promotion A.

DOUBLE DIGIT DAY CASHBACK: 8% CASHBACK (“Promotion B”)

11. Promotion B is available on “Double Digit Days” as defined below:

Double Digit Days	
4 April 2022	8 August 2022
5 May 2022	9 September 2022
6 June 2022	10 October 2022
7 July 2022	11 November 2022
12 December 2022	

12. Eligible Customers are entitled to 8% Cashback up to a maximum Cashback of **Ringgit Malaysia Three (RM3)** per QR Pay transaction during the Campaign Period.
13. The Eligible Customers who have performed a Campaign Criteria will receive the Cashback on a first come, first served basis. The total Cashback allocation for this Promotion B is capped at **Ringgit Malaysia One Hundred Thirty Thousand (RM130,000)** throughout the Campaign Period as illustrated under Clause 15 (Table 1). Each Eligible Customer is entitled to receive a maximum of three (3) Cashback on each Double Digit Day and a maximum of twenty-seven (27) Cashbacks throughout the Campaign Period for Promotion B.

CAMPAIGN FULFILLMENT

14. The total Cashback allocation for each month of this Campaign is limited to the amount set out under Clause 15 below (“**Monthly Total Cashback Limit**”) and the total Cashback allocation for the entire Campaign Period is limited to **Ringgit Malaysia One Million (RM1,000,000)** only (“**Campaign Total Cashback Limit**”). The Cashback shall be given to Eligible Customers on a first come, first served basis based on the Campaign Criteria captured in the Bank’s system. Once the Monthly Total Cashback Limit has been reached, there will be no further Cashback given to the Eligible Customers for the respective balance of the days in that particular month and once the Campaign Total Cashback Limit has been reached, there will be no further Cashback given to the Eligible Customers under this Campaign. The Bank has no obligation to inform the Eligible Customers should the Cashback allocation reach the Monthly Total Cashback Limit and/or Campaign Total Cashback Limit.
15. The Monthly Total Cashback Limit are as follows:

Table 1

Phase*	Campaign Period	Monthly Total Cashback Limit		Monthly Cap (RM)
		3% Cashback (RM)	8% Cashback (RM)	
Phase 1	March 2022	62,200	–	62,200
	April 2022	69,600	10,000	79,600
	May 2022	69,600	10,000	79,600
	June 2022	69,600	10,000	79,600
	July 2022	78,300	15,000	93,300
Phase 2	August 2022	87,000	15,000	102,000
	September 2022	87,000	15,000	102,000
	October 2022	87,000	15,000	102,000
	November 2022	130,500	15,000	145,500
	December 2022	139,200	15,000	154,200
Total		870,000	130,000	1,000,000

**IMPORTANT: This Campaign will be launched in 2 phases and the Bank reserves the right to refine the campaign mechanics for Phase 2.*

16. It is the obligation of the Eligible Customer to contact the Bank regarding the non-receipt of the Cashback by 15 January 2023, failing which the Eligible Customer is deemed to have received the Cashback and any claim for reimbursement after 15 January 2023 will not be processed.

GENERAL

17. By participating in this Campaign, the Eligible Customers agree:
- to have read, understood, accept and to be bound by the T&Cs herein, General Terms and Conditions of Accounts, the Terms and Conditions for the use of HLB Connect and Terms and Conditions applicable to the Participating Accounts;
 - that all records of transactions captured by the Bank’s system for the purpose of this Campaign are final;
 - that the Bank’s decision on all matters relating to the Campaign shall be accurate, final, conclusive and binding on all Eligible Customers;
 - to access HLB’s website at www.hlb.com.my (“**Bank’s Website**”) at regular intervals to view the T&Cs of the Campaign and ensure to be kept up-to-date on any changes or variations to the T&Cs;
 - 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 Campaign.

18. The Bank reserves the right:
 - (a) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, or to terminate the Campaign by way of posting on the Bank's Website with twenty-one (21) days' prior notice, or in any other manner which the Bank deems practical;
 - (b) to disqualify any Eligible Customers for non-compliance of the T&Cs herein from participating in this Campaign and/or be entitled for the Cashback Reward; and
 - (c) to claw-back the funds in the event there is any detected fraud, breaches against the Campaign's T&Cs or inactive accounts.
19. The T&Cs herein, General Terms and Conditions of Accounts, the Terms and Conditions for the use of HLB Connect and terms and conditions applicable to the Participating Accounts shall be read as an entire agreement. In the event of any discrepancy between these T&Cs herein, General Terms and Conditions of Accounts, the terms and conditions for the use of HLB Connect and terms and conditions applicable to the Participating Accounts, the specific T&Cs herein shall prevail to the extent of such discrepancy.
20. In the event of any discrepancies between these T&Cs as compared to the advertising promotional, publicity and other materials relating to or in connection with this Campaign, the T&Cs on the Bank's Websites shall prevail.
21. The T&Cs herein 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.

Deposit-i Products are deposit accounts based on the Shariah principle of Tawarruq.

Deposit/Deposit-i Products are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

If you have any enquiries regarding the T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please email us at hionline@hlbb.hongleong.com.my