

HLB CONNECT CROSS-BORDER QR PROMOTION 2023 ([Versi Bahasa Malaysia](#))

Last Updated on 19 December 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 Connect Cross-Border QR Promotion**" ("**Promotion**") commences on 18 December 2023 and ends on 17 March 2024 ("**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 all individual customers of the Bank who are the accountholders of HLB Current Account or Savings Account/HLISB Current Account-i or Savings Account-i ("**CASA/CASA-i**") and are users of HLB Connect App (hereinafter referred to as "**Customers**").
2. The Bank reserves the right to disqualify any Customers who:
 - (i) have in the past committed, or are currently suspected of committing 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 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.

PROMOTION MECHANICS AND WINNERS' SELECTION

3. To participate in this Promotion, Customers must fulfil the following criteria ("**Qualifying Criteria**"):
 - (i) make payment to merchants in Thailand, Indonesia or Singapore by scanning the merchants' QR code using QR Pay feature in HLB Connect App known as "**Cross-Border QR Transaction**"; and.
 - (ii) each payment for Cross-Border QR Transaction must be of a minimum of Ringgit Malaysia Fifty (RM50) from their CASA/CASA-i.

(Customers who have fulfilled the Qualifying Criteria stated under Clause 3 above are hereinafter referred to as "**Eligible Customers**").

4. The Promotion Period will be divided into three (3) months (i.e. Month 1, Month 2 and Month 3 as set out in Table 1 and Table 2 below) ("**Promotion Month**").
5. Eligible Customers will be eligible to win Ringgit Malaysia Fifty Cent (RM0.50) instant cashback per transaction ("**Instant Cashback**") as shown in **Table 2** below and be in the running to win the Ringgit Malaysia One Thousand (RM1,000) cashback, ("**Grand Prize**") as shown in **Table 1** below.

Table 1

Reward Type	Promotion Month	Winner Selection Criteria	Number of Winners
<u>Grand Prize</u> RM1,000 Cashback	Month 1: 18 December 2023 to 17 January 2024	<ul style="list-style-type: none"> Eligible Customers' transaction counts will be reset at the start of each Promotion Month. Eligible Customers must perform at least 10 successful Cross-Border QR Transactions with a minimum value of RM50 each per transaction during the Promotion Month. Two (2) Winners with the highest Cross-Border QR Transaction counts at the end of each Promotion Month will win. Each Eligible Customer is entitled to win only one (1) Grand Prize throughout the Promotion Period. 	2 Winners
	Month 2: 18 January 2024 to 17 February 2024		2 Winners
	Month 3: 18 February 2024 to 17 March 2024		2 Winners

Table 2

Reward Type	Promotion Month	Winner Selection Criteria	Total Instant Cashback to be won
<u>Instant Cashback</u> RM0.50 Instant Cashback	Month 1: 18 December 2023 to 17 January 2024	<ul style="list-style-type: none"> The first 3,000 Eligible Customers who have successfully performed the Cross-Border QR Transaction with a minimum value of RM50 each per transaction will receive RM0.50 Instant Cashback. Each Eligible Customer is entitled to win a maximum of RM3 Instant Cashback per Promotion Month. Each Eligible Customer is entitled to win a maximum of RM9 Instant Cashback throughout the Promotion Period. 	RM1,500
	Month 2: 18 January 2024 to 17 February 2024		RM1,500
	Month 3: 18 February 2024 to 17 March 2024		RM1,500

PROMOTION FULFILMENT

- Two (2) Eligible Customers who perform the highest count of Cross-Border QR Transaction with a minimum value of Ringgit Malaysia Fifty (RM50) each per transaction will be selected to win the Grand Prize ("**Grand Prize Winners**") for each Promotion Month as listed in Table 1 above.

7. In addition, Eligible Customers who perform a successful Cross-Border QR Transaction with a minimum value of Ringgit Malaysia Fifty (RM50) will win a Ringgit Malaysia Fifty Cent (RM0.50) Instant Cashback (“**Instant Cashback Winners**”). Instant Cashback will be rewarded on a first come, first served basis and is subject to the Instant Cashback availability pool at the time of transaction.
8. Each Grand Prize Winner is eligible to receive only one (1) Grand Prize and each Instant Cashback Winners is entitled to win up to a maximum of Ringgit Malaysia Nine (RM9) Instant Cashback throughout the Promotion Period.
9. The Instant Cashback Winners will be notified immediately via a pop-up screen and a push notification via HLB Connect App after they have successfully completed the Cross-Border QR Transaction and will receive the Instant Cashback immediately in their CASA/CASA-i. The Grand Prize Winners’ list will be announced and published at <https://www.hlb.com.my/cbqr> (“**Promotion Website**”) on the respective dates as shown in Table 3 below. It is the responsibility of the Grand Prize Winners to check the Promotion Website to find out if they are entitled to the Grand Prize.

Table 3

Promotion Month	Grand Prize Winners Announcement Dates on Website
Month 1: 18 December 2023 – 17 January 2024	1 February 2024
Month 2: 18 January 2024 – 17 February 2024	1 March 2024
Month 3: 18 February 2024 – 17 March 2024	1 April 2024

10. The total fund size for this Promotion is as follows:
 - (i) Grand Prize allocation is limited to Ringgit Malaysia Two Thousand (RM2,000) for each Promotion Month and Ringgit Malaysia Six Thousand (RM6,000) for the entire the Promotion Period.
 - (ii) Instant Cashback allocation is limited to Ringgit Malaysia One Thousand Five Hundred (RM1,500) for each Promotion Month and Ringgit Malaysia Four Thousand Five Hundred (RM4,500) for the entire the Promotion Period.
11. The Grand Prize will be credited into the CASA/CASA-i opened and maintained by the Grand Prize Winners with the Bank by 30 April 2024. The Grand Prize Winners will be notified once the Grand Prize has been credited into their CASA/CASA-i via in app push notification and/or eDM. The credited amount will also be reflected in the Grand Prize Winners’ transaction timeline on HLB Connect App.
12. The Bank does not have any obligation to inform the Instant Cashback Winners in the event the Instant Cashback has reached the maximum allocation of Ringgit Malaysia One Thousand Five Hundred (RM1,500) before the conclusion of each Promotion Month.
13. It is the obligation of the Grand Prize Winners and the Instant Cashback Winners to contact the Bank regarding the non-receipt of the Grand Prize and/or Instant Cashback before 31 May 2024, failing which the Grand Prize Winners and/or the Instant Cashback Winners are deemed to have received the Grand Prize and/or Instant Cashback and any claim for reimbursement will not be processed.
14. The Grand Prize and Instant Cashback are non-transferable to any third party and non-exchangeable for another product, up-front credit, cheque and/or benefit-in-kind.

15. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Grand Prize and/or Instant Cashback due to any unforeseen circumstances beyond the reasonable control of the Bank.

GENERAL

16. 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 Grand Prize Winners and Instant Cashback Winners shall be final;
 - (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 personal data i.e 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 purpose 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) of the Grand Prize Winners and the Instant Cashback Winners 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 Customer's 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 delay or failure will be processed;
 - (ix) agree to be liable for any telco or Wi-Fi charges, roaming or phone charges, whether in or outside Malaysia as a result of communications with the Bank in relation to 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.

17. The Bank reserves the right:
 - (i) with prior notice to the Eligible Customers, to add, delete, suspend or amend the T&Cs listed by way of posting such addition, deletion, suspension, or amendment of the T&Cs or termination of this Promotion on the Promotion Website; and
 - (ii) forfeit the Grand Prize and/or the Instant Cashback 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.
18. 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 these T&Cs as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancy in relation to this Promotion.
19. In the event of any discrepancies between the T&Cs listed here 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.
20. 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.
21. 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 or call 03-7626 8899.