

HLB CONNECT FPX & BILL PAYMENT PROMOTION 2023 [\(Versi Bahasa Malaysia\)](#)

Last Updated on 07 September 2023

PROMOTION PERIOD

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 FPX & Bill Payment Promotion**" ("**Promotion**") commences on 15 September 2023 and ends on 14 December 2023 ("**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 the Bank's customers ("**Customers**") who are HLB Connect Online and/or HLB Connect App (hereinafter collectively referred to as "**HLB Connect**") individual customers with an HLB Current Account or Savings Account/HLISB Current Account-i or Savings Account-i ("**CASA/CASA-i**") or HLB Credit Card ("**Credit Card**") (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 and Credit Card, 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 the Promotion, Customers must fulfil the following pre-requisites:
 - (i) **make a payment** with a minimum amount of Ringgit Malaysia Ten (RM10) using your CASA/CASA-i or Credit Card with:
 - (a) **FPX** on a merchant's or biller's payment page by logging in to HLB Connect Online to pay; and
 - (b) **JomPAY** by logging in to HLB Connect to pay; and
 - (ii) **perform the Qualifying Transactions** as set out in Table 2 below ("**Qualifying Transactions**") to earn Entries ("**Entries**") to participate in the Promotion.

Transactions which are not eligible during the Promotion Period includes transactions on investment related products (including but not limited to FD Placements, ASNB Subscriptions, SSPN Prime, SSPN Plus) and e-wallet top-up.

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

4. Eligible Customers who meet the requirements set out under Clause 3 will be in the running to win the list of Monthly Grand Prize and Monthly Cashback ("**Winners**"), as shown in Table 1 below. These Eligible Customers will be grouped into one (1) of the two (2) groups namely:
 - (i) existing FPX and JomPAY users on HLB Connect ("**Group 1**"); and

- (ii) new to FPX and JomPAY users who have never performed these transactions on HLB Connect for the past twelve (12) months prior to the Promotion Period and are performing for the first-time during the Promotion Period (“**Group 2**”).

Table 1

(A) Grand Prize				
Grand Prize Segment	Promotion Month(s)	Winner Selection Method	Total Winners During Each Promotion Month	
			Group 1	Group 2
Monthly Grand Prize (“Grand Prize”): RM500 Petrol e-Voucher from Setel	Month 1: 15 September 2023 – 14 October 2023	<ul style="list-style-type: none"> Ten (10) Winners who have performed both FPX and JomPAY, and have accumulated the highest number of Entries at the end of each Promotion Month will win. Eligible Customer’s entry or entries will reset at the start of each Promotion Month. A total of thirty (30) Winners will be selected throughout the Promotion Period. Each Eligible Customer is entitled to win only one (1) Grand Prize throughout the Promotion Period. 	5 Winners	5 Winners
	Month 2: 15 October 2023 – 14 November 2023		5 Winners	5 Winners
	Month 3: 15 November 2023 – 14 December 2023		5 Winners	5 Winners
(B) Monthly Cashback				
Cashback Segment	Promotion Month(s)	Winner Selection Method	Total Cashback Allocation During Each Promotion Month	
Monthly Cashback – FPX (“Cashback”): RM0.10 Cashback	Month 1: 15 September 2023 – 14 October 2023	<ul style="list-style-type: none"> Perform an FPX payment (a minimum of RM10.00) using CASA/CASA-i or Credit Card via HLB Connect Online. Each Eligible Customer can only win RM0.10 Cashback per transaction with a minimum spending of RM10.00, up to RM2 Cashback per Promotion Month, and up to RM6 Cashback throughout the Promotion Period. Cashback is on a first come, first served basis until the total allocation for each Promotion Month is exhausted. 	RM20,000	
	Month 2: 15 October 2023 – 14 November 2023		RM20,000	
	Month 3: 15 November 2023 – 14 December 2023		RM20,000	

Monthly Cashback – JomPAY: RM0.10 Cashback	Month 1: 15 September 2023 – 14 October 2023	<ul style="list-style-type: none"> • Pay bills with JomPAY (a minimum of RM10.00) using CASA/CASA-i or Credit Card via HLB Connect. • Each Eligible Customer can only win RM0.10 Cashback per bill payment with a minimum spend of RM10.00, up to RM2 Cashback per Promotion Month, and up to RM6 Cashback throughout the Promotion Period. • Cashback is on a first come, first served basis until the total allocation for each Promotion Month is exhausted. 	RM20,000
	Month 2: 15 October 2023 – 14 November 2023		RM20,000
	Month 3: 15 November 2023 – 14 December 2023		RM20,000

5. As part of the Winner selection process for the Grand Prize, the Bank will allocate Entries to each Eligible Customer for each successfully performed Qualifying Transaction(s) during the Promotion Period as shown in Table 2 below.

Table 2

Qualifying Transaction(s)	Qualifying Amount Per Transaction	Entry(ies)
Perform an FPX payment or pay bills with JomPAY in any of these amount on normal days (“ Normal Days ”)	RM10 – RM49.99	1 upon successful transaction/bill payment.
	RM50 – RM199.99	2 upon successful transaction/bill payment.
	RM200 and above	3 upon successful transaction/bill payment.
Perform an FPX payment or pay bills with JomPAY in any of these amount on Double-Digit Day or Payday (“ Double-Digit Day/Payday ”)	RM10 – RM49.99	2 upon successful transaction/bill payment.
	RM50 – RM199.99	4 upon successful transaction/bill payment.
	RM200 and above	6 upon successful transaction/bill payment.
Add a new Biller as your favourites via HLB Connect	-	5 upon successful addition. Eligible Customers can only earn a maximum of 25 Entries for this Qualifying Transaction throughout the Promotion Period.
Bonus for new FPX and JomPAY users on HLB Connect: Pay to 5 different FPX Merchants or JomPAY Billers	-	30 upon successful transaction/bill payment to 5 different Merchants/Billers. Eligible Customers can only earn a maximum of 30 Entries for this Qualifying

		Transaction throughout the Promotion Period.
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6. Normal Days are defined as every day during the Promotion Period with the exception of dates listed as Double-Digit Day/Payday in Table 3 below. Eligible Customers will earn the number of Entries as listed in Table 2 above by performing the Qualifying Transaction(s) on Normal Days, and on Double-Digit Day/Payday, Eligible Customers will earn double entries.

Table 3

Double-Digit Day	Payday
10 October 2023	25 September 2023
11 November 2023	25 October 2023
12 December 2023	25 November 2023

PROMOTION FULFILMENT

7. The Grand Prize and Cashback Winners' list will be published at <https://www.hlb.com.my/paywithconnect> ("**Promotion Website**") as shown in Table 4 below. It is the responsibility of the Winners to check if they have won by visiting the Promotion Website on the stipulated date.

Table 4

Promotion Month(s)	Grand Prize & Cashback Winners Announcement on Website
Month 1: 15 September 2023 – 14 October 2023	31 October 2023
Month 2: 15 October 2023 – 14 November 2023	30 November 2023
Month 3: 15 November 2023 – 14 December 2023	12 January 2024

8. The total Grand Prize and Cashback for this Promotion are:
- (i) Grand Prize allocation is limited to thirty (30) pieces of Petrol e-Voucher from Setel worth Ringgit Malaysia Five Hundred (RM500) each;
 - (ii) Cashback allocation for FPX is limited to a maximum of Ringgit Malaysia Sixty Thousand (RM60,000); and
 - (iii) Cashback allocation for JomPAY is limited to a maximum of Ringgit Malaysia Sixty Thousand (RM60,000).
9. The number of Grand Prize Winners will be allocated equally between Group 1 and Group 2, in accordance with Table 1 above.
10. The Eligible Customer(s) from their respective Group who collects the highest number of Entries from performing the Qualifying Transaction(s) listed in Table 2 above will win the Grand Prize on a first come first served basis, until the total number of Winners for each Group has been allocated in full, as shown in Table 1 above.
11. The Grand Prize will be sent either via SMS, email or HLB Connect App push notifications (based on the Eligible Customer(s)' information, mobile number and/or email address in the Bank's record) by 29 February 2024. The winners of the Grand Prize ("**Grand Prize Winners**") must maintain an active and valid CASA/CASA-i or Credit Card with the Bank until 29 February 2024 for the fulfilment of the Grand Prize, failing which, the Grand Prize shall be forfeited.

12. It is the obligation of the Grand Prize Winners to contact the Bank regarding the non-receipt of the Grand Prize before 17 March 2024, failing which, the Grand Prize Winners are deemed to have received the Grand Prize, and any claim for reimbursement after 17 March 2024 will not be processed. The Bank has no obligation to notify the Grand Prize Winners of the fulfilment/delivery of the Grand Prize. The Grand Prize Winners are to check their SMS/email or access to their HLB Connect App at regular time intervals to check on the status of the fulfilment or delivery of the Grand Prize.
13. The Grand Prize is subject to its own set of terms and conditions issued by Setel Ventures Sdn. Bhd. (201901000991 (1310317-A)), which are available at <https://www.setel.com/terms> ("**Setel Ventures Sdn. Bhd. Website/App**"). The Grand Prize Winners are to access the Setel Ventures Sdn. Bhd. Website/App to view such terms and conditions.
14. The Cashback (being the Cashback obtained from performing FPX or JomPAY) will be credited into the CASA/CASA-i opened and maintained by the winners of the Cashback ("**Cashback Winners**") with the Bank by 29 February 2024. Cashback Winners who do not have a CASA/CASA-i with the Bank (i.e. Eligible Customers who only have a Credit Card and performed FPX and JomPAY) are required to open a CASA/CASA-i before 16 February 2024, to enable the Cashback to be credited into their CASA/CASA-i with the Bank.
15. As such, Cashback Winners must maintain an active and valid CASA/CASA-i with the Bank until the crediting of the Cashback is successful, failing which the Cashback shall be forfeited.
16. The Bank does not have any obligation to inform the Cashback Winners in the event the Cashback has reached the maximum allocation of:
 - (i) Ringgit Malaysia Twenty Thousand (RM20,000) for FPX, during or before the conclusion of each Promotion Month, or Ringgit Malaysia Sixty Thousand (RM60,000), during or before the conclusion of the Promotion Period; and
 - (ii) Ringgit Malaysia Twenty Thousand (RM20,000) for JomPAY, during or before the conclusion of each Promotion Month, or Ringgit Malaysia Sixty Thousand (RM60,000), during or before the conclusion of the Promotion Period.
17. It is the obligation of the Cashback Winners to contact the Bank regarding the non-receipt of the Cashback before 17 March 2024, failing which the Cashback Winners are deemed to have received the Cashback and any claim for reimbursement will not be processed.
18. Each Winner is eligible to receive only one (1) Grand Prize and/or up to a maximum of Ringgit Malaysia Twelve (RM12) Cashback throughout the Promotion Period.
19. The Grand Prize and Cashback are non-transferable to any third party and non-exchangeable for another product, cash, up-front credit, cheque and/or benefit-in-kind.
20. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Grand Prize (including but not limited to the value, validity and/or usage of the Grand Prize and shall not be responsible to replace any lost, stolen or damaged Grand Prize). The Grand Prize Winners shall deal directly with the vendor/merchant for any queries, disputes, warranty information or claims pertaining to the Grand Prize without recourse to the Bank. All risks, loss, damage and/or injury associated with the use of the Grand Prize shall be assumed by the Grand Prize Winners.

21. The Bank reserves the right to replace the Grand Prize with any other items or Cashback of equal value at its discretion with prior notice.
22. 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 Cashback due to any unforeseen circumstances beyond the reasonable control of the Bank.
23. The Grand Prize will be provided on an “As Is Where Is” basis. The Grand Prize featured in all printed materials and/or the Bank’s website is for illustration purposes only. Any props, accessories or equipment featured with the Grand Prize in any pictorial materials are for decorative purposes and shall not form part of the Grand Prize.

GENERAL

24. 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 and 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 Winner 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 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 associated with 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.
25. 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 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 and Credit Card, the General Terms and Conditions of Accounts, the Terms and Conditions for the use of HLB Connect, and all other laws/rules applicable.
26. In addition to the T&Cs stipulated herein, the Eligible Customers agree that the terms and conditions of the CASA/CASA-i and Credit Card, 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.
27. 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.
28. 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.
29. 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.