

HLB CONNECT AWARDS PROMOTION 2023 ([Versi Bahasa Malaysia](#))

Last Updated on 23 June 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 Awards 2023 Promotion**" ("**Promotion**") commences on 01 July 2023 and ends on 31 July 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 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**") (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 the Promotion, Customers must fulfil the following pre-requisites:
 - (i) **register for HLB Connect** between 19 June 2023 to 31 July 2023 (only applicable for new HLB Connect users); and/or
 - (ii) **log in to HLB Connect Online and/or HLB Connect App** and **perform the Eligible Transactions** (as stated in Table 3 below) from 01 July 2023 to 31 July 2023 to **earn points** for participation as set out in Table 3 below ("**Points**").

(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 cashback ("**Cashback**") as shown in Table 1 below. These Eligible Customers will be grouped into one (1) of the five (5) HLB Connect Awards Categories ("**Category**") to be in the running to win the Grand Prize, Runner-up Prize or Consolation Prize (collectively referred to as "**Prizes**") as shown in Table 2 below.

Table 1

Cashback			
Cashback Segment	Promotion Week(s)	Winner Selection Method	Total Weekly Allocation
<u>QR Pay – Instant Cashback:</u> Get RM0.10 Cashback	Week 1: 01 July 2023 – 07 July 2023 (7 days)	<ul style="list-style-type: none"> • Pay DuitNow merchants with QR Pay (a minimum of RM10) using CASA/CASA-i on HLB Connect App. • Each Eligible Customer can only win RM0.10 Cashback for each QR payment and up to RM3 Cashback per Promotion Week. Each Eligible Customer can win up to RM12 Cashback from QR Pay Instant Cashback throughout the Promotion Period. • This Cashback will be credited into the Eligible Customers' CASA/CASA-i instantly after completing the transaction successfully. Instant Cashback is rewarded on a first come, first served basis, limited to the weekly pool allocated for this Promotion, as captured by the Bank's system. 	RM18,000
	Week 2: 08 July 2023 – 14 July 2023 (7 days)		RM18,000
	Week 3: 15 July 2023 – 21 July 2023 (7 days)		RM18,000
	Week 4: 22 July 2023 – 31 July 2023 (10 days)		RM18,000
<u>JomPAY – Instant Cashback:</u> Get 5% Cashback	Week 1: 13 July 2023 – 19 July 2023 (7 days)	<ul style="list-style-type: none"> • Pay bills with JomPAY (a minimum of RM10) using CASA/CASA-i via HLB Connect. • Each Eligible Customer can only win RM0.50 Cashback for each bill payment and up to RM2 Cashback per Promotion Week. Each Eligible Customer can win up to RM6 Cashback from JomPAY Instant Cashback from 13 July 2023 to 31 July 2023. • This Cashback will be credited into the Eligible Customers' CASA/CASA-i instantly after completing the transaction successfully. Instant Cashback is rewarded on a first come, first served basis, limited to the weekly pool allocated for this Promotion, as captured by the Bank's system. 	RM18,000
	Week 2: 20 July 2023 – 26 July 2023 (7 days)		RM18,000
	Week 3: 27 July 2023 – 31 July 2023 (5 days)		RM18,000
<u>Prepaid Reload – Instant Cashback:</u> Get RM1 Cashback	Week 1: 10 July 2023 – 16 July 2023 (7 days)	<ul style="list-style-type: none"> • Perform a Prepaid Reload (a minimum of RM10) using CASA/CASA-i via HLB Connect. • Each Eligible Customer can only win RM1 Cashback for each prepaid reload and up 	RM10,000

	Week 2: 17 July 2023 – 23 July 2023 (7 days)	to RM2 Cashback per Promotion Week. Each Eligible Customer can win up to RM6 Cashback from Prepaid Reload Instant Cashback from 10 July 2023 to 31 July 2023. <ul style="list-style-type: none"> This Cashback will be credited into the Eligible Customers' CASA/CASA-i instantly after completing the transaction successfully. Instant Cashback is rewarded on a first come, first served basis, limited to the weekly pool allocated for this Promotion, as captured by the Bank's system. 	RM10,000
	Week 3: 24 July 2023 – 31 July 2023 (8 days)		RM10,000
Cashback Segment	Promotion Date(s)	Winner Selection Method	Total Daily Allocation
FPX - Cashback: Get 7% Cashback	Day 1: 7 July 2023 (1 day)	<ul style="list-style-type: none"> Perform an FPX payment (a minimum of RM15) using CASA/CASA-i via HLB Connect Online. Each Eligible Customer can only win up to RM3 Cashback per Promotion Date. Each Eligible Customer can win up to RM6 FPX Cashback throughout the Promotion Period. This Cashback will be credited into the Eligible Customers' CASA/CASA-i by 30 November 2023. Cashback is on a first come, first served basis until the total allocation for each Promotion Date is exhausted. 	RM24,000
	Day 2: 25 July 2023 (1 day)		RM24,000

Table 2

Prizes				
Promotion Period: From 01 July 2023 – 31 July 2023				
HLB Connect Awards Categories	Prize Segment & Winner Selection Method	Total Winners per Category		
		Grand Prize	Runner-up Prize	Consolation Prize
Category A: New Beginning Definition: <ul style="list-style-type: none"> Existing HLB Connect users who have not logged in to HLB Connect for more than 365 days; as at 18 June 2023 	(a) Champions (i.e. "Grand Prize"): Yamaha Ego Avantiz <ul style="list-style-type: none"> Two (2) Winners from each Category. Eligible Customers who accumulated the highest Points (<i>the two (2) Winners could have the same number of Points or the 1st</i>) 	2	7	20

<p>Category B: Best Comeback</p> <p>Definition:</p> <ul style="list-style-type: none"> Existing HLB Connect users who have not logged in to HLB Connect for more than 90 days and up to 364 days; as at 18 June 2023 	<p>and 2nd highest Points) at the end of the Promotion Period.</p> <ul style="list-style-type: none"> A total of ten (10) Winners from all Categories will be selected throughout the Promotion Period. 	2	7	20
<p>Category C: Rising Star</p> <p>Definition:</p> <ul style="list-style-type: none"> Existing HLB Connect users who have logged into HLB Connect in the past 90 days and have not performed more than two (2) types of financial transactions; as at 18 June 2023 	<p>(b) Runner-ups (i.e. “Runner-up Prize”): MHgiftcard worth RM1,000 each</p> <ul style="list-style-type: none"> Seven (7) Winners from each Category. Eligible Customers who accumulated the 3rd to the 9th highest Points at the end of the Promotion Period. A total of thirty-five (35) Winners from all Categories will be selected throughout the Promotion Period. 	2	7	20
<p>Category D: Super User</p> <p>Definition:</p> <ul style="list-style-type: none"> Existing HLB Connect users who have logged into HLB Connect in the past 90 days and have performed 3 or more types of financial transactions; as at 18 June 2023 	<p>(c) Finalists (i.e. “Consolation Prize”): RM77 Cashback</p> <ul style="list-style-type: none"> Twenty (20) Winners from each Category. Eligible Customers who accumulated the 10th to the 29th highest Points at the end of the Promotion Period. A total of one hundred (100) Winners will be selected from all Categories throughout the Promotion Period. 	2	7	20
<p>Category E: Outstanding Rookie</p> <p>Definition:</p> <ul style="list-style-type: none"> New HLB Connect users who register for HLB Connect from 19 June 2023 – 31 July 2023 and perform at least one (1) financial transaction 	<ul style="list-style-type: none"> A total of one hundred (100) Winners will be selected from all Categories throughout the Promotion Period. 	2	7	20

- The Bank will group the Eligible Customers into one (1) of the five (5) Categories. As part of the Winner selection process for the Grand Prize, Runner-up Prize and Consolation Prize, the Bank will allocate Points to each Eligible Customer for each successfully performed Eligible Transaction(s) during the Promotion Period as shown in Table 3 below.
- The Eligible Customer(s) from their respective Category who collects the highest Points from performing the Eligible Transaction(s) listed in Table 3 below will win the Prize on a first come, first

served basis, until the total number of Winners for each Category has been allocated in full, as shown in Table 2 above.

Table 3

Eligible Transaction(s)	Point(s)
Perform an Overseas Transfer via HLB Connect Online	20 Points upon successful transfer.
Subscribe new unit or top-up existing unit trust funds with HLB Wealth (a minimum of RM50 per unit trust fund) via HLB Connect Online <i>Unit Trust investment is not protected by Perbadanan Insurans Deposit Malaysia (PIDM). Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to a non-deposit account. For example, Unit Trust, ASNB, Investment Account-i, etc</i>	20 Points upon successful new unit trust subscription or top-up existing unit trust funds.
Subscribe new or top-up existing ASNB funds (a minimum of RM50 per investment) via HLB Connect Online <i>ASNB investment is not protected by PIDM. Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to a non-deposit account. For example, Unit Trust, ASNB, Investment Account-i, etc</i>	20 Points upon successful new investment or top-up to existing fund.
Apply for a Quick Cash/Balance Transfer/Flexi Payment Plan via HLB Connect	20 Points upon successful application. Remark: Eligible Customers can only earn a maximum of 40 Points for this Eligible Transaction throughout the Promotion Period.
Place an eFixed Deposit/eFixed Deposit-i via HLB Connect <i>eFixed Deposit/eFixed Deposit-i is protected by PIDM up to RM250,000 for each depositor</i>	20 Points upon successful placement. Remark: Eligible Customers can only earn a maximum of 20 Points for this Eligible Transaction throughout the Promotion Period.
Apply for an HLB Credit Card via HLB Connect Online	20 Points upon successful application submission. Remark: Eligible Customers can only earn a maximum of 20 Points for this Eligible Transaction throughout the Promotion Period.
Apply for a Personal Loan/Personal Financing-i via HLB Connect Online	20 Points upon successful application submission.

	<p>Remark: Eligible Customers can only earn a maximum of 20 Points for this Eligible Transaction throughout the Promotion Period.</p>
<p>Open a 3-in-1 Junior Account/3-in-1 Junior Account-i via HLB Connect Online</p> <p><i>3-in-1 Junior Account/3-in-1 Junior Account-i is protected by PIDM up to RM250,000 for each depositor</i></p>	<p>10 Points upon successful account opening.</p>
<p>Convert MYR to foreign currencies (a minimum of RM10 per conversion) with Pay&Save Account/Pay&Save Account-i or HLB Wallet Account/HLB Wallet Account-i Multi-Currency Feature via HLB Connect</p>	<p>10 Points upon successful conversion.</p> <p>Remark: Eligible Customers can only earn a maximum of 50 Points for this Eligible Transaction throughout the Promotion Period.</p>
<p>Open an HLB Wallet Account/HLB Wallet Account-i via Apply@HLB App</p> <p><i>HLB Wallet Account/HLB Wallet Account-i is protected by PIDM up to RM250,000 for each depositor</i></p>	<p>10 Points upon successful account opening.</p> <p>Remark: Eligible Customers can only earn a maximum of 10 Points for this Eligible Transaction throughout the Promotion Period.</p>
<p>Add a new Biller as your favourites via HLB Connect</p>	<p>5 Points upon successful addition.</p> <p>Remark: Eligible Customers can only earn a maximum of 30 Points for this Eligible Transaction throughout the Promotion Period.</p>
<p>Schedule recurring Transfers or Payments (a minimum of RM10 per transfer or payment) via HLB Connect</p>	<p>5 Points upon successful scheduling.</p> <p>Remark: Eligible Customers can only earn a maximum of 20 Points for this Eligible Transaction throughout the Promotion Period.</p>
<p>Set a Foreign Exchange Rate alert to receive notification via HLB Connect</p>	<p>5 Points upon successful alert set-up.</p> <p>Remark: Eligible Customers can only earn a maximum of 20 Points for this Eligible Transaction throughout the Promotion Period.</p>
<p>Add/Update your Email Address to receive e-Statements via HLB Connect Online</p>	<p>5 Points upon successful addition or update.</p> <p>Remark: Eligible Customers can only earn a maximum of 5 Points for this Eligible Transaction throughout the Promotion Period.</p>
<p>Perform a Connect ATM Withdrawal (a minimum of RM50 per withdrawal) from any HLB ATM via HLB Connect App</p>	<p>5 Points upon successful withdrawal.</p> <p>Remark: Eligible Customers can only earn a daily maximum of 5 Points for this Eligible Transaction throughout the Promotion Period.</p>

<p>Perform a Junior Debit Card Reload (a minimum of RM10 per reload) via HLB Connect Online</p>	<p>5 Points upon successful reload.</p> <p>Remark: Eligible Customers can only earn a daily maximum of 5 Points for this Eligible Transaction throughout the Promotion Period.</p>
<p>Pay bills with JomPAY (a minimum of RM10 per bill payment) via HLB Connect</p>	<p>5 Points upon successful payment.</p> <p>Remark:</p> <ul style="list-style-type: none"> • Eligible Customers can only earn a daily maximum of 30 Points for this Eligible Transaction throughout the Promotion Period. • On 07 July 2023, Eligible Customers can earn 2x Points (e.g. earn 10 Points per payment and daily maximum of 60 Points). • Eligible Customers can also earn Instant Cashback from 13 July 2023 to 31 July 2023.
<p>Perform a Prepaid Reload (a minimum of RM10 per reload) via HLB Connect</p>	<p>5 Points upon successful reload.</p> <p>Remark:</p> <ul style="list-style-type: none"> • Eligible Customers can only earn a daily maximum of 20 Points for this Eligible Transaction throughout the Promotion Period. • On 07 July 2023, Eligible Customers can earn 2x Points (e.g. earn 10 Points per reload and daily maximum of 40 Points). • Eligible Customers can also earn Instant Cashback from 10 July 2023 to 31 July 2023.
<p>Perform a payment with FPX (a minimum of RM15 per payment) via HLB Connect Online</p>	<p>2 Points upon successful payment.</p> <p>Remark:</p> <ul style="list-style-type: none"> • Eligible Customers can only earn a daily maximum of 30 Points for this Eligible Transaction throughout the Promotion Period. • On 07 July 2023, Eligible Customers can earn 2x Points (e.g. earn 4 Points per payment and daily maximum of 60 Points). • Eligible Customers can also earn Cashback on 07 July 2023 and 25 July 2023.
<p>Pay using QR Pay (a minimum of RM10 per payment) to any DuitNow merchants via HLB Connect App</p>	<p>2 Points upon successful payment.</p> <p>Remark:</p> <ul style="list-style-type: none"> • Eligible Customers can only earn a daily maximum of 30 Points for this Eligible Transaction throughout the Promotion Period.

	<ul style="list-style-type: none"> On 07 July 2023, Eligible Customers can earn 2x Points (e.g. earn 4 Points per payment and daily maximum of 60 Points). Eligible Customers can also earn Instant Cashback from 01 July 2023 to 31 July 2023.
<p>Perform a DuitNow Transfer (a minimum of RM10 per transfer) to a Mobile/NRIC/Passport/Business Registration Number via HLB Connect</p>	<p style="text-align: center;">1 Point upon successful transfer.</p> <p style="text-align: center;">Remark:</p> <ul style="list-style-type: none"> Eligible Customers can only earn a daily maximum of 10 Points for this Eligible Transaction throughout the Promotion Period. On 07 July 2023, Eligible Customers can earn 2x Points (e.g. earn 2 Points per transfer and daily maximum of 20 Points).

GRAND PRIZE, RUNNER-UP PRIZE, CONSOLATION PRIZE & CASHBACK FULFILMENT

7. The Prizes and Cashback (being the Cashback obtained from performing FPX) Winners' list will be published at <https://www.hlb.com.my/connectawards> ("**Promotion Website**") by 22 September 2023. It is the responsibility of the Winners to check if they have won by visiting the Promotion Website within the stipulated date.
8. The total Prizes and Cashback for this Promotion are:
 - (i) Grand Prize allocation is limited to ten (10) units of Yamaha Ego Avantiz Motorcycle;
 - (ii) Runner-up Prize allocation is limited to thirty-five (35) pieces of Ringgit Malaysia One Thousand (RM1,000) MHgiftcard;
 - (iii) Consolation Prize allocation is limited to a maximum of Ringgit Malaysia Seven Thousand Seven Hundred (RM7,700); and
 - (iv) Cashback allocation is limited to a maximum of Ringgit Malaysia Two Hundred Four Thousand (RM204,000).

The Grand Prize, Runner-up Prize and Consolation Prize will be awarded according to the Winner selection method specified in Table 2 above. The Cashback ("**Cashback Winner**") will be awarded on a first come, first served basis, according to the Winner selection method specified in Table 1 above.

9. The winners of the Grand Prize ("**Grand Prize Winners**") are to arrange for self-collection and shall present their identity card (NRIC/Passport), together with their Winner's letter issued by the Bank to claim their Grand Prize at the specific motorcycle dealer between 30 November 2023 and 31 January 2024, failing which the Grand Prize shall be forfeited. The Grand Prize Winners must be present and cannot nominate a representative to facilitate the registration of the motorcycle. The Grand Prize Winners will bear all related costs and expenses (including delivery fees, travelling, registration fees, road tax, number plates, insurance, out-of-pocket expenses, maintenance fees, etc.) for the Grand Prize redemption and registration of the motorcycle.
10. **Grand Prize Winners announced from previous HLB Connect Promotions listed below will not be entitled to the Grand Prize in this Promotion:**
 - (i) HLB Connect Ramadan & Raya Promotion 2023; and
 - (ii) HLB Connect CNY Promotion 2023.

11. The Runner-up 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 30 November 2023. It is the obligation of the winners of the Runner-up Prize ("**Runner-up Prize Winners**") to contact the Bank regarding the non-receipt of the Runner-up Prize before 14 December 2023, failing which, the Runner-up Prize Winners are deemed to have received the Runner-up Prize, and any claim for reimbursement after 14 December 2023 will not be processed. The Bank has no obligation to notify the Runner-up Prize Winners of the fulfilment/delivery of the Runner-up Prize. The Eligible Customer(s) 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/delivery of the Runner-up Prize.
12. The Runner-up Prize is subject to its own set of terms and conditions issued by Malaysia Airlines Berhad (201401040794(1116944-X)), which are available at <https://www.malaysiaairlines.com/my/en/plan-your-trip/mhgiftcard.html> ("**Malaysia Airlines Berhad Website**"). The Runner-up Prize Winners are to access to the Malaysia Airlines Berhad Website to view such terms and conditions.
13. The Consolation Prize and Cashback (being the Cashback obtained from performing FPX) will be credited into the CASA/CASA-i opened and maintained by the winners of the Consolation Prize ("**Consolation Prize Winners**") and/or the winners of Cashback with the Bank by 30 November 2023.
14. The Cashback (obtained from performing FPX) will be on a first come, first served basis until the total allocation for each Promotion Date is exhausted. The Bank has no obligation to inform the Eligible Customers once the capped limit of each Promotion Date has been reached.
15. It is the obligation of the Consolation Prize and Cashback Winners (for the Cashback obtained from performing FPX) to contact the Bank regarding the non-receipt of the Cashback before 14 December 2023, failing which the Consolation Prize and/or Cashback Winners are deemed to have received the Consolation Prize and/or Cashback, and any claim for reimbursement after 14 December 2023 will not be processed. As such, the Consolation Prize and/or Cashback Winners must maintain an active and valid CASA/CASA-i with the Bank until 14 December 2023.
16. Instant Cashback (being the Cashback obtained from QR Pay, JomPAY and Prepaid Reload) will be credited into the Winners' CASA/CASA-i instantly after completing your transaction successfully. Once the weekly total allocation has been reached, there will be no further Instant Cashback given to the Eligible Customers for the remaining hours or days in that particular week. The Bank has no obligation to inform the Eligible Customers once the capped limit of the weekly total allocation has been reached.
17. Each Winner is eligible to receive only one (1) Prize and/or up to a maximum of Ringgit Malaysia Thirty (RM30) Cashback throughout the Promotion Period.
18. The Prizes 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.
19. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Grand Prize and Runner-up Prize (including but not limited to the value, validity and/or usage of the Grand Prize and Runner-up Prize and shall not be responsible to replace any lost, stolen or damaged Prize). The Grand Prize Winners and the Runner-up Prize Winners shall deal directly with the manufacturer/vendor/merchant for any queries, disputes, warranty information or claims pertaining to the Prize without recourse to the Bank. All risks, loss, damage and/or injury

associated with the use of the Prize shall be assumed by the Grand Prize Winners and the Runner-up Prize Winners.

20. The Bank reserves the right to replace the Grand Prize and Runner-up Prize with any other items or Cashback of equal value at its discretion with prior notice.
21. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Prizes and Cashback due to any unforeseen circumstances beyond the reasonable control of the Bank.
22. The Prizes will be provided on an “As Is Where Is” basis. The Prizes featured in all printed materials and/or the Bank’s website is for illustration purposes only. Any props, accessories or equipment featured with the Prizes in any pictorial materials are for decorative purposes and shall not form part of the Prizes.

GENERAL

23. 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 Prizes 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 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), photos and video of the Winner without compensation for publicity, advertising or promotion purposes in any media;
 - (vii) agree to access <https://www.hlb.com.my/connectawards> (“**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.
24. 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 Prizes 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, the General Terms and Conditions of Accounts, the Terms and Conditions for the use of HLB Connect, and all other laws/rules applicable.
25. 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.
26. 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.
27. 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.
28. 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.