

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

Last Updated on 28 November 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 Christmas Promotion**" ("**Promotion**") commences on 01 December 2023 and ends on 24 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 new and existing HLB Connect Online and/or HLB Connect App ("**HLB Connect**") individual customers with a HLB Current or Savings Account/HLISB Current or Savings Account-i ("**CASA/CASA-i**") (hereinafter referred to as "**Customers**").
2. The Bank reserves the right to disqualify any Customer 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 27 November 2023 to 24 December 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 2 below) between 01 December 2023 to 24 December 2023 to earn points ("**Points**") for participation.

(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 Prize or Cashback ("**Prize or Cashback Winners**"), as shown in Table 1 below.

Table 1

Promotion Dates	Prize or Cashback Segment	Total Allocation (units)	Total No. of Winners for Group 1	Total No. of Winners for Group 2
01 December 2023	Karcher Wet & Dry Vacuum	6	3	3
02 December 2023	RM100 GrabGifts	10	5	5
03 December 2023	Xiaomi Smart Air Purifier	6	3	3
04 December 2023	RM100 Cashback	10	5	5
05 December 2023	Nespresso Essenza Mini Coffee Machine	4	2	2
06 December 2023	Samsung 43" 4K TV	2	1	1

07 December 2023	Ogawa Foot Massager	4	2	2
08 December 2023	Samsonite Volant Spinner 55/20 Exp Luggage	4	2	2
09 December 2023	Nespresso Essenza Mini Coffee Machine	4	2	2
10 December 2023	RM100 GrabGifts	10	5	5
11 December 2023	iPhone 15 128GB	2	1	1
12 December 2023	Xiaomi Smart Air Purifier	6	3	3
13 December 2023	RM100 Cashback	10	5	5
14 December 2023	Dyson Supersonic Hair Dryer	2	1	1
15 December 2023	Karcher Wet & Dry Vacuum	6	3	3
16 December 2023	Xiaomi Smart Air Purifier	6	3	3
17 December 2023	RM100 Cashback	10	5	5
18 December 2023	RM100 GrabGifts	10	5	5
19 December 2023	Ogawa Foot Massager	4	2	2
20 December 2023	Nespresso Essenza Mini Coffee Machine	4	2	2
21 December 2023	Samsonite Volant Spinner 55/20 Exp Luggage	4	2	2
22 December 2023	Samsung 43" 4K TV	2	1	1
23 December 2023	Dyson Supersonic Hair Dryer	2	1	1
24 December 2023	iPhone 15 128GB	2	1	1

5. As part of the Winner selection process for the Prize and Cashback, the Bank will allocate Points to each Eligible Customer for each successfully performed Eligible Transaction(s) during the Promotion Period as shown in Table 2 below.
6. The Bank will split the Eligible Customers into two (2) groups, namely:
 - (i) existing HLB Connect customers ("**Group 1**") and
 - (ii) new HLB Connect customers (i.e. customers who registered for HLB Connect from 27 November 2023 to 24 December 2023) ("**Group 2**").

The number of Winners will be allocated equally between Group 1 and Group 2, in accordance with Table 1 above.
7. The Eligible Customer(s) from their respective group who collects the highest Points for the day ("**Daily Points**") from performing the Eligible Transaction(s) listed in Table 2 will win the daily Prize or Cashback on a first come, first served basis, until the total number of Winners for each day has been allocated in full, as shown in Table 1.

Table 2

Eligible Transactions	Points To Be Earned
Perform an Overseas Transfer via HLB Connect Online	25 Points upon successful transaction.
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>	25 Points upon successful placement. Remark: Customers can only earn a maximum of 50 Points for this Eligible Transaction throughout the Promotion Period.
Apply for an HLB Credit Card via HLB Connect Online	25 Points

	<p>upon successful application submission where you will receive a receipt of acknowledgement.</p> <p>Remark: Customers can only earn a maximum of 25 Points for this Eligible Transaction throughout the Promotion Period.</p>
<p>Apply for a Personal Loan/Financing-i via HLB Connect Online</p>	<p>25 Points</p> <p>upon successful application submission where you will receive a receipt of acknowledgement.</p> <p>Remark: Customers can only earn a maximum of 25 Points for this Eligible Transaction throughout the Promotion Period.</p>
<p>Apply for a Quick Cash/Balance Transfer/Flexi Payment Plan via HLB Connect</p>	<p>20 Points</p> <p>upon successful application.</p> <p>Remark: Customers can only earn a maximum of 40 Points for this Eligible Transaction throughout the Promotion Period.</p>
<p>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</p> <p><i>Unit Trust investment is not protected by PIDM. Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to a Unit Trust/Islamic Unit Trust Scheme.</i></p>	<p>10 Points</p> <p>upon successful new unit trust subscription or top-up existing new unit trust funds.</p> <p>Remark: Customers can only earn a daily maximum of 100 Points for this Eligible Transaction throughout the Promotion Period.</p>
<p>Perform new or top-up existing ASNB funds (a minimum of RM50 per investment) via HLB Connect Online</p> <p><i>ASNB Account is not protected by PIDM. Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to an ASNB Account.</i></p>	<p>10 Points</p> <p>upon successful new investment or top-up to existing fund.</p> <p>Remark: Customers can only earn a daily maximum of 100 Points for this Eligible Transaction throughout the Promotion Period.</p>
<p>Convert MYR to foreign currencies (a min. 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</p> <p>upon successful conversion.</p>
<p>Apply for Credit Shield Premier via HLB Connect Online</p>	<p>10 Points</p> <p>upon successful application.</p> <p>Remark: Customers can only earn a maximum of 10 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</p> <p>upon successful account opening.</p> <p>Remark: Customer can also earn a chance to win a K-Dream experience & cash reward from 01 November 2023 to 31 March 2024. Learn more at https://www.hlb.com.my/surewin50</p>
<p>Open an HLB Wallet Account/HLB Wallet Account-i via Apply@HLB App</p>	<p>10 Points</p> <p>upon successful account opening.</p>

<i>HLB Wallet Account/HLB Wallet Account-i is protected by PIDM up to RM250,000 for each depositor.</i>	Remark: Customers can only earn a maximum of 10 Points for this Eligible Transaction throughout the Promotion Period.
Perform a payment with FPX (a minimum of RM10 per payment) via HLB Connect Online	<p style="text-align: center;">5 Points upon successful payment.</p> Remark: Customers can earn a daily maximum of 50 Points for this Eligible Transaction throughout the Promotion Period. Customer can also earn Cashback from 15 September to 14 December 2023. Learn more at https://www.hlb.com.my/paywithconnect
Perform a Bill Payment with JomPAY (a minimum of RM10 per payment) via HLB Connect	<p style="text-align: center;">5 Points upon successful payment.</p> Remark: Customers can earn a daily maximum of 50 Points for this Eligible Transaction throughout the Promotion Period. Customer can also earn Cashback from 15 September to 14 December 2023. Learn more at https://www.hlb.com.my/paywithconnect
Perform a Prepaid Reload (a minimum of RM10 per reload) via HLB Connect	<p style="text-align: center;">5 Points upon successful reload.</p> Remark: Customers can earn a daily maximum of 30 Points for this Eligible Transaction throughout the Promotion Period.
Perform a DuitNow QR Payment (POS QR) to any merchants (a minimum of RM10 per payment) via HLB Connect App	<p style="text-align: center;">3 Points upon successful payment.</p> Remark: Customers can earn a daily maximum of 30 Points for this Eligible Transaction throughout the Promotion Period.
Perform a DuitNow QR Payment (P2P QR) to family and friends (a minimum of RM10 per payment) via HLB Connect App	<p style="text-align: center;">2 Points upon successful payment.</p> Remark: Customers can earn a daily maximum of 20 Points for this Eligible Transaction throughout the Promotion Period.

8. In the event there are two (2) or more Eligible Customers who have accumulated the same highest Daily Points, the Eligible Customer who first accumulated the highest Daily Points from the Eligible Transactions performed will be selected as the Prize or Cashback Winner.
9. Each Winner is eligible to receive only one (1) Prize or one (1) Cashback throughout the Promotion Period.

PROMOTION PRIZE & CASHBACK FULFILMENT

10. The Prize & Cashback Winners' list will be published at <http://www.hlb.com.my/xmas> ("**Promotion Website**") by **23 February 2024**. It is the responsibility of the Winners to check if they have won by visiting the Promotion Website on the stipulated date.

11. The Prize Winners will be contacted by the Bank 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 23 February 2024**. The Prize Winners are required to provide their latest and valid information (such as delivery address (within Malaysia only), mobile number, etc) to the Bank **between 23 February 2024 and 03 March 2024**.

The Prize Winners (except Winners of GrabGifts) will be contacted by supplier(s) (e.g. Prize vendor or courier company) appointed by the Bank for the arrangement of delivery or collection of the Prize (e.g. self-collection at the courier company if no one is available at your address) **between 15 April 2024 and 30 April 2024**, failing which the Prize shall be forfeited.

It is the obligation of the Prize Winners to provide their latest and valid information, and the Bank or appointed supplier(s) shall not be responsible in the event the Bank or appointed supplier(s) are unable to contact the Prize Winners for the fulfilment/delivery or collection of the Prize for any reasons whatsoever.

12. The Prize Winners (being the Winners of GrabGifts) will receive their e-voucher 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 15 April 2024**. The Prize is subject to its own set of terms and conditions issued by GrabCar Sdn Bhd (201401013360 (10589444-V)), which are available at <https://gifts.grab.com/my/> ("**GrabCar Website**"). The GrabGifts Winners are required to access the GrabCar Website to view such terms and conditions.

The Bank has no obligation to notify the GrabGifts Winners of the fulfilment/delivery of the e-voucher. The Eligible Customer(s) are required 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 e-voucher.

13. All Cashback will be credited to Cashback Winners' CASA/CASA-i with the Bank **by 15 April 2024**. As such, Cashback Winners must maintain an active and valid CASA/CASA-i **until 15 April 2024**, failing which the Cashback shall be forfeited.

14. It is the obligation of all Prize or Cashback Winners to contact the Bank regarding the non-receipt of the Prize or Cashback **before 7 May 2024**, failing which the Prize or Cashback Winners are deemed to have received the Prize or Cashback and any claim for reimbursement **after 7 May 2024** will not be processed.

15. Both Prize and Cashback are non-transferable to any third party and non-exchangeable for another model or colour, cash, up-front credit, cheque or benefit-in-kind.

16. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Prize (including but not limited to the validity and/or usage of the Prize and shall not be responsible to replace any lost, stolen or damaged Prize). The Prize Winners shall deal directly with the manufacturer/vendor 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 Prize Winners.

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

18. The Bank reserves the rights to replace the Prize with any other item or Cashback of equal value at its discretion with prior notice.

19. The Prize will be provided on an "As Is Where Is" basis. 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 Prize in any pictorial materials are for decorative purposes and shall not form part of the Prize.

GENERAL

20. 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 Prize or 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. name, contact number and home/work address to its authorised 3rd party vendor including supplier(s) appointed by the Bank for the fulfilment/delivery or collection of the Prize(s) for this Promotion, the courier company appointed by the supplier and any other service provider(s) appointed by the Bank to provide SMS and/or email services for this Promotion such as Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or DCatalyst Sdn Bhd (200801017996 (819292-U));
 - (v) agree to be responsible for providing the Bank with their valid and current contact details including mobile number, email address and home/work 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, email address and/or home/work address provided by the Eligible Customers or the SMS, email and/or fulfilment/delivery 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 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 service 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 and vice versa 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.

21. 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 Prize or Cashback in the event of non-compliance by the Eligible Customers of the T&Cs herein, any 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.
22. 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 specific T&Cs herein shall prevail to the extent of such discrepancy in relation to this Promotion.
23. 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.
24. These 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.
25. 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 the T&Cs, please email us at hlonline@hlbb.hongleong.com.my or call 03-7626 8899.