

WIN DAILY (RM50) OR WEEKLY (RM500) CASH REWARDS WHEN YOU APPLY AND TRANSACT WITH DUITNOW QR VIA HLB BIZBUDDY

Last updated: 12 March 2024

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") "**Win Daily (RM50) or Weekly (RM500) Cash Rewards When You Apply and Transact With DuitNowQR via HLB BizBuddy**" ("Campaign") commences on **14 March 2024** and ends on **10 April 2024**, 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. The participating Bazaar Ramadhan in the following districts of Perak ("**Participating Bazaar**") for this Campaign are:
 - (a) Bazaar Ramadhan Persalam (Daerah Manjung);
 - (b) Bazaar Ramadhan Manjung (Daerah Manjung);
 - (c) Bazaar Ramadhan Padang Dobi (Daerah Larut, Matang and Selama);
 - (d) Bazaar Ramadhan Kamunting (Daerah Larut, Matang and Selama); and
 - (e) Bazaar Ramadhan Perkarangan Stadium Perak (Daerah Kinta).
2. This Campaign is open to Micro, Small and Medium Enterprises ("**MSMEs**") in the F&B segment who are first-time e-Payments merchants ("**DuitNow QR**") prior to the Campaign Period ("**Eligible Customers**").
3. Any customer who has committed or is suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or has been declared bankrupt (pursuant to a petition by the Bank or other financial institutions or by any third party or is subject to any bankruptcy proceedings at any time prior to or during the Campaign Period) shall **NOT** be eligible to participate in the Campaign.

CAMPAIGN MECHANICS

4. The Eligible Customers **are only entitled to a maximum of one (1) Reward throughout the Campaign Period**. Scenario of eligibility of the Eligible Customers are illustrated in Table 1 below:

Table 1

District	Bazaar Ramadhan	Campaign Start Date	Campaign End Date	Campaign Mechanic
Manjung	Bazaar Ramadhan Persalam	14th March 2024	10th April 2024	Weekly Reward: Top 15 merchants with the highest transaction (a minimum of 100 transactions per week) win RM500 per merchant
	Bazaar Ramadhan Manjung			
Larut, Matang and Selama	Bazaar Ramadhan Padang Dobi			
	Bazaar Ramadhan Kamunting			
Kinta	Bazaar Ramadhan Perkarangan Stadium Perak			Daily Reward: Top 20 merchants with highest transaction (a minimum of 50 transactions daily) win RM50 per merchant

*Winners will be announced after the Campaign Period.

In order to participate in this Campaign and to qualify for the Reward, the Customers **MUST** fulfil **Qualifying Criteria No. 1 and Qualifying Criteria No. 2** as set out in Tables 2 and 3 below during the Campaign Period:

Table 2

No.	Qualifying Criteria	Reward
1.	Open a Participating Account with the Bank.	Ringgit Malaysia Fifty (RM50) to top 20 merchants with highest transaction (a minimum of 50 transactions daily) ("Reward")
2.	Sign up for a DuitNowQR with HLB BizBuddy at the Participating Bazaar during the Campaign Period and transact a minimum 50 transactions daily.	

Table 3

No.	Qualifying Criteria	Reward
1.	Open a Participating Account with the Bank.	Ringgit Malaysia Five Hundreds (RM500) to top 15 merchants with highest transaction (a minimum of 100 transactions per week) ("Reward")
2.	Sign up for a DuitNowQR with HLB BizBuddy at the Participating Bazaar during the Campaign Period and transact a minimum 100 transactions per week.	

CAMPAIGN FULFILMENT

- The Reward will be credited into the Eligible Customers' Current Account/Savings Account opened with HLB ("**CASA**") or Current Account-i/Savings Account-i opened with HLISB (hereinafter referred to as "**Participating Account**") within three (3) months after the Campaign Period.
- For the avoidance of doubt, in order to receive the Reward, the Eligible Customers' Participating Account **MUST** remain valid/active and in good standing prior to the Crediting Date and the Eligible Customers must not be in

breach of any of the T&Cs of this Campaign, General Terms and Conditions of Accounts, the Terms & Conditions applicable to the Participating Account, Debit Card/Debit Card-i Terms & Conditions and Terms & Conditions for the Use of HLB Connect (collectively the “**Applicable Terms and Conditions**”), failing which the Eligible Customers shall be automatically disqualified from this Campaign.

7. The crediting record of the Reward will be reflected in the monthly e-statement of the Eligible Customers’ Participating Account.

GENERAL

8. By participating in this Campaign, the Eligible Customers:

- (a) confirm to have read, understood, accepted and agreed to be bound by the Applicable Terms and Conditions;
- (b) agree that the Bank’s decision on all matters relating to the Campaign shall be accurate, final, conclusive and binding on all Eligible Customers;
- (c) agree to access www.hlb.com.my and/or www.hlisb.com.my (“**Bank’s Websites**”) 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;
- (d) agree that the Reward is non-exchangeable for up-front cash, credit, cheque or benefit-in-kind; and
- (e) 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 the Campaign.

9. The Bank reserves the right:

- (a) with prior notice to the Eligible Customers, to add, delete, suspend or vary the T&Cs listed herein, either fully or partially, or to terminate the Campaign, by way of posting such addition, deletion, suspension or amendment of the T&Cs or termination of this Campaign on the Bank’s Websites;
- (b) to disqualify any Eligible Customers who:
 - (i) have in the past committed, or is 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 Campaign Period; and/or
 - (iii) have breached any of the Applicable Terms and Conditions at any time before, during or after the Campaign Period; and
- (c) to forfeit and claw back any of the Reward paid and return the same into the pooled fund allocation in the event there is any detected fraud, or non-compliance of any of the T&Cs of this Campaign.

10. In addition to the T&Cs stipulated herein, the Eligible Customers agree that the Applicable Terms and Conditions 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 discrepancies.

11. In the event of any discrepancies between the T&Cs stipulated herein and any advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final T&Cs on the Bank’s Websites shall prevail.

12. The T&Cs of this Campaign 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.

13. 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 contract of Tawarruq.



Member of PIDM. Deposit/Deposit-i Products are protected by PIDM up to RM250,000 for each depositor (refer to [Products Eligible for PIDM Protection](#)).

If you have any enquiries regarding these T&Cs, please email us at qrbizbuddy@hlbb.hongleong.com.my.