

HLB CARDS: FRENZY FRIDAY PROMOTION

Last updated on 3 June 2025

PROMOTION PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") "**HLB Cards: Frenzy Friday Promotion**" ("**Promotion**") commences on 11 April 2025 at 00:00:00 hours (12:00 a.m.) and ends on 2 January 2026 at 23:59:59 hours (11:59 p.m.), both dates inclusive ("**Promotion Period**"), unless notified otherwise.

TERMS & CONDITIONS

The following sets out the terms and conditions applicable to the Promotion ("**T&Cs**"):

PROMOTION ELIGIBILITY

1. The Promotion is open to all new and existing, Malaysian and non-Malaysian, individual principal **HLB Visa Credit Cardholders** ("**Cardholders**") to participate during the Promotion Period. New Cardholders refer to those who do not have any HLB Visa credit card with HLB before the Promotion Period. Registration is not required for Promotion participation.
2. The following Cardholders shall not be eligible for this Promotion:
 - (a) Cardholders whose HLB Visa credit cards ("**Cards**") are NOT issued in Malaysia;
 - (b) Cardholders whose Card accounts are NOT in good standing, inactive, or who are in breach of any of the HLB's General Terms and Conditions of the Cardholder Agreement and the specific Terms and Conditions applicable to the Card at any time during the Promotion Period;
 - (c) Cardholders whose Card accounts are invalid or cancelled at any time during the Promotion Period;
 - (d) Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB; and/or
 - (e) Cardholders who have been declared bankrupt/insolvent (pursuant to a petition either by banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the Promotion Period.

PROMOTION MECHANICS

3. To participate in this Promotion, Cardholders must use their Cards to perform the Eligible Transactions (as described under Clause 5 and Table 2 below) and fulfil the following **Qualifying Criteria** during the Promotion Period ("**Eligible Cardholders**") to be in the running to win the Cashback as listed in Table 1 below:

Table 1

Qualifying Criteria	Cashback	Cashback Maximum Limit
Spend a minimum of Ringgit Malaysia Eighty (RM80) in a single receipt on Eligible Transactions between 10:00 a.m. to 10:00 p.m. on every Friday during the Promotion Period.	50% Cashback on the total amount of Eligible Transaction spent in every single receipt or up to RM50, whichever is lower.	Capped at RM50 Cashback only (regardless of multiple receipts) per Eligible Cardholder every Friday during the Promotion Period.

4. No registration is required for participation in this Promotion. Eligible Cardholders' Eligible Transactions shall be automatically tracked by HLB for the selection of winners of the Cashback ("**Winners**").

5. “**Eligible Transactions**” for the purpose of this Promotion shall **INCLUDE** all retail purchases transacted locally during the Promotion Period at the selected Food & Beverages merchants (“**F&B Merchants**”) located at the selected malls (“**Malls**”) only as listed in Table 2 below:

Table 2

Malls	F&B Merchants	
1 Utama Shopping Centre	LG Floor	
	AUNTIE ANNE	LAEM CHAROEN
	BEUTEA	LITTLE CRAVINGS
	BIBI'S POPIAH	LITTLE NYONYA
	BISOU BAKE SHOP	MA MAISON
	BLACK CANYON	MBG FRUITS SDN BHD
	BOAT NOODLE SON BHD	MEE TARIK FAIZAL KONG
	BUNGKUS KAW KAW	MPC1004
	CHATERAISE	MR FISH
	THE FISH BOWL	MR TUK TUK
	DAPUR SANTAI YAMCH'A	MYEONGDONG TOPOKKI
	DUNKIN SHOPPING CENTRE	OH CHA MATCHA
	EGGETTE LAB	OLD SIAM KOPITIAM
	FISH & CO	ONE PIECE ONIGIRAZU
	FROST N BITES	PARK'S BAGELS
	GARRETT POPCORN	PORRIDGE TIME
	GINDAKO	SBH STRUDEL
	HEYTEA	SECRET RECIPE
	HOME KITCHEN SDN BHD	SENJYU
	ILOVEYOO	SEOUL GARDEN
	IPPUDO RAMEN	SHIHLIN SNACKS
	JIPINHE SCONES	SS2 GORENG PISANG
	K-FRY	STREET CHURRO
	KENNY ROGERS	SUBWAY
	KO HYANG	SUGIRL DESSERT
	KOI THE	SUSHI KING
	KOMUGI BAKERY	TEH TARIK CLUB
	KRISPY KREME	TEOCHEW CHENDUL
	KURO YAKINIKU	TEPPANYAKI
	KYOCHON	XIAO MAN DUMPLING
G Floor		
BBC	RICHEESE FACTORY	
BEAN HERE COFFEE & ICECRM	NADEJE	
BHC CHICKEN	NIPPORI	

	CANTON-i RESTAURANT	OVERSEA RESTAURANT
	CONG CAPHE	PETITE MAISON BOULAN
	DAVE'S BISTRO BAR & GRILL	ROBATAYA SB
	FAMOUS AMOS	SOUP RESTAURANT
	GIGI COFFEE	SUNMOULIN
	HAI DI LAO	TBG-BIL TABLE
	HOTPOT KITCHEN	TCRS
	JOHNNYS RESTAURANT	TGI FRIDAY'S
	KAKI 5	WAY
	KOREAN GROCER	YAT YAT SENG RESTAURANT
	MDM KWAN'S	YGF MALATANG
	MEMORIE	YOLE
	MIL TOAST HOUSE	ZUS COFFEE MEETS PASTRY
	MM FRENCH CAFÉ	
	1st Floor	
	ALTHOUGH CAFÉ	NYONYA COLORS
	BASKIN ROBBINS	PERFECT ICE
	BOOST JUICE BARS	PERANAKAN PLACE
	STARBUCKS COFFEE	ROCKU
	JOMCHA	TANYU RESTAURANT
	KIM GARY	WONG KOK
	NANDO' S	YAMARO
	2nd Floor	
	BABA NYONYA HOUSE	NELSON'S
	CHAMPIGNONS PATISSE	PHO VIETZ
	CHIZU	SUSHI ZANMAI
	DRAGON-I RESTAURANT	TEALIVE
	EMPIRE SUSHI	THAI HOU SEK
	HAAGEN DAZS	WOLF GELATO
	HOKKAIDO SUSHI	WONDERMAMA
	HOUSE OF PORK	WPS CAFÉ
	INSIDE SCOOP	YUN BRIDGE NOODLE
	LLAO LLAO	ZUS COFFEE
	LUNG NGEN	
	Mid Valley Megamall	LG Floor
4 FINGERS		JONETZ BY DON DON DONKI
AH CHENG LAKSA		KOMUGI
AUNTIE ANNE		LAPISAN PATISSERIE
B.O.D BAOZHAN		LIM FRIED CHICKEN

BIBI POPIAH	MAK'S CHEE
BOOST JUICE BARS	MBG FRUITS SDN BHD
CHATERAISE	MFM
CHICKEN CLAYPOT HS	MYBURGLAB
DUBUYO	NANDO'S
DUNKIN DONUTS	OMEGA PORK NDL
DYNASTY	ORIENTAL KOPI
GARRETT POPCORN SHOP	SAN FRANCISCO COFFEE
GU LONG	SUSHI KING
HAZUKIDO	TEMPLE STREET
G Floor	
BENS	KIM GARY
ANTIPODEAN	NALE-THE NASI LEMAK CO.
COFFEE BEAN & TEA LEAF	ORIGINAL KAYU NASI KANDAR
CHILI'S	SAN FRANCISCO COFFEE
CHONKY	SECRET RECIPE
GRAND TAIPEI	THE BARN
HEYTEA	THE LIBRARY SDN BHD
KEDAI KOPI MALAYA	
1st Floor	
CHRISTINE'S BAKERY	KOPI KENANGAN
FAMILYMART	LIHO TEA
GIGI COFFEE	MDM KWAN'S
HELO MOO!	SEDAP-SEDAP
JUICE WORKS	SEPIRING
KRISPY KREME	YIN'S SOURDOUGH BAKERY
2nd Floor	
BEAUTEA	KRISPY KREME
HAAGEN DAZS	THE TRAVELLING DUCK
JUST GOOD COFFEE	ZUS COFFEE
3rd Floor	
A&W	MAN KEE HK BEEF NOODLE
AUNTIE ANNE'S	MYEONGDONG
BANKARA RAMEN	OASIS ONE SDN BHD
BMS	RIGHTSIDE
CARLS JR	SEK TONG
COFFEE BEAN & TEA LEAF	SNOWFLAKE
EMPIRE SUSHI	SUKIYATOKYOBOWLS

	FAMILYMART	SURGIRL DESSERTS	
	HOT & ROLL	SUSHI ZANMAI	
	KIKU-ZAKURA	ZOK NOODLE	
	LLAO LLAO		
	MALA MINI HOTPOT		
The Gardens Mall	LG Floor		
	AN VIET	NADEJE	
	BANANABRO	NYONYA COLORS	
	CANTON-I RESTAURANT	PENANG FLAVOURS	
	COLISEUM	PURPLE CANE TEA	
	DIN TAI FUNG	SAN FRANCISCO COFFEE	
	GENKI SUSHI	SHIH LIN SNACKS	
	GNH PLUS	SUSHI JIRO	
	INSIDE SCOOP	SUSHI ZANMAI	
	KGB	SUSHIHAN	
	KO HYANG	TAMAGO EN	
	KOI THE	THE FISH BOWL	
	KYOCHON	UPEH	
	LLAO LLAO	VILLAGE ROAST DUCK	
	MACHI MACHI	YAYOI	
	MITSUYADO GARDENS	YEW YEW COFFEE	
	G Floor		
	DOME	MYCU	
	1st Floor		
	ALEXIS	SEOULNAMI KOREAN BBQ	
	2nd Floor		
	BASKIN ROBBINS	HWC COFFEE	
	STARBUCKS COFFEE	PUTIEN	
	GONG CHA	ROCKU YAKINIKU	
	3rd Floor		
	BEAUTY IN THE POT	RAKUZEN	
	BOOST JUICE BARS	SHINMAPO GALMAEGI	
	FONG LYE RESTAURANT	SHUCKED	
	MACRO	SNITCH BY THE THIEVE	
MANJOE	WAGYU MORE		
PADI HOUSE	YUZU		
	1st Floor		

Pavilion Damansara Heights	BUNGKUS KAW KAW	KUNG FU COW
	CHICKITA	LLAO LLAO
	CHIRASHI KING KONG	NALE THE NASI LEMAK
	DAYONE-DAYONE NOODLES	NYONYA COLORS
	DUNKIN' DONUTS	OMI
	GONG CHA	SUSHI JIRO
	ILOVEYOO!	TEALIVE
	JUICE WORKS	
	2nd Floor	
	CHRISTINE'S BAKERY	ZUS COFFEE
	5th Floor	
	BEUTEA	MICHELANGELO'S
	DA FU DI RESTAURANT	ORIENTAL KOPI
	DAI CHA DIM	SAMY&MIN
	D'EMPIRE	SIONG TONG GAI
	DRAGON-I RESTAURANT	TAIEr
	LADO	ZHAOJI DESSERTS
MDM KWAN'S		
Damansara City Mall	LG Floor	
	JUICE WORKS	WHISK
	ILOVEYOO	
	G Floor	
	BIRCH	SEMANGKUK MI TARIK LANZHOU CHINA
	COTTI COFFEE	SINCE 1939
	HOMETOWN HAINAN COFFEE	THE HUB COFFEE
	HWC	
	1st Floor	
	GOLDHILL CAFÉ	HI JAU
	GOLF X	THE FISH BOWL
	2nd Floor	
	OISO	
	3rd Floor	
	MAMACINA	NERONERO
	Mid Valley Southkey	LG Floor
A&W		MENG MENG ROASTED DUCK

AUNTIE ANNE'S	NANDO' S
B. O. D BAOZHAN	OTWC
BURGER KING	PENANG CHENDUL
CHATERAISE	SDS BAKERY & CAFETERIA
DIN TAI FUNG	SECRET RECIPE
DUBUYO	SOUPER TANG
DUNKIN' DONUTS	SUBWAY
EGGETTE LAB	SUSHI KING
EMPIRE SUSHI	TCRS
FAMILYMART	TEALIVE
GARRETT POPCORN	THAI EXPRESS
HAZUKIO	THE FOUNDERS PASTRY
JUICE WORKS	UDDERS
KENNY ROGERS	ZUS COFFEE
KYOCHON	
G Floor	
BASKIN ROBBINS	QUIVO
STARBUCKS COFFEE	SAN FRANCISCO COFFEE
COFFEE BEAN & TEA LEAF	TOKYO SECRET
MA MAISON TONKATSU	
1st Floor	
EMPURAU SEAFOOD RSTRT	TGI FRIDAYS
MDM KWAN'S	
2nd Floor	
JANG WON KOREA BBQ	VIVO PIZZA
MILKY FARM	
3rd Floor	
ABSOLUTE THAI	RAMEN BANKARA
BNX TAKAHARA	SEK TONG
COFFEE BEAN & TEA LEAF	SHIHLIN TAIWAN STREET SNACKS
GIGI COFFEE	SUKIYATOKYOBOWLS
HOTPOT KITCHEN	TOKYO JAPANESE CUISINE
NAM HEONG IPOH	TOM&DANNY COFFEE
3M floor	
4 FINGERS	MR DAKGALBI RESTAURANT
BAR.B.Q.PLAZA	SUSHI ZANMAI
ICHIBAN RAMEN	TWO PECK CRISPY CHICKEN

Gurney Plaza	Level B1	
	BOOST JUICE BARS	DIN TAI FUNG
	KOI THE	MYCU RETAIL
	HEYTEA	TCRS
	HOMINSAN	LLAO LLAO
	GIGI COFFEE	AGES AGO
	AN VIET	TOKYO MILK CHS FCTRY
	YOLE	AUNTIE ANNE'S
	KRISPY KREME	ROYCE
	ABURI SUSHI	CHOCOLICIOUS
	PARATHAI	EMPIRE SUSHI
	GONG CHA	BEE CHENG HIANG
	BAR B Q PLAZA	MOODY COW
	Level G	
	NANDO'S	
	HOSHINO COFFEE	
	PB013	
	SECRET RECIPE	
	DOME	
	Level 1	
	BASKIN ROBBINS	
	Level 2	
	SUSHI KING	
	5COFFEE	
	Level 3	
	KIM GARY REST	
	BNX TAKAHARA-AGP	
	ONE DISH ONE TASTE	
	ZUS COFFEE	
	Level 4	
	BITP	
	HWG COFFEE	
	TEOCHEW CHENDUL	
	MR. DAKGALBI	
	KYRIN SUSHI RESTAURANT	
Level 6		

	MU TONG YU	
	Level 7	
	GNH	
	TEALIVE	
	HAN SIK GA	
Gurney Paragon	Level LG	
	TEALIVE	ZUS COFFEE
	JUICY	BREW DREAM COFFEE N TEA
	AUNTIE ANNE'S	75 DEGREES COFFEE
	BONJOUR GARDEN	FLIP BURGER
	Level G	
	GRAVYBABY PG-GPM-RH	
	Level 1	
	THE HEIRLOOM & CO	4 FINGERS
	ROCK LIFE	BRUSSELS BEER CAFÉ
	PACIFIC COFFEE	THE BREW HOUSE
	CHO DONG JIB	WINTER WARMERS
	Level 2	
	BASKIN ROBBINS	
	XIXIANG KAYA KOPITIAM	
	Level 3	
	LITTLE TIME COFFEE	
	Level 4	
	HAI DI LAO	
	Level 5	
	YUN XIANG STEAMPOAT	
	Level 6	
	OMG CRAB PENANG	
	PUTIEN	
	SUSHI ZANMAI	
Queensbay Mall	Level LG	

	AN VIET	TCRS
	JR	AC HESED RETAIL
	SUBWAY	SUSHI KING
	EMPIRE SUSHI	TEXAS CHICKEN
	65 ONDO SDN BHD	MING XIANG TAI PTRY
	PARA THAI	GONG CHA
	LITTLE NYONYA	NANDO'S
	Level G	
	DOME	HOSHINO COFFEE
	HAAGEN DAZS	TGI FRIDAY'S
	GRAVYBABY	KAFE JOS CHA
	DANDY	W/WARMERS
	MDM KWAN'S	
	Level 1	
	MENYA MIYABI RAMEN	
	YOLE	
	SANGKAYA	
	KIM GARY REST	
	STARBUCKS COFFEE	
	KOI THE	
	Level 2	
	PHO VIETZ	HWC COFFEE
	4 FINGERS	DASEO
	BASKIN ROBBINS	ROBATAYA KUSHIYAKI & S
	DRAGON-I RESTAURANT	
	LAEM CHAROEN	
	BBC	
	Level 3	
	LLAO LLAO	MYUNG RANG
	BOAT NOODLE	BUSAN CHICKEN
	RICHEESE FACTORY	SUSHI TEI
	MR DAKGALBI	SOUPER TANG
	CHO DONG JIB	
IOI City Mall Putrajaya	Level LG	
	KAKATOOGO	VANILLA MILLE CREPE
	HANBING	TONY ROMA'S
	IKKOUSHA RAMEN (CHICKEN)	FUELSHACK

YAYOI	COLISEUM
TCRS	CORNERY POPCORN
AH CHENG LAKSA	ALI, MUTHU & AH HOCK
CHIZU	HAAGEN DAZS
INDOASLI	THE MANHATTAN FISH MARKET
KYOCHON	NYSS
CTM	ROBATAYA IZAKAYA
DIN TAI FUNG	BIG APPLE
MR MAKII MAN	BHA1 J1M JUM
LE SHRIMP	SECRET RECIPE
PARATHAI	BAR.B.Q. PLAZA
MDM KWAN'S	DUBUYO
CAFE COLOMBO	SEOUL GARDEN
ASAM PEDAS PREMIER	BUNGKUS KAW KAW
MAMA THAI	JUICY
AHA RESTAURANTS SDN BHD	SUSHI JIRO
CB&TL	TEALIVE
THE TRAVELLING DUCK RESTAURANT	MEE HIRIS
WG HOUSE	ALL ABOUT CHEW
RESTORAN CHEESEU	CINNABON
FAMILY MART	HOMI CURRY PUFF
MADAM CROFFLE	PENYET EXPRESS
TOP TEPPANTAKI	BLISS
HOGAN BAKERY	SEIROCK-YA
STARJUICE SDN BHD	JM BARIANI
LLAO LLAO	DONUTES COFFEE & BAKERY
GIGI COFFEE	KENANGAN COFFEE
YOLE	GARRETT POPCORN
ICHIBAN RAMEN	MBG FRUITS SDN BHD
BLACK CANYON	EMPIRE SUSHI
TIM HORTONS	DAVE'S DELI
MI TRK SINLAN	DUNKIN
SUPER CHILLI PAN MEE	WARUNG EROPA
JR	KENNY ROGERS ROASTERS
PENYETPENYET.COM	OPPADAK OVEN BAKED
PLAYMADE	SUGIRL
ILOVEYOO	DRAGON-I RESTAURANT
BANANABRO	DABOBA
SUKIYA	BOAT NOODLE
Level G	
THONG EMPIRE SON BHD	CAFE CHEF WAN

	SALAD ATELIER	O'BRIENS
	CHILI'S GRILL AND BAR	POKOK
	THE BARN	OLE-OLE BALI
	LAVISH	CB&TL
	THE HAZU BAKERY CAFÉ	HEYTEA
	IPPUDO	ORIGINAL BANANA LEAF
	YING XIAN CANTON CUISINE	MR DAKGALBI
	DOME CAFÉ	RESTORAN PAK JOHN
	CHAGEE	DELAY NO MORE
	CAFE ISABELLE ITALIAN	
	Level 1	
	K GARDEN	SUSHI KING
	THE SPICE ALLEY	SEPIRING
	ZUS COFFEE	4 FINGERS
	NADEJE	JOMCHA
	LAO HU NAN	HOT & ROLL
	SOUPER TANG	GULA PETITE
	SULBING	JOMAMIGO DINING MALAYSIA
	OISO	HWC COFFEE
	DOOKKI	JORDAN HK RESTAURANT
	BASKIN-ROBBINS	COLD STONE CREAMERY
	GOOBNE KOREAN CHICKEN	EMPIRE SUSHI
	RAKUZEN	
	Level 2	
	BOOST JUICE BARS	MALA MALA
	THE GRASS DESSERT	GNH
	BISOU BAKE SHOP	SUSHI ZANMAI
	CHRISTINE'S BAKERY	INSIDE SCOOP
	LITTLE EAT SHOP	
	Level 3	
	YAKINIKU KURO	RASA ROSZ
	NGAM NGAM NEIGHBOURHOOD	BHC
	Level Concourse	
IOI Mall Damansara	AH YIP HERBAL SOUP	LLAO LLAO
	AINUL COOKIES & CO	MADAM CROFFLE
	ALICE KITCHEN VEGETARIAN	MAISON DES PAINS
	ASAM PEDAS PREMIER	MANJOE
	AUNTIE ANNE'S	MEE HIRIS
	AYAM PENYET D'KOTA	MR CHIZU
	BANKARA RAMEN	MR TUK TUK

	BAYANG COFFEE	NIYOM26
	BEER BANK	NOODLEKING
	BITP	NYONYA CENDOL
	BOOST JUICE	PONDOK NASI BAKAR
	BUNGKUS KAW KAW	RESTAURANT PAK JOHN
	BURGER KING	ROBERTO'S
	CHEZ CHOUX	SALAD ATELIER
	CHILLAX	SHUGUO YINXIANG
	DELAY NO MORE SEAFOOD	SOPOONG KOREAN FOODS
	DITALIANE	SUBWAY
	DUBUYO	SUSHI JIRO
	DUNKIN	SUSHI KING
	ESQUIRE KITCHEN	SUSHI ZANMAI
	GONG CHA	TACO BELL
	GRAND TAIPEI	TANGKAK BEEF
	GULA CAKERY	TCRS
	HOT & ROLL	TEALIVE
	INSIDE SCOOP	TENDON KOHAKU
	JUICE WORKS	THE HAZU BAKERY CAFÉ
	KFC	TRUE BAKERY
	KGB	YOSHIYAMA RAMEN
	KRISPY KREME	YUANLAOSI HOTPOT
	Level 1	
	CAVEMAN	
	Level 3	
	HERB VALLEY BBQ	THE FIRE
	NGAM NGAM NEIGHBOURHOOD	ZUS ACADEMY
	SUKISHI	
	Level G	
IOI Mall Puchong	AUNTIE ANNE	LAVENDER
	BASKIN ROBBINS	NAKNAK
	BEAUTY OF DUCK BY 8 PALACE	NANDO'S
	STARBUCKS COFFEE	NANYANG CAFÉ
	BOOST JUICE	PARATHAI
	FAMILYMART	PU TIEN
	JUICE WORKS	SUSHI KING
	KENNY ROGERS ROASTERS	
	Level 1	
	BAR.B.Q. PLAZA	NYONYA NOODLE CAFÉ
	BHC	PHO VIETZ

DAYONE DAYONE NOODLES	SEIROCK-YA
FEIFAN	SIONG TONG GAI RESTAURANT
GIGI COFFEE	SUBWAY
GNH	SUKIYA
ICHIBAN RAMEN	TCRS
JORDAN HK RESTAURANT	THAI YANG KOPE
KAKATOOGO	YOGURT PLANET
MEE HIRIS	ZUS COFFEE
Level 2	
ASAM HOUSE	SUDO BREW
BANANABRO	TEALIVE
HWC COFFEE	
Level 3	
SHIHLIN SNACKS	SUKISHI

Note: HLB shall not be responsible for any changes to the details (such as location) of the F&B Merchants of the respective Malls listed in Table (2).

6. Eligible Transactions made by supplementary credit cardholder(s) will also be included in the computation of the Eligible Cardholder's eligibility for the Cashback.
7. For the avoidance of doubt, Eligible Transactions shall **EXCLUDE** the following:
 - (a) purchases involving any portfolio products such as Balance Transfer (BT), Quick Cash (QC) and Flexi Payment Plan (FPP);
 - (b) refunded, disputed, unsuccessful, reversed, unauthorised, fraudulent or unlawful transactions; and/or
 - (c) any form of services or miscellaneous fees, including finance charges and fees such as credit card annual fee, late payment charges and government service tax, imposed by HLB.
8. The total Cashback allocation for this Promotion is capped at **Ringgit Malaysia Eight Thousand Nine Hundred (RM8,900)** every Friday during the Promotion Period. HLB has no obligation to inform the Eligible Cardholders should the total Cashback allocation reach its limit. Eligible Cardholders will be eligible to win up to a maximum of one (1) time Cashback only every Friday on a first come, first served basis premised on the earliest time which an Eligible Cardholder fulfils the Qualifying Criteria.

For the avoidance of doubt, in the event of a tie (i.e. where there is more than **one (1)** Eligible Cardholder who have fulfilled the Qualifying Criteria on the same date ("**Date of Tie**") and on the same time during the Promotion Period and would have been the Winner if not for the tie), the Cashback will be awarded to the Eligible Cardholders in the sequence based on the following hierarchy of criteria ("**Tie-Breaker**") as set out in Table 3 below:

Table 3

Priority	Tie Breaker Criteria
1	The Cashback will be awarded to the Eligible Cardholder who fulfils the Qualifying Criteria at an earlier time of the Date of Tie.

2	If there is a tie in Priority (1) (i.e. same date), the Cashback will be awarded to the Eligible Cardholder with the highest amount spent on the Eligible Transactions on the Date of Tie.
3	If there is a tie in Priority (2) (i.e. same amount), the Cashback will be awarded to the Eligible Cardholder with the highest transaction counts based on the Eligible Transactions performed on the Date of Tie.

9. The assignment of the Eligible Transactions shall be based on the Merchant Category Code and details of a merchant (“**MCC**”), and is performed by the respective merchants’ acquiring bank (“**Acquiring Bank**”) and it is the responsibility of the particular Acquiring Bank to assign the correct MCC. For the avoidance of doubt, HLB shall not be held responsible for any incorrect assignment of MCC by the Acquiring Bank that may result in non-fulfilment of the Qualifying Criteria.

PROMOTION FULFILMENT AND WINNERS’ SELECTION

10. The Cashback will be credited to the Winner’s Card account on a first come, first served basis within thirty (30) days from the end of the Promotion Period (“**Reward Period**”). At the time of rewarding the Cashback, the Card account of the Eligible Cardholders must be valid and/or active, in good standing and must not be in breach of any of these T&Cs, HLB’s General Terms and Conditions of the Cardholder Agreement and the specific Terms and Condition applicable to the Card during the Promotion Period and up to the Reward Period, failing which the Eligible Cardholders will be disqualified automatically.
11. Winners will be notified by HLB by way of notification via In-App Push notification on HLB Connect app or email within five (5) days after HLB has credited the Cashback to the Winners’ Card accounts.
12. It is essentially the obligation of the Winners to inform HLB **before 28 February 2026** in the event of non-receipt of the Cashback, failing which the Winners are deemed to have received the Cashback and any complaints of non-receipt thereof shall not be entertained by HLB.
13. Eligible Transactions must be posted during and within the Promotion Period. Any Eligible Transactions posted after the Promotion Period will not be taken into account.
14. The Cashback is neither transferable to any third party nor exchangeable for any credit, cheque or benefit-in-kind. HLB reserves the right to replace the Cashback with any other item(s) of equal value at its discretion due to the unavailability of the Cashback or due to unforeseen circumstances beyond HLB’s control.

GENERAL

15. By participating in the Promotion, the Eligible Cardholders:
- (a) confirm that they have read, understood and agreed to be bound by the T&Cs herein, HLB’s General Terms and Conditions of the Cardholder Agreement and the specific Terms and Conditions applicable to the Card available at HLB’s website at www.hlb.com.my (“**HLB’s Website**”);
 - (b) agree that all records of the Eligible Transactions captured by HLB’s system for the purpose of this Promotion are accurate and final;
 - (c) agree that HLB’s decision on all matters relating to this Promotion shall be final, conclusive and binding on all the Eligible Cardholders;
 - (d) agree that the Cashback is non-transferable to any third party and non-exchangeable for any credit, cheque or in kind;
 - (e) agree to access HLB’s Website at regular intervals to view the T&Cs of this Promotion to ensure they keep up-to-date with any changes or variations to these T&Cs;

- (f) agree to authorise HLB to disclose their personal data i.e. contact numbers and email addresses to its authorised 3rd party vendor including Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or DCATALYST Sdn Bhd (200801017996 (819292-U)) for the purpose of communication/notification in relation to this Promotion; and
 - (g) 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 Promotion.
16. HLB reserves the right to:
- (a) disqualify any Eligible Cardholders who have performed the Eligible Transactions in a manner or pattern which HLB deems to be abnormal, irregular and/or is indicative of an attempt to obtain an unfair advantage over other Eligible Cardholders;
 - (b) forfeit and/or claw back the Cashback where there is reversal of the Eligible Transactions or termination of the Cards or non-compliance to the T&Cs herein during the Promotion Period and/or at the point of awarding the Cashback; and
 - (c) add, delete or amend the T&Cs herein, wholly or in part, or to terminate the Promotion, by way of posting on HLB's Website or in any other methods which HLB deems practical, in order to give prior notice to the Eligible Cardholders.
17. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the Eligible Transactions by Visa International Incorporated, Mastercard International, merchant establishments, or any party in which may result in the Eligible Cardholders being omitted from the Promotion.
18. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
19. In addition to the terms stipulated above, Eligible Cardholders agree that HLB's General Terms and Conditions of the Cardholder Agreement and the specific Terms and Condition applicable to the Card shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and HLB's General Terms and Conditions of the Cardholder Agreement or the specific Terms and Condition applicable to the Card, the specific terms in these T&Cs shall prevail to the extent of such discrepancies.
20. In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final terms and conditions on HLB's Website shall prevail.

If you have any enquiries regarding these T&Cs and/or require a copy of the Bahasa Malaysia version, please email us at hlonline@hlbb.hongleong.com.my.

Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat dan/atau memerlukan Salinan terma dan syarat dalam versi Bahasa Malaysia, sila e-mel kami di hlonline@hlbb.hongleong.com.my.