

HLB CARDS: FRENZY FRIDAY PROMOTION

Last updated on 9 April 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	
	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	SHIHLIN 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
The Gardens Mall	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	
DOMO	
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	

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).

- 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.