

EARN CASH REWARD WITH APPLY@HLB PROMOTION ([Versi Bahasa Malaysia](#))

Last updated on 08 July 2024

PROMOTION PERIOD

The Hong Leong Bank Berhad's [193401000023 (97141-X)] ("HLB") and the Hong Leong Islamic Bank Berhad's [200501009144 (686191-W)] ("HLISB") (collectively referred to as "the Bank") "Earn Cash Reward with Apply@HLB App Promotion" ("Promotion") commences on 8 July 2024 and ends on 7 September 2024 ("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 available for participation by the Promotion A Eligible Customers and the New Customers as defined in Clause 3 and Clause 11 below.
2. The Bank's Branch and Personal Financial Services Sales Staff are not eligible to participate in this Promotion.

PROMOTION MECHANICS

THIS PROMOTION IS DIVIDED INTO TWO (2) SEGMENTS, PROMOTION A AND PROMOTION B.

PROMOTION A: GET UNLIMITED CASH REWARD WHEN YOU REFER YOUR FRIENDS

3. Promotion A is open to the following customers ("Promotion A Eligible Customers"):
 - (a) Existing-To-Bank customers who are Malaysian and non-Malaysian individuals including sole-proprietors;
 - (b) who hold a HLB current account or savings account or HLISB current account-i or savings account-i ("Valid Bank Account");
 - (c) who are HLB Connect App users; and
 - (d) who have a valid mobile number registered with the Bank to receive TAC ("Mobile Number")
4. "Referrer" refers to Promotion A Eligible Customer who invites any family members and/or friends to sign up for a Participating Account (as prescribed in Table 1 below) via the Apply@HLB mobile application using their **Mobile Number**;
5. "Referee" refers to New Customers who are invited by the Referrer and signed up for a Participating Account via Apply@HLB mobile application using the **Referrer's Mobile Number**.
6. The "**Participating Account**" and the prescribed limit of the Initial Deposit for each Participating Account are set out in Table 1 below:

Table 1

Participating Account	Initial Deposit	Suitable for
(a) HLB Pay&Save Account	RM50	Individuals
(b) HLISB Pay&Save Account-i	RM50	
(c) HLB Wallet Account	RM20	
(d) HLISB Wallet Account-i	RM20	
(e) HLB Pay&Save Account for Sole Proprietors	RM50	Sole Proprietors
(f) HLISB Pay&Save Account-i for Sole Proprietors	RM50	
(g) HLB Current Account	RM500	
(h) HLISB Current Account-i	RM500	

7. The Referrer's Mobile Number must be entered by the last eight (8) mobile digit without any space and/or special characters (e.g. mobile number of 0112345678 must be entered as 12345678). Incorrect or invalid codes will not be accepted and will not qualify the Referrer for any Cash Rewards.

8. Referrer will be entitled to the Cash Reward as stated in Table 2 below upon fulfilment by the Referee of the Promotion A Qualifying Criteria set out **Table 2** below (“**Successful Referral**”).

Table 2

Action	Promotion A Qualifying Criteria	Cash Reward
Successfully open a Participating Account during the Promotion Period	<ul style="list-style-type: none"> Referee successfully opens a Participating Account via the Apply@HLB mobile application with the Referrer’s Mobile Number entered under the “Promo Code” field during the application; and Referee makes a minimum Initial Deposit as prescribed in Table 1 above within seven (7) days from the account opening date. 	RM5
Retain Balance	<ul style="list-style-type: none"> Referee retains a minimum Month End Balance (“MEB”) of Ringgit Malaysia Two Thousand (RM2,000) for two (2) consecutive months from the account opening date, inclusive of the Participating Account opening month. 	RM20

9. Scenario of eligibility of the account opening period and retaining the MEB are illustrated in Table 3 below.

Table 3

Below examples are shown based on the successful account opening of the Participating Account – HLB Wallet Account:

Scenario	Successful Account Opening Date	Initial Deposit	MEB		Cash Reward	Remarks
			Month 1	Month 2		
A	8 July 2024	RM20 on 8 July 2024	RM2,000 on 31 July 2024	RM2,000 on 31 August 2024	RM25	Fulfilled ALL the Promotion A Qualifying Criteria
B	8 July 2024	RM10 on 20 July 2024	RM2,000 on 31 July 2024	RM2,000 on 31 August 2024	RM20	Did not meet initial deposit of RM20 within 7 days of account opening but fulfilled MEB criteria
C	8 July 2024	RM20 on 8 July 2024	RM1,000 on 31 July 2024	RM2,000 on 31 August 2024	RM5	Met initial deposit of RM20 within 7 days of account opening but did not maintain MEB of RM2,000 for two (2) consecutive months.

10. For the avoidance of doubt, there is no limit on the number of Successful Referrals by a Referrer, i.e., more Successful Referrals means more Cash Rewards. However, Referrers are not allowed to refer themselves as the Referees.

PROMOTION B: SIGN UP FOR A BANK ACCOUNT VIA APPLY@HLB AND GET UP TO RM25 CASH REWARD

11. Promotion B is open to new customers who are Malaysian individuals and/or sole proprietors and who do not have any of the Participating Accounts as listed in Table 1 above with the Bank prior to the Promotion Period (“**New Customers**”).
12. New Customers who fulfil the Promotion B Qualifying Criteria as stated in **Table 4** below (“**Promotion B Eligible Customers**”) will be entitled to the Cash Reward set out in Table 4 below:

Table 4

Action	Promotion B Qualifying Criteria	Cash Reward
Successfully open a Participating Account during the Promotion Period	<ul style="list-style-type: none"> • Successfully open a Participating Account via the Apply@HLB mobile application; and • Make a minimum Initial Deposit as prescribed in Table 1 above within seven (7) days from the account opening date. 	RM5
Retain Balance	<ul style="list-style-type: none"> • Retain a minimum MEB of Ringgit Malaysia Two Thousand (RM2,000) for two (2) consecutive months from the account opening date, inclusive of the Participating Account opening month 	RM20

13. Scenario of eligibility of the account opening period and retaining the MEB are illustrated as per Table 3 above.

PROMOTION FULFILMENT – CASH REWARD

14. For the purpose of this Promotion, the Referrers/Promotion A Eligible Customers and the Promotion B Eligible Customers shall collectively be referred to as “**the Eligible Customers**”.

The Cash Reward for Promotion A or Promotion B will be credited into the Eligible Customers’ Valid Bank Accounts or Participating Accounts by the respective Crediting Period based on the respective Successful Opening Period of the Participating Accounts as set out in Table 5 below:

Table 5

Successful Opening Period	Crediting Period
8 July 2024 – 31 July 2024	By 25 September 2024
1 August 2024 – 31 August 2024	By 25 October 2024
1 September 2024 – 7 September 2024	By 25 November 2024

15. The total Cash Reward pool allocated for this Promotion is capped at **Ringgit Malaysia Ninety-Four Thousand (RM94,000)** only throughout the Promotion Period, on a first come, first served basis. Notwithstanding the T&Cs herein, no further Cash Reward will be rewarded once the capped limit is reached.
16. The crediting of the Cash Reward will be reflected in the monthly e-statement of the Valid Bank Account or Participating Accounts (as applicable). In the event the Valid Bank Account or Participating Account is closed or inactive due to any reason whatsoever prior to or when the Cash Reward is credited, the Eligible Customers shall be disqualified from receiving the Cash Reward and the Cash Reward will be forfeited.
17. Eligible Customers must maintain an active and valid Participating Account or Valid Bank Account prior to the Crediting Period of the Cash Reward (as stated in Table 5 above) and the Eligible Customers and/or the Referees must not be in breach of any of the T&Cs of this Promotion, the Bank’s General Terms and Conditions of Accounts and the Terms & Conditions applicable to the Participating Accounts (collectively referred to as the “**Applicable Terms and Conditions**”) and/or any applicable laws including the Financial Services Act 2013, Islamic Financial Services Act 2013 and the Foreign Exchange Policy Notices (“**Applicable Laws**”) to enable crediting of the Cash Reward.

18. In the event of non-receipt of the Cash Reward after the Crediting Period, the Eligible Customers are deemed not entitled to the Cash Reward.

GENERAL

19. By participating in this Promotion, 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 Promotion shall be accurate, final, conclusive and binding on all Eligible Customers;
 - (c) agree to access HLB's website at www.hlb.com.my/HLISB's website at www.hlisb.com.my (collectively referred to as "**the Bank's Websites**") at regular intervals to view the T&Cs and ensure to be kept up-to-date on any changes or variations to the T&Cs;
 - (d) agree that the Cash 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 any applicable laws, if any, in relation to their participation in the Promotion.
20. 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 Promotion, by way of posting such addition, deletion, suspension or amendment of the T&Cs or termination of this Promotion on the Bank's Websites;
 - (b) to disqualify any Eligible 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 of the Applicable Terms and Conditions and/or the Applicable Laws at any time before, during or after the Promotion Periodfrom participating in this Promotion and/or from receiving the Cash Reward; and
 - (c) to forfeit and claw back any of the Cash Reward paid in the event there is any detected fraud, or non-compliance of any of the Applicable Terms and Conditions.
21. 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 herein as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.
22. 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 Promotion, the final T&Cs on the Bank's Websites shall prevail.
23. The T&Cs of this Promotion 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.
24. 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. The Valid Bank Accounts 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 and/or require a copy of the Bahasa Malaysia version, please email us at hlonline@hlbb.hongleong.com.my or call 03-7626 8899.

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 atau hubungi 03-7626 8899.