

**EXCLUSIVE FOR NEW HLB BIZBUDDY DUITNOW QR MERCHANTS IN NON-URBAN ACTIVATION PROMOTION (TOTAL 8 STATES: PERLIS, KEDAH, PERAK, PAHANG, KELANTAN, TERENGGANU, SABAH & SARAWAK)**  
Last Updated on 28 August 2024

**PROMOTION PERIOD**

The 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**”) “**EXCLUSIVE FOR NEW HLB BIZBUDDY DUITNOW QR MERCHANTS IN NON-URBAN ACTIVATION PROMOTION (TOTAL 8 STATES: PERLIS, KEDAH, PERAK, PAHANG, KELANTAN, TERENGGANU, SABAH & SARAWAK**” (“**Promotion**”) commences on 1 October 2024 and ends on 31 January 2025 (“**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 only open to HLB BizBuddy (DuitNow QR) new individual and non-individual merchants (“**New Merchants**”) in Perlis, Kedah, Perak, Pahang, Kelantan, Terengganu, Sabah and Sarawak (“**Total 8 States**”) who are the Bank’s Business Current Account/Current Account-i and/or Basic Current Account/Current Account-i accountholders (“**Participating Accounts**”) during the Promotion Period.
2. For the avoidance of doubt, “**New Merchants**” refer to BizBuddy DuitNow QR merchants in Selected States that are on-boarded during the Promotion Period.
3. New Merchants who have committed or is suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt/wound-up (pursuant to a petition by the Bank or other financial institutions or by any third party or is subject to any bankruptcy proceedings/winding-up proceedings at any time prior to or during the Promotion Period) shall **NOT** be eligible to participate in the Promotion.

**PROMOTION MECHANICS**

4. There is one (1) cashback available to be won under this Promotion as set out in Table 1 below (“**Cashback**”).
  - (a) New Merchants will be entitled to Cashback provided the following Qualifying Criteria set out in Table 1 below have been performed and fulfilled during the Transaction Month (“**Cashback Winners**”);

**Table 1**

Transaction Month	Cashback	Qualifying Criteria New Merchants who receive customers’ QR payments (min. RM5 per payment) via HLB BizBuddy (DuitNow QR) with a total cumulative transaction count of:	No. of Winners (#)	Cashback Crediting Dates	Monthly Cashback Limit
1 October 2024 to 31 October 2024	RM100	100 and above	62	30 November 2024	RM24,910
	RM80	60 – 99	87		
	RM50	30 – 59	235		

1 November 2024 to 30 November 2024	RM100	100 and above	62	31 December 2024	RM24,910
	RM80	60 – 99	87		
	RM50	30 – 59	235		
1 December 2024 to 31 December 2024	RM100	100 and above	63	31 January 2025	RM25,090
	RM80	60 – 99	88		
	RM50	30 – 59	235		
1 January 2025 to 31 January 2025	RM100	100 and above	63	28 February 2025	RM25,090
	RM80	60 – 99	88		
	RM50	30 – 59	235		

- (b) Each New Merchant is only eligible to win one (1) Cashback in the Promotion Period;
- (c) The number of Cashback available to be won for each Transaction Month is as set out in Table 1 above;
- (d) The Cashback is capped at a total pool of **Ringgit Malaysia One Hundred Thousand (RM100,000)** throughout the Promotion Period and is capped at the respective Monthly Cashback Limit allocated for each Transaction Month set out in Table 1 above. Winners will be selected on a first come, first served basis to win Cashback. Notwithstanding any provision to the contrary in the T&Cs herein, no further Cashback will be rewarded once the capped limit is reached.
- (e) The crediting record of Cashback will be reflected in the monthly e-statement of the Cashback Winners' Participating Accounts;
- (f) To receive the Cashback, the Cashback Winners' Participating Accounts must remain valid/active, in good standing until the Cashback Crediting Date based on the relevant Transaction Month as indicated in Table 1 above and the Cashback Winners must not breach any of the Cashback Winners who have breached any of the aforementioned Applicable Terms and Conditions and/or the T&Cs of this Promotion at any time before, during or after the Promotion Period will be automatically disqualified from receiving cashback.

## GENERAL

5. By participating in this Promotion, the New Merchants:
- confirm to have read, understood, accepted and agreed to be bound by the applicable Terms and Conditions;
  - agree that the Bank's decision on all matters relating to the Promotion shall be accurate, final, conclusive and binding on all New Merchants;
  - agree that Cashback are non-exchangeable for up-front cash, credit, cheque or benefit-in-kind; and
  - 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.
6. The Bank reserves the right:
- with prior notice to the Merchants, 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 at [www.hlb.com.my](http://www.hlb.com.my) and [www.hlisb.com.my](http://www.hlisb.com.my) ("**Bank's Websites**"); and

- (b) to forfeit and claw back the Cashback paid and return the same into the pooled fund allocation (as referred to under Clause 4 of these T&Cs) in the event there is any detected fraud, or non-compliance of any of the T&Cs of this Promotion.
7. In addition to the terms stipulated above, the Merchants 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.
  8. In the event of any discrepancies between the T&Cs herein and any advertising, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on the Bank's Websites shall prevail.
  9. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the New Merchants agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
  10. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**Hong Leong Current Account-i and Basic Current Account-i are deposit accounts based on the Shariah contract or Tawarruq.**

Member of PIDM. Deposits/Deposits-i 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](mailto:QRBizBuddy@hlbb.hongleong.com.my).