

**EXCLUSIVE FOR NEW HLB BIZBUDDY DUITNOW QR MERCHANTS IN NON-URBAN ACTIVATION PROMOTION (TOTAL 11 STATES: PERLIS, KEDAH, PERAK, PAHANG, KELANTAN, TERENGGANU, SABAH, SARAWAK & SELECTED AREAS IN JOHOR, SELANGOR & NEGERI SEMBILAN)**

**Last Updated: 29 May 2025**

**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 11 STATES: PERLIS, KEDAH, PERAK, PAHANG, KELANTAN, TERENGGANU, SABAH, SARAWAK & SELECTED AREAS IN JOHOR, SELANGOR & NEGERI SEMBILAN**" ("**Promotion**") commences on **1<sup>st</sup> June 2025** and ends on **30th November 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**"):

1. **ELIGIBILITY** This Promotion is exclusively open to new HLB BizBuddy (DuitNow QR) individual merchants who are Malaysian citizens and new HLB BizBuddy (DuitNow QR) non-individual merchants (collectively, "**New Merchants**") operating in any of the Selected States including the Selected Areas ("**Total 11 States**") listed in Table 1:
  - a) who have been successfully onboarded as a HLB BizBuddy (DuitNow QR) merchant during the Promotion Period ("**Onboarding Date**"); and
  - (b) who have opened a Business Current Account/Business Current Account-i and/or Basic Current Account/Basic Current Account-i with the Bank ("**Participating Accounts**") during the Promotion Period.
2. Non individual Merchants refer to Sole Proprietorships, Partnerships, Private Limited Companies and Association.
3. For the purpose of this Promotion, the Total 11 States are as follows:

**Table 1 – Total 11 States**

| No. | Selected States | Selected Areas |
|-----|-----------------|----------------|
| 1   | Perlis          | All            |
| 2   | Kedah           | All            |
| 3   | Perak           | All            |
| 4   | Pahang          | All            |
| 5   | Kelantan        | All            |
| 6   | Terengganu      | All            |
| 7   | Sabah           | All            |

|    |                 |               |
|----|-----------------|---------------|
| 8  | Sarawak         | All           |
| 9  | Johor           | Batu Pahat    |
|    |                 | Kluang        |
|    |                 | Kota Tinggi   |
|    |                 | Mersing       |
|    |                 | Muar          |
|    |                 | Pontian       |
|    |                 | Segamat       |
|    |                 | Kulaijaya     |
| 10 | Selangor        | Ledang        |
|    |                 | Kuala Langat  |
|    |                 | Sabak Bernam  |
|    |                 | Hulu Langat   |
| 11 | Negeri Sembilan | Hulu Selangor |
|    |                 | Jelebu        |
|    |                 | Kuala Pilah   |
|    |                 | Tampin        |
|    |                 | Jempol        |

4. New Merchants who have committed or are 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 are 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

5. There are three (3) types of cashback prizes and one (1) grand prize available to be won each month during the Promotion Period under this Promotion, as detailed in Table 2 below ("**Cashback**") and Table 4 - ("**Grand Prize**").

### (A) Cashback

- i. New Merchants must fulfill and perform the Cashback Qualifying Transaction Criteria as set out in Table 2 below with a minimum spend of Ringgit Malaysian Ten (RM10.00) each DuitNow QR transaction within seven (7) days from the Onboarding Date (as defined in Clause 1 above) in order to be entitled to the respective Cashback ("**Cashback Winners**"):

**Table 2: Weekly Cashback Mechanics**

| Cashback                         | Cashback Qualifying Transaction Criteria          | Weekly Cashback Winners | Weekly Cashback Allocation | Total Cashback Winners (6 months) | Total Cashback Allocation (6 months) |
|----------------------------------|---|-------------------------|----------------------------|-----------------------------------|--------------------------------------|
| RM50                             | Minimum 10 DuitNow QR transaction count in a week | 29                      | 1450                       | 696                               | RM34,800                             |
| RM100                            | Minimum 20 DuitNow QR transaction count in a week | 20                      | 2000                       | 480                               | RM48,000                             |
| RM150                            | Minimum 30 DuitNow QR transaction count in a week | 12                      | 1800                       | 288                               | RM43,200                             |
| <b>TOTAL CASHBACK ALLOCATION</b> |   |                         |                            |                                   | <b>RM126,000</b>                     |

- ii. Cashback fulfillment for Cashback Winners shall be processed according to the applicable Qualifying Transaction Week in which they participated, as outlined in Table 3 below:

**Table 3: Cashback Fulfilment Schedule**

| Qualifying Transaction Week              |  | Cashback Fulfilment Date |
|--|--|--------------------------|
| New Merchants Onboarding Week Start Date | New Merchants Onboarding Week End Date |                          |
| 01-Jun-25                                | 07-Jun-25                              | 21-Jun-25                |
| 08-Jun-25                                | 14-Jun-25                              | 28-Jun-25                |
| 15-Jun-25                                | 21-Jun-25                              | 05-Jul-25                |
| 22-Jun-25                                | 28-Jun-25                              | 12-Jul-25                |
| 29-Jun-25                                | 05-Jul-25                              | 19-Jul-25                |
| 06-Jul-25                                | 12-Jul-25                              | 26-Jul-25                |
| 13-Jul-25                                | 19-Jul-25                              | 02-Aug-25                |
| 20-Jul-25                                | 26-Jul-25                              | 09-Aug-25                |
| 27-Jul-25                                | 02-Aug-25                              | 16-Aug-25                |
| 03-Aug-25                                | 09-Aug-25                              | 23-Aug-25                |
| 10-Aug-25                                | 16-Aug-25                              | 30-Aug-25                |
| 17-Aug-25                                | 23-Aug-25                              | 06-Sep-25                |
| 24-Aug-25                                | 30-Aug-25                              | 13-Sep-25                |
| 31-Aug-25                                | 06-Sep-25                              | 20-Sep-25                |
| 07-Sep-25                                | 13-Sep-25                              | 27-Sep-25                |
| 14-Sep-25                                | 20-Sep-25                              | 04-Oct-25                |
| 21-Sep-25                                | 27-Sep-25                              | 11-Oct-25                |
| 28-Sep-25                                | 04-Oct-25                              | 18-Oct-25                |

|           |           |           |
|-----------|-----------|-----------|
| 05-Oct-25 | 11-Oct-25 | 25-Oct-25 |
| 12-Oct-25 | 18-Oct-25 | 01-Nov-25 |
| 19-Oct-25 | 25-Oct-25 | 08-Nov-25 |
| 26-Oct-25 | 01-Nov-25 | 15-Nov-25 |
| 02-Nov-25 | 08-Nov-25 | 22-Nov-25 |
| 09-Nov-25 | 15-Nov-25 | 29-Nov-25 |
| 16-Nov-25 | 22-Nov-25 | 07-Dec-25 |
| 23-Nov-25 | 30-Nov-25 | 14-Dec-25 |

- iii. Cashback Winners will receive their Cashback on a weekly basis in accordance with the respective Cashback Fulfilment Date set out Table 3 above.
- iv. Cashback will be credited to the Cashback Winners' Participating Accounts by the Cashback Fulfilment Date, which is consistently two weeks following the end of each New Merchant Onboarding Week End Date. The crediting of Cashback will be reflected in the e-statement of the Cashback Winners' Participating Accounts.
- v. Each New Merchant is eligible to win up to a maximum of Ringgit Malaysia Three Hundred (RM300) Cashback only for the entire Promotion Period.
- vi. The total Cashback amount to be awarded throughout the entire Promotion Period is capped at Ringgit Malaysia One Hundred and Twenty-Six Thousand (RM126,000.00) only.
- vii. Cashback Winners will be selected on a first-come, first-served basis, upon meeting the Cashback Qualifying Transaction Criteria within each Qualifying Transaction Week as set out in Table 3 above. No further Cashback will be awarded once the Weekly Cashback Allocation as set out Table 2 above has been reached for each Qualifying Transaction Week.
- viii. The Cashback Winners must ensure that their Participating Accounts remain valid/active and in good standing until the Cashback is credited to them by the relevant Cashback Fulfilment Date indicated in Table 3 above and that the Cashback Winners shall not be in breach of any of the applicable terms and conditions of the Participating Accounts and/or the T&Cs of this Promotion, failing which the Cashback Winners will be disqualified from receiving the Cashback.

#### **(B) Grand Prize**

- i. In addition to the Cashback, the New Merchants are eligible to win a maximum of one (1) Grand Prize under this Promotion if they further fulfill the Grand Prize Qualifying Criteria set out in Table 4 below ("**Grand Prize Winners**");

**Table 4: Grand Prize Mechanics**

| Grand Prize      | Grand Prize Qualifying Criteria  | Total Grand Prize Winners  |
|------------------|--|--|
| Yamaha Motorbike | <p>(a) Achieve at least 200 or more new additional DuitNow QR transactions during the Grand Prize Qualification Month ("<b>Increased Transactions</b>"), exceeding the amount recorded in the previous New Merchant Onboarding Month, as set out in Table 5 below; and</p> <p>(b) Achieve the highest total cumulative of DuitNow QR transaction counts, combining those received from the New Merchant Onboarding Month and the Increased Transactions.</p> | <p>6</p> <p><i>(1 Grand Prize Winner on a monthly basis)</i></p> |

- ii. The Grand Prize is a Yamaha motorbike (model to be determined by the Bank at its sole discretion).
- iii. One (1) Grand Prize will be awarded to each Grand Prize Winner on each Promotion Month as set out in Table 5 below
- iv. The selection of the Grand Prize Winners will be based on the highest total cumulative DuitNow QR transaction counts received as captured in the Bank's record.
- v. The Bank will notify the Grand Prize Winners of their entitlement to the Grand Prize via phone or email based on the contact details in the Bank's records by the respective Grand Prize Winner Announcement Dates as set out in Table 5 - below.

**Table 5 : Grand Prize Fulfillment Schedule**

| Promotion Month | New Merchant Onboarding Month | Grand Prize Qualification Month | Grand Prize Winner Announcement Date |
|-----------------|-------------------------------|---------------------------------|--------------------------------------|
| 1               | June 2025                     | July 2025                       | Latest by 31 August 2025             |
| 2               | July 2025                     | August 2025                     | Latest by 30 September 2025          |
| 3               | August 2025                   | September 2025                  | Latest by 31 October 2025            |
| 4               | September 2025                | October 2025                    | Latest by 30 November 2025           |
| 5               | October 2025                  | November 2025                   | Latest by 31 December 2025           |
| 6               | November 2025                 | December 2025                   | Latest by 31 January 2026            |

- vi. It is the obligation of the Grand Prize Winners to provide their latest and accurate contact information (i.e. mobile number and email address) to the Bank and the Bank

shall not be responsible in the event the Grand Prize Winners cannot be contacted/notified for any reason whatsoever.

- vii. The Grand Prize Winners are required to attend a prize-giving ceremony at a location and time to be determined by the Bank to collect the Grand Prize at their own cost and expense. In the event the Grand Prize Winner is not able to attend the prize giving ceremony, the Grand Prize Winner can nominate a representative to be present at the prize giving ceremony to accept the Grand Prize on his/her behalf. The representative will be required to present a written authorisation from the Grand Prize Winner and a photocopy of the Grand Prize Winner's NRIC (front and back) as supporting verification.
- viii. The Bank reserves the right to substitute the Grand Prize with another item of similar value at its sole discretion without prior notice. All costs associated with the registration, insurance, and other related charges for the Grand Prize shall be borne solely by the Grand Prize Winners.
- ix. The Bank shall reserve the rights to use the names and/or photographs of the Grand Prize Winners as materials for the purposes of publicity, without any prior notice to the Grand Prize Winners. The Grand Prize Winners shall not be entitled to claim ownership or other forms of compensation on the materials.
- x. The Bank gives no representation or warranty whatsoever with respect to the Grand Prize, including its condition, suitability, or merchantability. The Grand Prize Winners shall, at their own costs and expense, deal directly with the manufacturer/vendor for any complaints or disputes in relation to the Grand Prize, without recourse to the Bank.
- xi. In the event a Grand Prize Winner chooses not to accept the Grand Prize, no replacement or exchange of the Grand Prize will be entertained.

## GENERAL

### 6. By participating in this Promotion, the New Merchants:

- i. confirm that they have read, understood, accepted, and agreed to be bound by these T&Cs and the applicable terms and conditions of the Participating Accounts;
- ii. agree that the Bank's decision on all matters relating to the Promotion shall be final, conclusive, and binding on all New Merchants;
- iii. agree that the Cashback and the Grand Prize are non-exchangeable for upfront cash, credit, cheque, or benefit-in-kind;
- iv. agree to authorize and grant consent to the Bank to use and publish their names and/or photographs as the Grand Prize Winners for the purposes of this Promotion; and
- v. agree to be liable for 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.

### 7. The Bank reserves the right:

- a. to add, delete, suspend, or vary these T&Cs, wholly or partially, or to suspend or terminate the Promotion at its discretion, by giving twenty-one (21) days' prior notice to the New Merchants via posting 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**") or in any other manner which the Bank deems practical.
- b. to forfeit and claw back the Cashback paid and return it to the total pooled fund allocation (as referred to under Clause 5A(viii) of these T&Cs) in the event of any detected fraud or non-compliance with any of the T&Cs of this Promotion.

8. In addition to the terms stipulated above, the New Merchants agree that the **terms and conditions governing their Participating Accounts** shall be read together with these T&Cs as an entire agreement. In the event of any discrepancies, these T&Cs shall prevail to the extent of such discrepancies.
9. In the event of any discrepancies between these T&Cs 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.
10. These T&Cs 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.
11. 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 of 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 inquiries regarding these T&Cs, please email us at [QRBizBuddy@hlbb.hongleong.com.my](mailto:QRBizBuddy@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 [QRBizBuddy@hlbb.hongleong.com.my](mailto:QRBizBuddy@hlbb.hongleong.com.my)