HLB CARDS: RM1 MILLION EXPERIENCE PROMOTION

Last updated on 16 November 2026

PROMOTION PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") "**RM1 Million Experience Promotion**" ("**Promotion**") commences on **23 November 2026** and ends on **28 February 2027**, both dates inclusive ("**Promotion Period**"), unless notified otherwise.

TERMS & CONDITIONS

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

ELIGIBILITY

1. The Promotion is open to all new and existing, Malaysian and non-Malaysian, individuals with principal **HLB Visa Credit Cardholders** and **HLB Visa Debit Cardholders** ("**Cardholders**") to participate during the Promotion Period. New Cardholders refer to those who do not have any HLB credit or debit card before the Promotion Period. Registration is not required for participation under this Promotion.

2. The following persons **shall not be eligible** to participate in this Promotion:
   (a) Cardholders whose HLB Visa credit or debit cards (collectively known as the ("**Card**") which are NOT issued in Malaysia;
   (b) Cardholders whose Card accounts are NOT in good standing, inactive, or who are in breach of HLB's General Terms and Conditions of the Cardholder Agreement and/or the specific Terms and Condition in relation to the Card at any time during the Promotion Period, Prize Fulfilment Period (as defined under Clause 25) and Grand Prize Fulfilment Period (as defined under Clause 20);
   (c) Cardholders whose Card accounts are invalid or cancelled at any time during the Promotion Period;
   (d) Cardholders who have committed or HLB has reasonable grounds to believe the Cardholders have committed any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Promotion Period; and
   (e) Cardholders who are not users of HLB Connect App.

PROMOTION MECHANICS

3. To participate in this Promotion, the Cardholders ("**Eligible Cardholders**") are required to meet the qualifying criteria ("**Qualifying Criteria**") below using their Card during the Promotion Period to earn entries ("**Contest Entries**") for the Promotion:

   Qualifying Criteria:

   Eligible Cardholders must meet the minimum number ("**Qualifying Swipes**") of Eligible Transactions (as defined under Clauses 10 to 13 below), with a minimum amount of Ringgit Malaysia Fifty (RM50) per transaction, within a calendar day during the Promotion Period to earn Contest Entries. The number of Contest Entries earned from Qualifying Swipes shall vary

in accordance with the type of Card used and Additional Condition(s), as stipulated in Tables 1 and 2 below:

Table 1: Contest Entries for HLB Visa Credit Cards

Card Type	Qualifying Swipes	Additional Condition(s)	Number of Contest Entries awarded
HLB Visa Credit Card	3 swipes in a calendar day	(1) If Eligible Transaction(s) consist of payment via Mobile Pay (as defined under Clause 6(i) below).	6 Contest Entries
		(2) If the Eligible Transaction(s) consist of Special Transactions (as defined under Clause 6(ii) below).	9 Contest Entries
		(3) If there is no Eligible Transaction(s) which qualifies under Additional Condition 1 & 2 above.	3 Contest Entries
	5 swipes in a calendar day	(1) If Eligible Transaction(s) consist of payment via Mobile Pay (as defined under Clause 6(i) below).	20 Contest Entries
		(2) If the Eligible Transaction(s) consist of Special Transactions (as defined under Clause 6(ii) below).	30 Contest Entries
		(3) If there is no Eligible Transaction(s) which qualifies under Additional Condition 1 & 2 above.	10 Contest Entries

Table 2: Contest Entries for HLB Visa Debit Cards

Card Type	Qualifying Swipes	Number of Contest Entries awarded
HLB Visa Debit Card	3 swipes in a calendar day	3 Contest Entries

Note: If the Eligible Transaction(s) fulfil more than 1 Additional Condition (refer to column 3 of Table 1), the number of Contest Entries will be awarded in accordance to the Additional Condition which awards the Eligible Cardholder the highest number of Contest Entries. Additional Conditions do not apply to Eligible Transactions made with HLB Visa Debit Card.

6. **The following are the definition of Eligible Transactions under Additional Condition(s):**

(i) **Mobile Pay** ("**Mobile Pay**"): Eligible Transactions performed via Apple Pay, Google Pay or Samsung Pay.

(ii) **Special Transactions** ("**Special Transactions**") **include:**

(a) Eligible Transactions made in foreign currency via point-of-sale at physical outlets located outside Malaysia, excluding online purchases; or

(b) All Eligible Transactions made on Special Day(s) as set out below:

Definition	Applicable Date Range
Special Day(s)	• 25 – 26 November 2026 • 12 December 2026

	• 24 – 25 December 2026 • 31 December 2026 • 1 January 2027 • 25 January 2027 • 5 – 6 February 2027 • 13 – 14 February 2027 • 25 February 2027

7. For the avoidance of doubt, an Eligible Cardholder may perform multiple Qualifying Swipes (i.e. 10 Qualifying Swipes) in a calendar day to increase his/her number of Contest Entries. Contest Entries awarded will be calculated based on the highest possible combination, rounded down to the nearest number of Qualifying Swipes which award Contest Entries as stipulated in Tables 1 and 2 above. A maximum daily capping ("**Daily Cap**") of one hundred eighty (180) Contest Entries per day per Eligible Cardholder shall apply.

8. The following are sample scenarios of Contest Entries awarded under this Promotion:

Table 3: Example Scenarios

Cardholder	Eligible Transactions Performed	Contest Entries Awarded
A **(Card Type: HLB Visa Credit Card)**	• 2 Eligible Transactions of RM50 and above at local merchants. • 1 Eligible Transaction of RM99 via Mobile Pay.	**6 Contest Entries** (3 Qualifying Swipes and meets Additional Condition 1).
	• 1 Transaction of RM39.90 at a local merchant. • 2 Transactions of RM29.90 equivalent in Foreign Currency.	Not applicable as minimum amount of RM50 per Eligible Transaction is required.
B **(Card Type: HLB Visa Credit Card)**	• 9 Eligible Transactions of RM50 and above at local merchants on 12 December 2025 (Special Day).	**39 Contest Entries** (5 Qualifying Swipes on Special Transactions or Special Day = 30 Contest Entries; and Additional 3 Qualifying Swipes on Special Transactions or Special Day = 9 Contest Entries).
C **(Card Type: HLB Visa Credit Card)**	• 3 Eligible Transactions of RM50 and above via Mobile Pay. • 2 Eligible Transactions of RM50 and above at local merchant.	**30 Contest Entries** (5 Qualifying Swipes which includes Special Transactions = 30 Contest Entries).

	• 1 Eligible Transactions of RM50 and above equivalent in Foreign Currency at a physical outlet.	
D (Card Type: HLB Visa Credit Card AND HLB Visa Debit Card)	• Using HLB Visa Credit Card: 2 Eligible Transactions of RM50 and above at local merchants.	**Not applicable** as minimum number of Qualifying Swipe is not met.
	• Using HLB Visa Debit Card: 1 Eligible Transaction of RM50 and above at local merchant.	**Not applicable** as minimum number of Qualifying Swipe is not met.
E (Card Type: HLB Visa Debit Card)	• 2 Eligible Transactions of RM50 and above at local merchants. • 5 Eligible Transactions of RM50 and above equivalent in Foreign Currency at a physical outlet. • 1 Eligible Transaction of RM99 via Mobile Pay.	**6 Entries** Note: Additional Condition is not applicable for HLB Visa Debit Cards.

9. Each Contest Entry shall qualify the Eligible Cardholder a chance to win the Grand Prize and Daily Cashback in Table 4 below:

Table 4: Promotion Prize

Tier	Prize Category	Card Type	Prize	Number of daily Winners	Total Winners throughout the Promotion Period
1	Grand Prize	HLB Visa Credit Card or HLB Visa Debit Card	The Grand Prize shall consist of all the following items: (A) A choice by the winner of any Motor Vehicle ("**Car**") worth RM100,000 to RM300,000; and (B) A choice by the winner of any Travel Experience Voucher worth RM100,000 to RM300,000 ("**Travel Voucher**"); and (C) Cash ("**Cash**") amount worth **Ringgit Malaysia Four Hundred Thousand (RM400,000) only** which is to be deposited into a HLB savings or HLB current account owned by the Eligible Cardholder.	Not applicable	1

			Any leftover money from Prize (A) & (B) will be converted into Cash for Prize (C).		
2	Daily Cashback Prize	HLB Visa Credit Card	• **RM150 Cashback**	80	7,840
		HLB Visa Debit Card	• **RM50 Cashback**	20	1,960

10. Eligible Transactions shall INCLUDE all retail and online purchases transacted locally and internationally during the Promotion Period ("**Eligible Transactions**") **except** those listed under the Merchant Category Code ("**MCC**") as specified in Table 5 below:

Table 5: List of Excluded MCCs for Eligible Transactions

Excluded Merchant Category	Merchant Category Code (MCC)
HEALTH CARE (HOSPITALS)	8062
FUNERAL SERVICE/CREMATORIES	7261

Note: The assignment of the Eligible Transaction based on the MCC descriptions for the merchant is performed by the respective merchant's acquiring bank, and it is the responsibility of the particular acquiring bank to assign the correct MCC. Eligible Transactions will not be qualified in the event of an incorrect assignment of MCC by the acquiring bank.

11. Eligible Transactions made in currencies other than Ringgit Malaysia ("**RM**") will be converted to and computed in RM based on the conversion rate determined by HLB at the time of the transaction.

12. Eligible Transactions made by supplementary credit cardholder(s) under a principal credit cardholder's account will also be included in the computation of the Eligible Cardholder's eligibility for the Grand Prize and Daily Cashback Prize.

13. Eligible Transactions shall further **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.

14. For the avoidance of doubt, all Eligible Transactions must be posted no later than five (5) days from the date of the Eligible Transactions performed in order for the Cardholders to earn the Contest Entries.

15. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the Eligible Transactions, system downtime or technical failure of the terminal by Visa International Incorporated, merchant establishments or any party in which may result in the Cardholders being omitted from this Promotion.

16. The Eligible Cardholders shall be entitled to a maximum of one Daily Cashback Prize per Eligible Cardholder per day.

17. For Eligible Cardholders who hold multiple Cards, the computation of the Qualifying Swipes shall be combined across multiple Cards. Qualifying Swipes from HLB Visa Credit Card(s) cannot be combined with Qualifying Swipes from HLB Visa Debit Card(s), or vice versa.

18. HLB may issue a summary of Contest Entries to the Eligible Cardholders on a periodical basis via Electronic Direct Mail ("EDM") to the registered email address of the Eligible Cardholders provided to HLB. **This summary is provided for informational purposes only and Eligible Cardholders acknowledge and understand that the summary of the Contest Entries recorded in HLB's system shall be deemed final and conclusive.**

Grand Prize:

19. The Eligible Cardholders' Contest Entries will be randomly selected (the "**Shortlisting Process**") via an automated selection system ("**Randomizer**") based on all Contest Entries earned from the Promotion Period. If a Cardholder's Contest Entry is selected by the Randomizer ("**Shortlisted Cardholders**"), they are then required to complete the Q&A Process (as set out under Clauses 26 & 27 below) in order to win the Grand Prize.

20. The Grand Prize is fulfilled via the details ("**Fulfilment Details**") in Table 6 below:

Table 6: Grand Prize Fulfilment Details

Items included under the Grand Prize:	Fulfilment Details
Car and Travel Voucher	(a) The Grand Prize Winner will be contacted by HLB or supplier(s) appointed by HLB for the arrangement of delivery or collection of the Grand Prize (within Malaysia only) thirty (30) days ("**Grand Prize Fulfilment Period**") after the Winners Announcement Date (as defined under Clause 32). (b) HLB gives no representation or warranty with respect to the quality or suitability of the Prizes and shall not be responsible for replacing any lost, stolen or damaged items (whether due to defects in materials or workmanship by the manufacturer/supplier/vendor under warranty or otherwise). The Winner shall, at their own costs and expense, deal directly with the manufacturer(s)/supplier(s)/vendor(s)/travel agency(ies) for any complaint, dispute or claim in relation to the Prizes without recourse to HLB.

	(c) Car: A car of the Grand Prize Winner's choosing worth Ringgit Malaysia One Hundred Thousand (RM100,000) to Ringgit Malaysia Three Hundred Thousand (RM300,000) only will be awarded to the Grand Prize Winner. (d) Travel Voucher: A travel experience voucher worth Ringgit Malaysia One Hundred Thousand (RM100,000) to Ringgit Malaysia Three Hundred Thousand (RM300,000) redeemable for any flights and/or travel packages through an appointed travel agency by HLB will be awarded to the Winner. The Travel Voucher cannot be exchanged for cash and any unutilized amount will not be refunded. The Travel Voucher is subject to validity of one-year only from the date of issuance, after which it will be considered as expired and void and shall not be claimable thereafter. (e) The Grand Prize Winner must select their Car of choice and redeem the Travel Voucher, solely from the options offered for the Promotion by HLB's appointed panel of automotive or travel partners, subject to availability. HLB will provide the Grand Prize Winner with the relevant partner list and available prize options after the Grand Prize Winner is confirmed and before the winner is required to make their selection. The winner may not select a prize from any other provider. (f) The Grand Prize Winner shall assume full liability and responsibility in case of any liability, mishap, injury, damage, claim or accidents (including death) resulting from their participation in the Promotion, redemption and/or utilization of the Grand Prize and agree to release and hold HLB free and harmless of any liability. (g) All transportation, insurance, registration fees, personal costs and/or any other costs, fees and/or related expenses incurred in participating in the Promotion and/or redeeming the Grand Prize shall be the sole responsibility of the Winner. (h) HLB will pay only the purchase price of the car awarded as the Grand Prize. HLB will not be responsible for paying or reimbursing any such costs or expenses of all other costs and expenses relating to the car, including but not limited to number plate charges, road tax, insurance, registration fee, handling fee, processing fee, weighing fee, inspection fee, delivery charges, fuel charges and other incidental costs in relation to accepting the car. (i) In the event any item under the Grand Prize becomes unavailable, HLB reserves the right to provide a replacement item of similar or higher value for the Grand Prize at the discretion of the HLB with prior notice. (j) Any leftover amount from the Car and/or Travel Voucher will be converted to the Cash Prize.
Cash	Cash will be fulfilled via crediting of sum of cash prize monies into the Grand Prize winners' ("**Grand Prize Winner**") HLB savings account or HLB Current account within the Grand Prize Fulfilment Period.

21. The Grand Prize Winner will be contacted by HLB's representative for which the Grand Prize Winner is required to:
    (i) Provide his/her HLB savings account number or HLB current account number for the purpose of crediting the Grand Prize; or
    (ii) Open an HLB Savings Account or HLB Current Account for item (i) if the Grand Prize Winner does not have such account with HLB.

Failure to complete or provide the above information within fourteen (14) calendar days after the Winners Announcement Date (as defined under Clause 32 may result in the forfeiture of the Grand Prize from the Grand Prize Winner.

Daily Cashback Prize:

22. Eligible Cardholders' Contest Entries will be randomly selected (the "**Shortlisting Process**") via an automated selection system ("**Randomizer**") based on Contest Entries earned in each calendar day during Promotion Period. Contest Entries earned in a calendar day shall be used only for the Shortlisting Process for the Daily Cashback Prize of the same day.

23. Eligible Cardholders whose Contest Entries have been selected ("**Shortlisted Cardholders**") are then required to complete the Q&A Process (as set out under Clauses 26 & 27 below) with correct answer(s) in order to win or become the winner ("**Cashback Winner**") the Daily Cashback Prize.

24. Shortlisted Cardholders who do not complete the Q&A Process within the stipulated time-frame will be automatically disqualified and the allocation will not be awarded to the next winner.

25. The Daily Cashback Prize will be fulfilled via crediting of cashback into the Cashback Winners' principal Card accounts within seventy-five (75) days after the end of Promotion Period ("**Prize Fulfilment Period**").

Question & Answer Process ("Q&A")

26. An In-App Push ("**IAP**") notification via HLB Connect App will be sent to the Shortlisted Cardholder, requesting them to answer one (1) simple question ("**Q&A**") pertaining to the Promotion within a time limit (i.e. forty-eight (48) hours from time of notification).

27. Shortlisted Cardholders are required to click on the website link from the IAP notification in HLB Connect App, where it will redirect the Cardholders to HLB's contest website outside of HLB Connect App to select one (1) correct answer within the given time limit. A Shortlisted Cardholder who answers the Q&A correctly within the time limit shall be the winner ("**Winner**") of the prize which he/she is shortlisted for.

28. Should there be more than one (1) answer entry submission from the same Shortlisted Cardholder, only the earliest answer submitted will be valid.

29. Submission of answer(s) after the given time limit will be deemed invalid.

30. It is the obligation of the Winner to provide their latest and valid contact details and email addresses to HLB within the Promotion Period and HLB shall not be responsible in the event HLB is unable to reach the Winners except for reasons arising from HLB's wilful default and gross negligence. HLB shall not be held liable in the event of any technical issues, delayed notifications, or failure to receive the IAP due to device settings or connectivity. It is the responsibility of the Shortlisted Cardholders to ensure their HLB Connect App notifications are enabled and to check the HLB's website for updates or alternative instructions, where applicable.

PROMOTION FULFILMENT

31. At the time of rewarding the Grand Prize and/or Daily Cashback Prize (collectively known as "**Promotion Prize**"), the Card accounts of Winners 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 in relation to the Card during the Promotion Period and up to the Grand Prize Fulfilment Period, failing which the Winners will be disqualified automatically.

32. Winners will be notified by HLB by way of posting the list of Winners (Principal Cardholders' name and masked NRIC Number) on the Promotion Website (http://www.hlb.com.my/million) within ninety (90) working days after the Promotion Period ("**Winners Announcement Date**") or by way of notification via IAP or email within five (5) working days after HLB has credited the Promotion Prize to the Winners' Card accounts.

33. It is essentially the obligation of the Winners to inform HLB within fourteen (14) days after the Winners Announcement Date in the event of non-receipt of the Promotion Prize, failing which the Winners are deemed to have received the Promotion Prizes and any complaints of non-receipt thereafter shall not be entertained by HLB.

34. In the event HLB has a prize giving ceremony for the Grand Prize, the Winner will be required to attend at his/her own cost and expense to collect the Grand Prize and HLB shall not be responsible to bear such costs. In the event the Winner is not able to attend the prize giving ceremony, the Winner can nominate a representative to be present at the prize giving ceremony to accept the Prize on his/her behalf and the terms set herein shall be applicable to the representative. The representative will be required to present a written authorization from the Winner and photocopy of the Winner's NRIC (front and back).

35. HLB shall reserve the right to use the names and/or photographs of the Winners as materials for the purposes of publicity, without any prior notice to the Winners. The Winners shall not be entitled to claim ownership or other forms of compensation on the materials.

36. In the event a Winner chooses not to accept any of the Promotion Prizes, no replacement or exchange of the Promotion Prizes will be entertained.

GENERAL

37. By participating in this Promotion, the Eligible Cardholders agree:
    (a) that they have read, understood and agree to be bound by these T&Cs herein, the specific Terms and Conditions in relation to the Card and the HLB's General Terms and Conditions of the Cardholder Agreement available at HLB's website at www.hlb.com.my ("**HLB's Website**");
    (b) that all records of the Eligible Transactions captured by HLB's system for the purpose of this Promotion are final;
    (c) that HLB's decision on all matters relating to this Promotion shall be conclusive, final and binding on all Eligible Cardholders;
    (d) that the Promotion Prize is non-transferable to any third party and non-exchangeable for any credit, cheque or in kind;
    (e) to access HLB's Website at regular intervals to view the T&Cs of this Promotion to ensure that they keep up-to-date with any changes or variations to the T&Cs;
    (f) to authorise HLB to disclose or publish their names and/or IC numbers (in masked form) at the Promotion Website for the purpose of Winners Announcement for the Promotion;
    (g) to authorise HLB to disclose their personal data i.e., name, contact numbers, address to its authorised 3rd party vendor including Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and any other vendor and/or supplier(s) appointed by HLB for the purpose of communication and fulfilment of Promotion Prizes for this Promotion;
    (h) to participate in prize giving ceremonies, interview or other publicity events required by HLB without any recourse to HLB;
    (i) that save for gross negligence or wilful default, HLB will not be liable for any loss, damage, injury, death, cost or expense arising out of or in connection with the Grand Prize; and
    (j) 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 this Promotion.

38. HLB reserves the right to:
    (a) disqualify any Eligible Cardholders who have performed the Eligible Transactions in a manner or pattern which HLB has reasonable grounds to believe is 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 Promotion Prize where there is reversal of the Eligible Transactions, as applicable, or termination of the Card during the Promotion Period and/or at the point of awarding the Promotion Prize or non-compliance to the T&Cs herein; and
    (c) add, delete, suspend or amend the T&Cs herein, wholly or in part, or to terminate this 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; and
    (d) to amend the Grand Prize at its discretion, with notice published on the HLB's Website and it shall be the responsibility of the Eligible Cardholders to check for such updates.

39. These T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Cardholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

40. 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 Conditions in relation 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 Conditions in relation to the Card, the specific terms in these T&Cs shall prevail to the extent of such discrepancies.

41. 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 this Promotion, the final terms and conditions on HLB's Website shall prevail.

If you have any enquiries regarding these T&Cs, please email us at hlonline@hlbb.hongleong.com.my.