

HLB CONNECT RAMADAN & RAYA PROMOTION 2025 ([Versi Bahasa Malaysia](#))

Last Updated on 6 March 2025

PROMOTION PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and the Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLISB**") ("hereinafter collectively referred to as "**the Bank**") "**HLB Connect Ramadan and Raya Promotion 2025**" ("**Promotion**") commences on 7 March 2025 and ends on 7 May 2025 ("**Promotion Period**"), both dates inclusive, unless notified otherwise.

TERMS & CONDITIONS

The terms and conditions applicable to the Promotion ("**T&Cs**") are as follows:

ELIGIBILITY

1. This Promotion is open to the Bank's new and existing individual customers who are HLB Connect ("**HLB Connect**") users and who have an HLB Current or Savings Account/HLISB Current or Savings Account-i ("**CASA/CASA-i**") and/or HLB Credit Card ("**Credit Card**") (hereinafter referred to as "**Customers**").
2. The Bank reserves the right to disqualify any Customer who:
 - (i) has in the past committed, or is currently suspected of committing fraudulent, unlawful or wrongful acts in relation to any facilities granted by the Bank;
 - (ii) is facing bankruptcy proceedings, or has been declared bankrupt either before, during or after the Promotion Period; and/or
 - (iii) has breached any terms and conditions of this Promotion, terms and conditions of the CASA/CASA-i and/or Credit Card, the General Terms and Conditions of Accounts and/or the Terms and Conditions for the use of HLB Connect (collectively called "**Applicable Terms and Conditions**") at any time before, during or after the Promotion Period.

PROMOTION MECHANICS AND WINNERS' SELECTION

3. To participate, Customers must fulfil the following during the Promotion Period:
 - (a) **register for HLB Connect, perform the eligible transaction ("**Eligible Transaction**") and earn entries ("**Connect Points**")** as stated in [Table 3](#) below (only applicable for new HLB Connect users); OR
 - (b) **log in to HLB Connect, perform the Eligible Transaction and earn Connect Points** as stated in [Table 3](#) below (only applicable for existing HLB Connect users).

(Customers who have fulfilled the relevant requirements stated above under this Clause 3 are hereinafter referred to as "**Eligible Customers**").

4. Eligible Customers who meet the requirements set out under Clause 3 will be in the running to win the list of prizes ("**Prize**") as shown in [Table 1](#) or Cashback, as shown in [Table 2\(A\)](#) and [Table 2\(B\)](#) below.
5. As part of the Prize winner selection process, the Bank will allocate Connect Points to each Eligible Customer for each successfully performed Eligible Transaction during the Promotion Period, as shown in [Table 3](#) below. Eligible Customers who first achieved the highest number of Connect Points, as determined by the Bank, will win the Prize ("**Prize Winners**") on a first come, first served basis, until the total number of Prize Winners for each Prize Category has been allocated in full, as shown in [Table 1](#) below.

Table 1: Prizes

Prize Category	Prize	Winner Selection Method	Total Number of Winners
First Prize	Yamaha NVX Scooter (Standard) from Hong Leong Yamaha Motor Sdn Bhd (Co. No. 197901002563 (46829-P)) (" Yamaha ")	1st and 2nd Eligible Customers who accumulate the highest number of Connect Points by the earliest date.	2
Second Prize	Gift Card(s) worth RM5,000 issued by Elitetrax Marketing Sdn Bhd (Co. No. 200301013807 (616227-D)) (" Harvey Norman ")	3rd to 5th Eligible Customers who accumulate the highest number of Connect Points by the earliest date.	3
Third Prize	RM1,000 Cash Prize	6th to 10th Eligible Customers who accumulate the highest number of Connect Points by the earliest date.	5
Consolation Prize	RM100 Cash Prize	11th to 110th Eligible Customers who accumulate the highest number of Connect Points by the earliest date.	100

Table 2(A): DuitNow QR Instant Cashback

Promotion Week	Cashback Segment	Winner Selection Method	Weekly Allocation
Week 1: 7 – 13 March 2025	<u>DuitNow QR:</u> RM0.10 Instant Cashback	<ul style="list-style-type: none"> For each successful DuitNow QR Payment ("POS QR") transaction (a minimum of RM10) to local merchants using CASA/CASA-i on HLB Connect App. Each Eligible Customer can earn Instant Cashback of up to RM1 per week during the Promotion Period, subject to the maximum figure below. Each Eligible Customer can earn Instant Cashback of up to RM9 throughout the Promotion Period. Instant Cashback will be rewarded on a first come, first served basis, subject to the availability of the weekly Cashback allocation. 	RM13,770
Week 2: 14 – 20 March 2025			RM13,770
Week 3: 21 – 27 March 2025			RM13,770
Week 4: 28 March – 3 April 2025			RM13,770
Week 5: 4 – 10 April 2025			RM13,770
Week 6: 11 – 17 April 2025			RM13,770
Week 7: 18 – 24 April 2025			RM13,770
Week 8: 25 April – 1 May 2025			RM13,770

Week 9: 2 – 7 May 2025			RM9,840
----------------------------------	--	--	---------

Table 2(B): FPX or DuitNow Online Banking/Wallets Cashback

Promotion Week	Cashback Segment	Winner Selection Method	Weekly Allocation
Week 1: 7 – 13 March 2025	<u>FPX or DuitNow Online Banking/Wallets</u> RM0.20 Cashback	<ul style="list-style-type: none"> For each successful FPX or DuitNow Online Banking/Wallets transaction (a minimum of RM30) using CASA/CASA-i on HLB Connect Online. Each Eligible Customer can earn Cashback of up to RM1 per week during the Promotion Period. Each Eligible Customer can earn Cashback of up to RM9 throughout the Promotion Period. Cashback will be rewarded on a first come, first served basis, subject to the availability of the weekly Cashback allocation. 	RM14,918
Week 2: 14 – 20 March 2025			RM14,918
Week 3: 21 – 27 March 2025			RM14,918
Week 4: 28 March – 3 April 2025			RM14,918
Week 5: 4 – 10 April 2025			RM14,918
Week 6: 11 – 17 April 2025			RM14,918
Week 7: 18 – 24 April 2025			RM14,918
Week 8: 25 – 1 May 2025			RM14,918
Week 9: 2 – 7 May 2025			RM10,656

6. Cashback winners will also be in the running to win Prize if they meet the criteria set in the Winner Selection Method in [Table 1](#).
7. Each Prize Winner is eligible to receive **only one (1) Prize** throughout the Promotion Period.
8. The following winners in previous HLB Connect promotions listed below shall **NOT** be eligible to win a Prize in this Promotion:
 - (i) Chinese New Year Promotion 2025: First Prize and Second Prize Winners; and
 - (ii) HLB Connect End-Of-Year Promotion 2024: All Prize Winners
9. Permanent, contract and/or temporary staff or employees of PFS Digital department of the Bank shall **NOT** be eligible to win the Prize.

Table 3: Eligible Transactions & Connect Points Allocation

Eligible Transactions	Connect Points per successful Eligible Transaction	Maximum Connect Points That Can Be Earned Per Day	Maximum Connect Points That Can Be Earned Throughout The Promotion Period
Register for HLB Connect Points are rewarded upon successful registration performed during the Promotion Period	100	100	100
Perform a payment with FPX or DuitNow Online Banking/Wallets (minimum of RM10 per payment) using CASA/CASA-i or Credit Card via HLB Connect Online	15	150	9,300
Perform a Bill Payment (a minimum of RM10 per payment) using CASA/CASA-i or Credit Card via HLB Connect	10	100	6,200
Perform a DuitNow QR Payment ("POS QR") to any local merchants using CASA/CASA-i or Credit Card (a minimum of RM10 per payment) via HLB Connect App	15	150	9,300
Perform an Overseas Transfer (a minimum of RM1,000 per transfer) via HLB Connect Online	15	60	3,720
Perform a Prepaid Reload (a minimum of RM10 per reload) via HLB Connect	10	30	1,860
Perform a Cross-Border QR to foreign merchants (a minimum of RM50 per payment) via HLB Connect App	10	30	1,860
Perform a DuitNow QR Payment ("P2P QR") to family and friends (a minimum of RM10 per payment) via HLB Connect App	5	50	3,100
Perform a DuitNow Transfer (a minimum of RM10 per transfer) to a Mobile/NRIC/Passport/Business Registration Number via HLB Connect	1	10	6,20
Perform new or top-up existing ASNB funds (minimum RM100 per investment) via HLB Connect Online <i>ASNB Account is not protected by PIDM. Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to an ASNB Account.</i>	20	100	6,200

CONNECT POINTS TRACKER PAGE (AVAILABLE STARTING FROM 22 MARCH 2025)

10. Eligible Customers who have successfully performed any Eligible Transactions listed in [Table 3](#) above within the Promotion Period can view their Connect Points on the Connect Points Tracker Page. The Connect Points Tracker Page can be accessed by logging into HLB Connect Online or HLB Connect App and clicking on the Connect Points Tracker banner in the HLB Connect App and Connect Points Tracker button in HLB Connect Online.
11. Unsuccessful or incomplete transactions (due to a system timeout) where the Eligible Customers attempted to perform Eligible Transactions as specified in [Table 3](#) above but did not or were not able to complete the transaction, will not be entitled to any Connect Points.
12. For Eligible Transactions where the transaction status is not available immediately, the Connect Points will be included for the day when the Eligible Transaction was performed once the Eligible Transaction has been carried out successfully.
13. In the event of any discrepancies on the Connect Points, the Connect Points calculated by the Bank after the conclusion of this Promotion shall be considered accurate and final.

WINNER ANNOUNCEMENT AND FULFILMENT

14. The list of Prize Winners and Cashback winners (being the winners of **First Prize, Second Prize, Third Prize, Consolation Prize and Cashback from FPX or DuitNow Online Banking/Wallets**) list will be published at <https://www.hlb.com.my/connectraya> (“**Promotion Website**”) latest by **27 June 2025**. It is the responsibility of the Prize Winners and Cashback winners to check if they have won by visiting the Promotion Website on or before the stipulated date.
15. The Prize Winners (being the Winners of **First Prize, Second Prize, Third Prize and Consolation Prize**) will be contacted by the Bank via HLB Connect App push notifications (“**App Notification**”), SMS or email by **30 June 2025**. The Prize Winners for the First Prize and Second Prize are required to respond and/or provide the requested information to the Bank no later than **7 July 2025**, failing which the Prize shall be forfeited. In the event the Bank is unable to contact these Prize Winners by the date(s) stipulated above (including but not limited to, no reply to our App Notification, having insufficient inbox storage to receive email, etc), they will automatically be disqualified and the Prize will be forfeited.
16. Terms and conditions for winners of the **First Prize** (being Yamaha NVX scooter):
 - (i) The First Prize Winners are to arrange for self-collection and shall present their identification document (NRIC/Passport), together with their Prize Winner’s letter issued by the Bank to claim their First Prize at the Yamaha scooter dealer specified in the said letter **between 25 August 2025 and 7 October 2025**, failing which the First Prize shall be forfeited;
 - (ii) The First Prize Winners must be present and cannot nominate a representative to facilitate the registration and/or collection of the scooter;
 - (iii) The First Prize is limited to standard scooter specifications only. It is not inclusive of optional accessories;
 - (iv) Actual scooter specifications, model, year of manufacture and/or colour may vary from the visual advertised. Visuals shown are for illustration purposes only;
 - (v) Any props, accessories or equipment featured with the First Prize in any pictorial materials are for decorative purposes and shall not form part of the First Prize;
 - (vi) The First Prize excludes payment of the following charges and expenses which shall be borne by the First Prize Winner, i.e., number plate charges, road tax, insurance, registration fee, handling fee, processing fee, weighing fee, inspection fee, delivery

- charges, fuel charges, personal expenses and other incidental costs in relation to accepting the First Prize;
- (vii) The First Prize Winner **MUST** pay all the related costs and expenses (including but not limited to number plate charges, road tax, insurance, travelling, registration fee, handling fee, processing fee, weighing fee, inspection fee, delivery charges, fuel charges, personal and out-of-pocket expenses and other incidental costs) for the First Prize redemption, registration and collection of the scooter;
 - (viii) In the event the First Prize is re-sold to the dealer by the First Prize Winner for any reason whatsoever at a price lower than the retail published price of the First Prize, the difference/shortfall in the price is not exchangeable or recoverable for cash, credit, cheque or in kind by the First Prize Winner from the Bank or the Yamaha dealer;
 - (ix) The Bank shall not be responsible for any unclaimed First Prize after **7 October 2025** and any claim for the First Prize **after 7 October 2025** shall not be entertained; and
 - (x) The Bank shall also not be responsible for any damages/problems/breakdown/issues pertaining to the First Prize (whether major or minor) before or after the redemption of the First Prize by the First Prize Winner, and any request to replace the First Prize shall not be entertained by the Bank. Any issues pertaining to the First Prize (including the transfer of ownership of the First Prize to the First Prize Winner) shall be settled between the First Prize Winner and the dealer and/or the relevant body/authority without recourse to the Bank.
17. Terms and conditions for winners of the **Second Prize** (being the Harvey Norman Gift Card(s)):
- (i) The Second Prize Winners will be contacted by the courier company appointed by the Bank to make arrangements for delivery or collection of the Second Prize (e.g. self-collection at the courier company's stipulated address if no one is available at the Second Prize Winner's address to accept delivery) between **25 August 2025** and **6 September 2025**, failing which the Second Prize shall be forfeited.
 - (ii) It is the obligation of the Second Prize Winners to provide their latest and valid contact information, and the Bank or appointed courier company shall not be responsible in the event the Bank or appointed courier company are unable to contact any of the Second Prize Winners for the fulfilment/delivery or collection of the Second Prize for any reason whatsoever.
 - (iii) The Second Prize is subject to its own set of terms and conditions issued by Harvey Norman at <https://www.harveynorman.com.my/gift-card-terms-and-conditions.html>. The Second Prize Winners are required to access the website to view such terms and conditions.
18. The winners of **Third Prize and Consolation Prize** (being the RM1,000 and RM100 Cash Prize respectively) will be credited to the Third Prize and Consolation Prize Winners' CASA/CASA-i with the Bank by **25 August 2025**. As such, these Third Prize and Consolation Prize Winners must have an active and valid CASA/CASA-i until **25 August 2025**, failing which the Cash Prize shall be forfeited.
19. It is the obligation of the Prize Winners to contact the Bank regarding any non-receipt of the Prize before **30 August 2025**, failing which the Prize Winners are deemed to have received the Prize and any claim for reimbursement after **30 August 2025** will not be processed.
20. Instant Cashback (being the Cashback obtained from performing DuitNow QR Payment as shown in [Table 2\(A\)](#)) will be credited into the Instant Cashback winners' CASA/CASA-i instantly after completing the transaction successfully. Once the total weekly Cashback allocation has been reached, there will be no further Instant Cashback given to the Eligible Customers for the remaining hours or days in that particular week. The Bank has no obligation to inform the Eligible Customers once the capped limit of the total weekly Cashback allocation has been reached.

21. Cashback (being obtained from performing FPX or DuitNow Online Banking/Wallets transaction as shown in [Table 2\(B\)](#)) will be credited to the Cashback winners' CASA/CASA-i with the Bank, by **25 August 2025**. As such, the Cashback winners must maintain an active and valid CASA/CASA-i until **25 August 2025**, failing which the Cashback shall be forfeited. It is the obligation of the Cashback winners to contact the Bank regarding any non-receipt of the Cashback before **30 August 2025**, failing which the Cashback winners are deemed to have received the Cashback and any claim for reimbursement after **30 August 2025** will not be processed.
22. Both the Prizes and Cashback (including Instant Cashback) are non-transferable to any third party and non-exchangeable for cash, up-front credit, cheque or benefit-in-kind.
23. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Prizes (including but not limited to the validity and/or usage of the Prizes) and shall not be responsible to replace any lost, stolen or damaged Prize. The Prize Winners of the First Prize and Second Prize shall deal directly with Yamaha or Harvey Norman respectively for any queries, disputes, warranty information or claims pertaining to the Prize without recourse to the Bank. All risks, loss, damage and/or injury associated with the use of the Prize shall be assumed by the Prize Winners.
24. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing a Prize or Cashback due to any unforeseen circumstances beyond the reasonable control of the Bank.
25. The Prizes will be provided on an "As Is Where Is" basis. The Prizes featured in all printed materials and/or the Bank's website are for illustration purposes only. Any props, accessories or equipment featured with the Prizes in any pictorial materials are for decorative purposes and shall not form part of the Prizes.

GENERAL

26. By participating in this Promotion, the Eligible Customers:
 - (i) confirm that they have read, understood, accepted and agreed to be bound by the Applicable Terms and Conditions;
 - (ii) agree that all records of the fulfilment of the requirements captured by the Bank's system within the Promotion Period and the selection for the Prize Winners and Cashback winners shall be final and conclusive;
 - (iii) consent and authorise the Bank to disclose their personal data i.e. name, email address, contact number and home/work address, where applicable, to the courier company appointed by the Bank for fulfilment/delivery or collection of the Prize for this Promotion, and any other service provider(s) appointed by the Bank to provide SMS and/or email services for this Promotion such as Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or DCatalyst Sdn Bhd (200801017996(819292-U));
 - (iv) agree to be responsible for providing the Bank with their valid and current contact details including mobile number and email address, and to promptly notify the Bank in the event of any changes. The Bank shall not be held responsible/liable in the event the Bank is unable to contact the Eligible Customers, or in the event of non-delivery of SMS and/or email, where applicable, due to inaccurate/invalid mobile number, email address and/or home/work address provided by the Eligible Customers or in the event the SMS, email is unable to be delivered due to any reason whatsoever;
 - (v) consent to and authorise the Bank's usage, disclosure or publication of their personal data (i.e., name and masked ID and/or account number) without compensation for publicity, advertising or promotion purposes in any media;
 - (vi) agree to access the Promotion Website at regular intervals to view the T&Cs of the Promotion and to ensure they keep up-to-date with any changes or variations to the T&Cs;
 - (vii) agree that any SMS and/or email sent to the Eligible Customers are entirely dependent on the Eligible Customers' having sufficient inbox storage to receive the SMS and/or email

and the availability and quality of service of the relevant mobile/internet network service provider(s), and fully understand that the Bank does not have any control whatsoever in the case of and event such as:

- (a) SMS is delayed, not delivered or encountered any delivery issues due to SMS traffic congestion, network failure and/or interruptions that may be experienced by the relevant telecommunications network; and/or
- (b) email is delayed, not delivered or encountered any delivery issues by the relevant email provider(s), which shall include but not limited to diversion or filtering of such email as junk or spam email by the Eligible Customer's email providers;

(hereinafter referred to as "**Network Failure**").

As such, the Bank shall not be responsible or liable for any loss or expense incurred by the Eligible Customers or any third party from any delay or failure in receiving any SMS and/or email transmission from the Bank and vice versa due to the Network Failure. No appeals on such delay or failure will be processed;

- (viii) agree to be liable for any telco or Wi-Fi charges, roaming or phone charges, whether in or outside Malaysia as a result of communications with the Bank associated with this Promotion; and
- (ix) 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 this Promotion.

27. The Bank reserves the right:

- (i) with prior notice to the Eligible Customers, to add, delete, suspend or vary any or all of the T&Cs contained herein either fully or partially or terminate the Promotion by way of posting on the Promotion Website;
- (ii) to forfeit the Prize or Cashback in the event of non-compliance by an Eligible Customer of the Applicable Terms and Conditions; and
- (iii) to claw-back the Prize or Cashback in the event there is any detected fraud and breaches against the Applicable Terms and Conditions.

28. The Eligible Customers agree that the Applicable Terms and Conditions shall be read together as an entire agreement. In the event of any discrepancies, the specific T&Cs herein shall prevail to the extent of such discrepancy.

29. In the event of any discrepancies between the T&Cs listed here and any advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the final T&Cs on the Promotion Website shall prevail.

30. These T&Cs 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.

31. Unless stated otherwise, words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Member of PIDM. CASA/CASA-i Products 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 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.