

HLB CONNECT TRANSACT & WIN YOUR DREAM HOLIDAY PROMOTION ([Versi Bahasa Malaysia](#))

Last Updated on 26 June 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 Transact & Win Your Dream Holiday Promotion**" ("**Promotion**") commences on 1 July 2025 and ends on 31 August 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 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 in the Promotion, Customers must fulfil the following pre-requisites during the Promotion Period:
 - (a) register for HLB Connect, perform the eligible transaction ("**Eligible Transaction**") and earn points ("**Connect Points**") as stated in [Table 1](#) below (only applicable for new HLB Connect users); OR
 - (b) log in to HLB Connect, perform the Eligible Transaction as listed in [Table 1](#) below and earn Connect Points (only applicable for existing HLB Connect users).

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

4. Eligible Customers who meet the requirements set out under Clause 3 above will earn Connect Points during the Promotion Period as shown in Table 1 below and be in the running to win travel voucher(s) (“**Travel Voucher**”), travel allowance (“**Travel Allowance**”) and cash prize(s) (“**Cash Prize**”) (“**Prize**”).

Table 1: Connect Points Allocation

Eligible Transactions	Connect Points per successful Eligible Transaction	Max Connect Points Daily	Maximum Connect Points during the Promotion Period
Register for HLB Connect where 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	620
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

POINTS TRACKER PAGE (AVAILABLE STARTING FROM 7 JULY 2025)

- Eligible Customers who successfully performed any Eligible Transactions listed in [Table 1](#) above within the Promotion Period can view their Connect Points on the Points Tracker Page. The Points Tracker Page can be accessed by logging into HLB Connect Online or HLB Connect App and clicking on the Points Tracker banner in HLB Connect App and Points Tracker button in HLB Connect Online.
- Unsuccessful or incomplete transactions (for example a system timeout) where the Eligible Customers perform Eligible Transactions as specified in [Table 1](#) above but did not complete the transaction, will not be entitled to any Connect Points.
- For Eligible Transactions where the transaction status is not available immediately, the Connect Points will be added on the day where the Eligible Transaction was performed once the Eligible Transaction has been carried out successfully.
- 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 SELECTION – PRIZE DRAW

- The Eligible Customers will be entitled to an entry ("**Entry**") to be shortlisted into the prize draw ("**Prize Draw**") based on the accumulated Connect Points and will stand a chance to be selected as the winner of the Prize.

Table 2: Prize Draw

Prize	No. of Connect Points required to earn one (1) Entry into the Prize Draw	No. of Winner(s) to be drawn
Grand Prize: RM25,000 Travel Voucher issued by Holiday Tours & Travel Sdn Bhd (197501001345)	1,500	2

(23070-H)) (" Holiday Tours & Travel ") and RM5,000 Travel Allowance.		
Second Prize: RM15,000 Travel Voucher issued by Holiday Tours & Travel and RM2,500 Travel Allowance.	1,000	2
Third Prize: RM10,000 Travel Voucher issued by Holiday Tours & Travel and RM1,000 Travel Allowance.	800	2
Consolation Prize: RM100 Cash Prize.	500	2,000

10. The more Connect Points accumulated by an Eligible Customer as specified in [Table 1](#) above, the more Entries the Eligible Customers will earn and the higher the chances the Eligible Customer will be drawn as a Prize Winner as shown in [Table 2](#) above.

Please see **Scenario 1** below for illustration:

Scenario 1

- Eligible Customer performed the following Eligible Transactions during the Promotion Period.
- Number of Connect Points and Entries earned during the Promotion Period.

Eligible Transactions met	No. of Connect Points earned
Registered for HLB Connect	100
Paid with FPX on 60 separate times	900
Made bill payments on 10 separate times	100
Made 3 transfers via Overseas Transfer	45
Made prepaid reloads on 5 separate times	50
Made a top-up to ASNB funds	20
Paid merchants with QR Pay on 50 separate times	750
Total Connect Points earned	1,965

The Eligible Customer has earned a total Connect Points of 1,965 and is entitled to the following number of draws:

Prize	No. of Connect Points required for one (1) Entry into the Prize Draw	No. of Draw entitled by the Eligible Customer
Grand Prize: RM25,000 Travel Voucher issued by Holiday Tours &	1,500	1

Travel and RM5,000 Travel Allowance.		
Second Prize: RM15,000 Travel Voucher issued by Holiday Tours & Travel and RM2,500 Travel Allowance.	1,000	1
Third Third Prize: RM10,000 Travel Voucher issued by Holiday Tours & Travel and RM1,000 Travel Allowance.	800	2
Consolation Prize: RM100 Cash Prize.	500	3

In summary, the Eligible Customer will receive one (1) Entry into the Grand Prize draw, one (1) Entry into the Second Prize draw, two (2) Entries into the Third Prize draw, and three (3) Entries into the Consolation Prize draw in accordance to Scenario 1 above.

11. The Prize Draw process is as follows:

- (i) Two (2) Eligible Customers will be drawn for the **Grand Prize (“Grand Prize Winner”)** and will be **contacted by the Bank to answer a question** between **20 and 23 October 2025** before being selected as the Grand Prize Winner. Once the Grand Prize Winners have been identified, they will be excluded from the subsequent Prize Draw for the Second Prize, Third Prize and Consolation Prize.
- (ii) Two (2) Eligible Customers will be drawn for the **Second Prize (“Second Prize Winner”)** and will be **contacted by the Bank to answer a question** between **28 and 31 October 2025** before being selected as the Second Prize Winner. Once the Second Prize Winners have been identified, they will be excluded from the subsequent Prize Draw for the Third Prize and Consolation Prize.
- (iii) Two (2) Eligible Customers will be drawn for the **Third Prize (“Third Prize Winner”)** and will be **contacted by the Bank to answer a question** between **7 and 10 November 2025** before being selected as the Third Prize Winner. Once the Third Prize Winners have been identified, they will be excluded from the subsequent Prize Draw for the Consolation Prize.
- (iv) Two Thousand (2,000) Eligible Customers will be drawn for the **Consolation Prize (“Consolation Prize Winner”)** and will be selected as the winner of the Cash Prize.

12. For the shortlisted **Grand Prize Winners, Second Prize Winners and Third Prize Winners**, the Bank shall make a **maximum of three (3) call attempts during working hours from 9:00 a.m. – 6:00 p.m. within two (2) business days** to contact the shortlisted winners based on the latest mobile number captured in the Bank’s system. Subsequently, the Bank shall make a final attempt by sending the shortlisted winners an HLB Connect App push notification (**“App Notification”**).

In the event the Bank is unable to contact the shortlisted Grand Prize Winner, Second Prize Winners and Third Prize Winners (including but not limited to, no reply to an App

Notification, the Prize Winners' number not in use and no connection after three (3) call attempts, etc.), the shortlisted winners will be automatically disqualified and the Bank reserves the right to proceed to contact the next shortlisted winners.

13. For the avoidance of doubt, no Prize will be awarded if the Eligible Customer has failed to respond and/or answer the question correctly for the Grand Prize, Second Prize and Third Prize.
14. Permanent, contract and/or temporary staff or employees of the Bank who works directly on the Promotion shall **NOT** be eligible to win the Grand Prize, Second Prize and Third Prize.
15. Each Eligible Customer can only win (1) Prize throughout the Promotion Period.

WINNER ANNOUNCEMENT & WINNER FULFILMENT

16. The winners' list will be published at www.hlb.com.my/hlbconnect2025 ("**Promotion Website**") and will be notified by the Bank via App Notifications latest by **1 December 2025**. It is the responsibility of the Prize Winners to check if they have won by visiting the Promotion Website, and for the Grand, Second and Third Prize Winners, pick-up the call from the Bank when contacted or respond to the App Notification or email from the Bank.
17. The Grand Prize, Second Prize, Third Prize and Consolation Prize winners ("**Winners**") will receive the Travel Voucher(s) issued by Holiday Tours & Travel, Travel Allowance or Cash Prize by **31 January 2026**.
18. The terms and conditions for the **Grand Prize, Second Prize and Third Prize** are as follows:
 - (i) It is the responsibility of the Winners of the Grand Prize, Second Prize and Third Prize to make redemptions, bookings and/or arrangements for the travel related services with Holiday Tours & Travel. For the avoidance of doubt, the Bank shall not be liable for any related costs and/or fees attached thereto, and any costs and/or fees related thereto shall be borne by the Winners and subject to the terms and conditions imposed by Holiday Tours & Travel:
 - (a) The Travel Voucher(s) can be used to redeem hotel accommodation (domestic/international), flight ticket, airport transfers, cruises, Trafalgar packages, Club Med or any of Holiday Tours & Travel services;
 - (b) The Travel Voucher(s) are non-refundable, non-transferable and non-exchangeable for cash;
 - (c) The Winners shall redeem the Travel Voucher(s) with Holiday Tours & Travel only and the Bank shall not be responsible or liable to reimburse the Winners in relation to any cost incurred deriving from the redemption of the Travel Voucher(s) pursuant to Clause 18(i)(c);
 - (d) The redemption is limited to a single occurrence; multiple periodic redemptions are not allowed;
 - (e) Any related travel services or travel incidentals that exceed the value of the Travel Voucher(s) shall be borne by the Winners at the time of booking. However, if the redemption value is less than the value of the Travel Voucher(s), no refund will be processed;

- (f) The Travel Voucher(s) are valid for a period of one (1) year from the date of issuance, the Bank shall not be responsible for the Winner's failure to redeem the Travel Voucher(s) within the specified period;
 - (g) Redemption of Travel Voucher(s) is not valid during the Malaysian Association of Tour and Travel Agents Fair or promotion period;
 - (h) The Winners must present their identity document (NRIC/Passport) and the original Travel Voucher(s)-when redeeming with Holiday Tours & Travel; and
 - (i) The Travel Voucher(s) are subject to the availability of airline seats, hotel accommodations, and ground arrangements as determined by Holiday Tours & Travel at the time of redemption. Any additional costs incurred due to unavailability or if the total cost of the chosen services exceeds the value of the Travel Voucher(s) shall be assumed by the Winners and the Bank shall not be responsible for any cost and/or payment related thereto.
 - (j) For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Travel Voucher(s) (including but not limited to the validity and/or usage of the Travel Voucher(s)) and shall not be responsible to replace any lost, stolen or damaged Travel Voucher(s).
 - (k) The Winners shall deal directly with Holiday Tours & Travel for any queries, disputes, warranty information or claims pertaining to the Travel Voucher(s) without recourse to the Bank. All risks, loss, damage and/or injury associated with the use of the Travel Voucher(s) shall be assumed by the Winners.
 - (l) The Travel Voucher(s) are valid for use until the date specified on the respective Travel Voucher(s). If the Travel Voucher(s) remain unused after the validity date, the Bank will not be liable for the extension of the validity or replacement of the Travel Voucher(s). Additionally, the Bank will not provide a refund or reimbursement for the unused portion if the Winners fail to fully utilise the same.
19. The Travel Allowance (included in the Grand Prize, Second Prize and Third Prize) and Consolation Prize will be credited to the Winners' CASA/CASA-i with the Bank by **31 January 2026**. As such, the Winners must maintain an active and valid CASA/CASA-i until the crediting of the Travel Allowance and Consolation Prize are successful, failing which the Travel Allowance and Consolation Prize shall be forfeited.
20. It is the obligation of all the Winners to contact the Bank regarding the non-receipt of the Prize **before 13 February 2026**, failing which the Winners are deemed to have received the Prize and any claim for reimbursement **after 13 February 2026** will not be processed.
21. All Prizes are non-transferable to any third party and non-exchangeable for cash, up-front credit, cheque or benefit-in-kind.
22. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Prize due to any unforeseen circumstances beyond the reasonable control of the Bank.
23. The Bank reserves the rights to replace the Prize (i.e. Travel Voucher(s)) with any other item or Cashback of equal value at its discretion with prior notice.

24. All Prizes will be provided on an “As Is Where Is” basis. Prize featured in all printed materials and/or the Bank’s website is for illustration purposes only. Any props, accessories or equipment featured with the Prize in any pictorial materials are for decorative purposes and shall not form part of the Prize.

GENERAL

25. 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 Winners shall be final and conclusive;
 - (iii) agree that the Bank’s decisions on all matters regarding the Promotion shall be final, conclusive and binding on all Eligible Customers;
 - (iv) consent and authorise the Bank to disclose their personal data i.e. name, contact number and home/work address to its authorised 3rd party vendor including the courier company appointed by the Bank 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));
 - (v) agree to be responsible for providing the Bank with their valid and current contact details including mobile number, email address, and home/work 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 non-delivery of SMS, email and/or Travel Voucher(s), where applicable, due to inaccurate/invalid mobile number, email address and/or home/work address provided by the Eligible Customers or the SMS, email and/or fulfilment/delivery is unable to be delivered due to any reason beyond the reasonable control of the Bank;
 - (vi) 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) of the Winners for the purpose of Winners announcement without compensation for publicity, advertising or promotion purposes in any media;
 - (vii) 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;
 - (viii) agree that any SMS and/or email sent to the Eligible Customers is 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 service provider(s), and fully understand that the Bank does not have any control whatsoever in the 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 Customers’ 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 for 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;

- (ix) 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
 - (x) 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 this Promotion.
26. 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) forfeit the Prize earned in the event of non-compliance by the Eligible Customers of the Applicable Terms and Conditions; and
 - (iii) to claw-back the Prize in the event there is any detected fraud and breaches against the Applicable Terms and Conditions.
27. 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.
28. 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.
29. 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.
30. 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](#)).

CASA-i Products are deposit accounts based on the Shariah contract of Tawarruq.

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.