

**HLB CONNECT UNLOCK BIRTHDAY REWARD PROMOTION 2025 [\(Versi Bahasa Malaysia\)](#)**

Last Updated on 14 March 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**") "**HLB Connect Unlock Birthday Reward Promotion 2025**" ("**Promotion**") commences on 1 April 2025 and ends on 30 June 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 selected customers of the Bank who have received an invitation during their birthday month via email and/or Short Message System ("**SMS**") from the Bank to participate in the Promotion. For the purpose of this Promotion, the selected customers are Non HLB Connect Online and/or HLB Connect App ("**HLB Connect**") users with active 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 Customers who:
  - (i) have 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) are facing bankruptcy proceedings, or has been declared bankrupt either before, during or after the Promotion Period; and/or
  - (iii) have 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 before the specified date mentioned in the email and/or SMS ("**Targeted Communication**") received from the Bank:
  - (i) **register for HLB Connect;**
  - (ii) **log in to HLB Connect;** and
  - (iii) **perform transactions** (as stated in [Table 1](#) below)(Customers who have fulfilled the relevant requirements stated under Clause 3 above are hereinafter referred to as "**Eligible Customers**").
4. Eligible Customers who meet the eligibility requirements under Clause 1 above can take part in this Promotion and will be entitled to receive Cashback of up to **Ringgit Malaysia Fifty (RM50)** ("**Birthday Cashback**") during the Promotion Period.
5. The Birthday Cashback for each Promotion Month in the Promotion Period is capped at **Ringgit Malaysia Sixteen Thousand Four Hundred Fifty (RM16,450)** as shown in [Table 1](#) below. The total Birthday Cashback throughout the Promotion Period is capped at **Ringgit Malaysia Forty-Nine Thousand Three Hundred Fifty (RM49,350)**.

**Table 1**

Promotion Month	Tiered Birthday Cashback Transaction ("Cashback Transaction")	Winner Selection Method	Monthly Birthday Cashback Allocation
<b>Month 1:</b> 1 – 30 April 2025	<b>Cashback A:</b> Register for HLB Connect successfully - RM10 Cashback.  <b>Cashback B:</b> Perform QR Pay transaction to merchant successfully - RM10 Cashback.	<ul style="list-style-type: none"> <li><b>First 329</b> Eligible Customers who perform Cashback Transaction(s) in each Promotion Month herein will receive RM10 for each Cashback Transaction up to a maximum of five (5) Birthday Cashbacks.</li> <li>Eligible Customers can win one (1) Birthday Cashback for each Cashback Transaction throughout the Promotion Period.</li> <li>Each Eligible Customers can earn up to five (5) Birthday Cashbacks throughout the Promotion Period</li> <li>Birthday Cashbacks will be rewarded on a first come, first served basis, subject to the availability of the monthly Birthday Cashback allocation.</li> </ul>	RM16,450
<b>Month 2:</b> 1 – 31 May 2025	<b>Cashback C:</b> Perform FPX or DuitNow Online Banking/Wallets or Bill Payment successfully - RM10 Cashback.  <b>Cashback D:</b> Place an eFixed Deposit/eFixed Deposit-i ("eFD/eFD-i") or subscribe to unit trust funds or top up ASNB funds successfully - RM10 Cashback.		RM16,450
<b>Month 3:</b> 1 – 30 June 2025	<b>Cashback E:</b> Apply for a Quick Cash/Balance Transfer/Flexi Payment Plan successfully - RM10 Cashback.		RM16,450

**WINNER ANNOUNCEMENT & CASHBACK FULFILMENT**

6. The winners of the Birthday Cashback ("**Cashback Winners**") will be published at <http://www.hlb.com.my/birthdayrewards> ("**Promotion Website**") and will be notified via HLB Connect Mobile App push notification ("**App Notification**") as stated in [Table 2](#) below. It is the responsibility of the Cashback Winners to check if they have won by visiting the Promotion Website and checking their App Notification on the stipulated dates.

**Table 2**

Promotion Month	Date for Winner Announcement	Date for Cashback Crediting
<b>Month 1</b> 1 – 30 April 2025	15 May 2025	31 May 2025

<b>Month 2</b> 1 – 31 May 2025	15 June 2025	30 June 2025
<b>Month 3</b> 1 – 30 June 2025	15 July 2025	31 July 2025

7. The Birthday Cashback will be credited to the Cashback Winner's CASA/CASA-i with the Bank, as applicable, by the stipulated dates as per [Table 2](#) above. As such, the Cashback Winners must maintain an active and valid CASA/CASA-i until the crediting of the Birthday Cashback is successful, failing which the Birthday Cashback shall be forfeited.
8. It is the obligation of the Cashback Winners to contact the Bank regarding the non-receipt of the Birthday Cashback before **31 August 2025**, failing which the Cashback Winners are deemed to have received the Birthday Cashback and any claim for reimbursement after **31 August 2025** will not be processed.
9. The Birthday Cashback is non-transferable to any third party and non-exchangeable for other types of prizes, up-front credit, cheque or benefit-in-kind
10. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Birthday Cashback due to any unforeseen circumstances beyond the reasonable control of the Bank.

#### **GENERAL**

11. 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 Cashback Winners shall be final and conclusive;
  - (iii) consent and authorise the Bank to disclose their personal data i.e. contact number and email address 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 and/or email address provided by the Eligible Customers or in the event the SMS and/or 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) of the Cashback Winners for the purpose of Winner announcement 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 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.
12. 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 Cashback in the event of non-compliance by the Eligible Customers of the Applicable Terms and Conditions; and
  - (iii) to claw-back the Cashback in the event there is any detected fraud and breaches against the Applicable Terms and Conditions.
13. 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.
14. In the event of any discrepancies between the T&Cs herein 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.
15. 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.
16. 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 and eFD/eFD-i Products are protected by PIDM up to RM250,000 for each depositor (refer to [refer to Products Eligible for PIDM Protection](#)).**

CASA-i and eFD-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](mailto: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](mailto:hlonline@hlbb.hongleong.com.my) atau hubungi 03-7626 8899.