

HONG LEONG BANK EXCLUSIVE FINANCIAL PROCESS EXCHANGE (FPX) SIGN UP AND USAGE PROMOTION

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") "Hong Leong Bank Exclusive Financial Process Exchange (FPX) Sign Up and Usage Promotion" ("Promotion") commences on 1 February 2025 and ends on 31 July 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 all existing and new individual and non-individual customers of the Bank who are the primary accountholders of HLB Current Account or Savings Account/HLISB Current Account-i or Savings Account-i ("CASA/CASA-i") during the Promotion Period ("Customers").
Non-individual Customers refer to private limited companies, public listed companies, associations, clubs, schools, societies, non-profitable organizations, sole proprietorships, partnerships, limited liability partnerships, professional practices duly registered or incorporated in Malaysia.
2. Customers 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 by 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 CRITERIA

3. Customers who have received a letter of offer from the Bank ("Letter of Offer") within the period of 1 February 2025 to 31 July 2025 ("Issuing Period") can participate in this Promotion. For the avoidance

of doubt, no more Letter of Offer will be issued by the Bank for participation in this Promotion after 31 July 2025.

4. In order to participate and to be eligible for this Promotion, Customers must during the Promotion Period perform and fulfill the following criteria ("Qualifying Criteria"): -
 - (a) accept the Letter of Offer within two (2) weeks from the issuance date; and
 - (b) integrate and enable FPX as the available online payment platform to the public ("Go Live") within three (3) months from the date of the Letter of Offer as set out in Table 1 below.

For example, if the Letter of Offer is issued on 1 February 2025, Customers must accept the Letter of Offer on or before 14 February 2025 and the Customers must Go Live on or before 30 April 2025.

5. Eligibility of this Promotion will automatically lapse in the event of non-fulfilment of either the Qualifying Criteria prescribed under Clause 4(a) or Clause 4(b) above.
6. The top twelve (12) Customers with the highest FPX transaction volume will be selected to win the Cash Reward based on the two (2) categories stated in Table 2 below.
7. The highest FPX transaction volume will be calculated cumulatively from the month Customers Go Live until 31 October 2025 ("Transaction Months") as stated in Table 1 below. Customers who Go Live sooner have the highest possibilities to stand a chance to win the Cash Reward.
8. The mechanics of the Cash Rewards including fulfilment are set out in Table 2 below:

Table 1

Promotion Period		Transaction Months	Example			
Issuing Period	Go-Live Period		Letter of Offer Issuing date	Go-Live Cut-off Date	Eligible Customer Actual Go-Live Date	Transaction Months
From 1 February 2025	Within three (3) months	From the 1 st day of Go-Live	1 February 2025	30 April 2025	30 April 2025	30 April 2025 – 31 October 2025

till 31 July 2025	from the date of the Letter of Offer issued.	till 31 October 2025	23 March 2025	22 June 2025	11 May 2025	11 May 2025 – 31 October 2025
			31 July 2025	30 October 2025	30 October 2025	30 October 2025 – 31 October 2025

Table 2

No. of winners (#)	Category 1	Category 2	Transaction Month	Cash Reward Crediting Dates
6 winners for each Category	Average monthly transactions value (RM) LESS than and EQUAL to RM300,000	Average monthly transactions value (RM) MORE than RM300,000	1 February 2025 to 31 October 2025	1 December 2025
	6 winners* x RM5,000 Cash Rewards	6 winners* x RM5,000 Cash Rewards		

**Winners are determined by Top transactions volume (#) generated within the Promotion Period*

GENERAL

9. By participating in this Promotion, the Customers:
 - (a) confirm to have read, understood, accepted and agreed to be bound by the General Terms and Conditions of Accounts, Terms and Conditions applicable to the CASA/CASA-i ("Applicable Terms and Conditions") and the T&Cs herein;
 - (b) agree that all FPX transactions performed, as recorded by the Bank, including the Bank's decisions on all matters regarding the Promotion are final, conclusive and binding;
 - (c) agree that the Cash Rewards is not transferable to a third (3rd) party account, or to any other form and is non-exchangeable for cash or in kind; and
 - (d) 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 the Promotion.

10. The Bank reserves the right:
 - (a) with prior notice to the Customers, to add, delete, suspend or vary the T&Cs listed herein, either fully or partially, or to terminate the Promotion, by way of posting such addition, deletion,

suspension or amendment of the T&Cs or termination of this Promotion on the Bank's websites at www.hlb.com.my and www.hlisb.com.my ("Bank's Websites"); and

- (b) to vary the Promotion mechanics and/or to forfeit the Cash Reward in the event there is any detected fraud, or non-compliance of any of the T&Cs of this Promotion by the Customers.

11. In addition to the terms stipulated above, the Customers agree that the Applicable Terms and Conditions shall be read together with these T&Cs as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.
12. In the event of any discrepancies between the T&Cs herein 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.
13. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
14. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

If you have any enquiries regarding these T&Cs, and/or require a copy of the Bahasa Malaysia version, you may seek clarification from our staff who attended to you. Alternatively, please email us at fpx_pfs@hlbb.hongleong.com.my.