

BERBAGI REZEKI RAYA

Last updated 28 February 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**") (collectively referred to as "**the Bank**") "**Berbagi Rezeki Raya Promotion**" ("**Promotion**") commences on **17 March 2025** and ends on **16 May 2025**, both dates inclusive, unless specified or notified otherwise ("**Promotion Period**").

TERMS & CONDITIONS

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

ELIGIBILITY

1. This Promotion is open to all Malaysian and non-Malaysian individual customers ("**Customers**") who are new or existing over-the-counter ("**HLB Branches**") and/or HLB Connect Internet Banking ("**HLB Connect Online**") customers with an HLB Current or Savings Account/HLISB Current or Savings Account-i in Ringgit Malaysia ("**RM**") ("**CASA/CASA-i**"). New customers are defined as those who are neither existing HLB/HLISB users nor have a CASA/CASA-i with the Bank prior to the Promotion Period.
2. The Bank reserves the right to disqualify any Customers who:
 - (a) have committed or are suspected of committing fraudulent, unlawful, or wrongful acts in relation to any facilities granted by the Bank;
 - (b) are facing bankruptcy proceedings or have been declared bankrupt either before, during, or after the Promotion Period; and
 - (c) have breached any terms and conditions of the CASA/CASA-i, the General Terms and Conditions of Accounts, the Terms and Conditions for the Use of HLB Connect and Terms & Conditions for Remittances (collectively, the "**Applicable Terms and Conditions**") at any time before, during, or after the Promotion Period.

PROMOTION MECHANICS AND WINNERS' SELECTION

3. In order to participate in this Promotion, Customers must fulfill one of the following criteria during the Promotion Period ("**Eligible Customers**"):
 - (a) Successful remittance transaction is performed using **SuperSend** to the **Indonesia corridor** via **HLB Connect Online** and/or at **HLB Branches** and/or;
 - (b) Successful remittance transaction is performed using an **Outward Telegraphic Transfer ("OTT")** to the **Indonesia corridor** via **HLB Connect Online** and/or at **HLB Branches**.

Rewards and Selection Winners:

4. Eligible Customers who meet the qualifying criteria outlined under Clause 3 above will be eligible to earn the following cashback on a **first come first served basis**:
 - (a) **Raya Cashback: Receive 2% cashback from the principal amount sent** via **HLB Connect Online** and/or at **HLB Branches** at the end of Promotion Period. ("**Raya Cashback**")

Raya Cashback	
Benefit: Receive 2% Cashback from the principal amount sent for every successful transaction to Indonesia.	
Eligibility: (i) Successful Transaction: The remittance transaction (either SuperSend or an Outward Telegraphic Transfer ("OTT") to Indonesia must be completed successfully without any disputes.	
Cashback Calculation: (i) 2% Cashback: Every eligible remittance transaction (either SuperSend or an Outward Telegraphic Transfer ("OTT") to Indonesia during the Promotion Period will receive a cashback equivalent to 2% of the principal amount sent with no minimum amount .	
Example: <ul style="list-style-type: none">Aida sends RM3,000 to Indonesia » Receives RM60 Cashback ($RM3,000 \times 2\% = RM60$).Aida sends RM15,000 to Indonesia » Receives RM300 Cashback ($RM15,000 \times 2\% = RM300$).	
Cashback Cap: (i) Maximum Cashback RM300: The maximum Cashback Customers can receive for the entire Promotion is capped at Ringgit Malaysia Three Hundred (RM300) .	
Example: <ul style="list-style-type: none">Sending RM150,000 would still only earn RM300 Cashback. ($RM150,000 \times 2\% = RM3,000$, but capped at RM300).	
Cashback Allocation: (i) Total Budget: The total Cashback allocation is Ringgit Malaysia Seventy Thousand (RM70,000) ("Cashback Allocation") . (ii) Limited Availability: Cashback will be awarded on a first come, first served basis until the Cashback Allocation is exhausted.	

REWARD/PRIZE FULFILMENT

(A) Raya Cashback

- The Bank will credit the Raya Cashback to the Cashback Winners' respective CASA/CASA-i (i.e., the accounts used for performing the transactions as stipulated in Clause 3 above) **within thirty-one (31) business days** after the Promotion ends on 16 May 2025. The final Raya Cashback will be credited by **30 June 2025**.
- The Cashback Winners will be notified via HLB Connect App Push Notification ("**IAP**")/Short Message Service ("**SMS**") or any other method of communication that the Bank deems appropriate once the Raya Cashback is successfully credited to the Cashback Winners.
- The Bank reserves the right to forfeit the Raya Cashback if the Cashback Winners' CASA/CASA-i (used to perform transactions) are dormant or closed prior to the Bank crediting the Cashback.

8. The Cashback Allocation is limited and will be awarded on a **first come, first served basis**. The Bank will not be providing updates on the remaining balance, so Eligible Customers are encouraged to send their remittances early to take advantage of the Promotion.
9. The Cashback Winners' name be published on the Bank's websites at <http://www.hlb.com.my> and/or <http://www.hlisb.com.my> ("**Bank's Websites**").

GENERAL

10. By participating in the Promotion, Eligible Customers agree that their personal information, including name and the last four (4) digits of their NRIC or passport number, may be used for promotional purposes, including the publications of the Cashback Winners' list on the Bank's Websites. It is the Eligible Customers' obligation to provide valid and up-to-date contact details and email address to the Bank within the Promotion Period.
11. By participating in this Promotion, the Eligible Customers:
 - (i) confirm that they have read, understood, accepted and agreed to be bound by the T&Cs herein and 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 Cashback 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 authorize the Bank to disclose their mobile numbers to XOX Technology Berhad (199901007872 (482662-D)) and/or Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)), the SMS vendors officially appointed by the Bank for purposes of this Promotion and/or consent and authorize the Bank to disclose their email addresses to Dcatalyst Sdn Bhd (200801017996 (819292-U)), the service provider appointed by the Bank to provide email services for the purposes of this Promotion;
 - (v) agree to be responsible for providing the Bank with their valid and current contact details including email address, and 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 due to inaccurate email address provided by the Eligible Customers or non-delivery of email due to any reason whatsoever;
 - (vi) agree to access ("**Bank's Websites**") 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 email sent to the Eligible Customers is entirely dependent on the availability and quality of service of the relevant service/network provider(s) and fully understand that the Bank does not have any control whatsoever in the event where the delivery of the 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 from any delay or failure in receiving any SMS and/or email transmission from the Bank due to the Network Failure. No appeals on such delays or failures will be entertained;
 - (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 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 amend the T&Cs listed herein by way of posting such addition, deletion, suspension or amendment of the T&Cs listed herein or termination of this Promotion on the Bank's Websites;
 - (ii) to forfeit the Cashback in the event of non-compliance by the Eligible Customers of the T&Cs herein, the Applicable Terms and Conditions and/or all other law/rules applicable.
- 13. In addition to the T&Cs stipulated herein, the Eligible Customers agree that the Applicable Terms and Conditions shall be read together with these T&Cs herein as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.
- 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 Bank's Websites shall prevail.
- 15. The 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. Deposits/Deposits-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, please email us at hlonline@hlbb.hongleong.com.my or call 03-7626 8899.