HLB x SPIDER-MAN: BRAND NEW DAY – DEPOSITS & DEBIT CARD PROMOTION
Last updated on 19 August 2026

PROMOTION PERIOD

The Hong Leong Bank Berhad's [193401000023 (97141-X)] ("**HLB**") "**HLB x Spider-Man: Brand New Day – Deposits & Debit Card Promotion**" ("**Promotion**") commences on 2 September 2026 and ends on 31 December 2026 ("**Promotion Period**"), both dates inclusive, unless notified otherwise.

TERMS & CONDITIONS

The following terms and conditions are applicable to the Promotion ("**T&Cs**"):
These T&Cs are to be read together as a whole with HLB's General Terms and Conditions of Accounts, HLB Debit Card Terms and Conditions and Terms and Conditions for the Use of HLB Connect and any other relevant Account terms and conditions, as well as other rules and regulations binding on HLB.

ELIGIBILITY

PROMOTION: LIMITED EDITION HLB x SPIDER-MAN: BRAND NEW DAY DEBIT CARD

1. This Promotion is open to all individuals who are new or existing account holders ("**Customers**") who hold a **Valid Bank Account** and individual principal HLB Visa Debit Cardholders ("**Cardholders**"), as defined under Clause 2 below.

2. "**Valid Bank Account**" refers to an HLB current account or savings account (" **Account**"), except for:
   (i) Basic Savings Account ("**BSA**");
   (ii) Basic Current Account ("**BCA**"); and
   (iii) Junior Savings Account & 3-in-1 Junior Savings Account ("**JSA**").

3. For the purpose of this Promotion:
   (i) Individuals refer to individual Malaysian citizens and non-Malaysian citizens;
   (ii) New account holders refer to customers who do not have any Valid Bank Account prior to the start of the Promotion Period;
   (iii) Existing account holders refer to customers who already have the Valid Bank Account prior to the start of the Promotion Period; and
   (iv) Individual principal HLB Visa Debit Cardholders refer to customers who have any HLB Visa debit cards.

4. For joint account holders, only the primary account holder is eligible to participate in this Promotion. The secondary account holder is **not** eligible to participate.

5. HLB reserves the right to disqualify any Customer or Cardholder who:
   (i) has committed or HLB has reasonable grounds to believe he/she has committed any fraudulent, unlawful or wrongful acts in relation to any facilities granted by HLB;
   (ii) is facing bankruptcy proceedings, or has been declared bankrupt either before, during or after the Promotion Period; and/or
   (iii) has breached any of the T&Cs herein, the General Terms and Conditions of Accounts, Terms & Conditions applicable to the Valid Bank Account, General

Terms and Conditions of the Cardholder Agreement and Debit Card Terms and Conditions ("**Applicable Terms and Conditions**") and/or any applicable laws including the Financial Services Act 2013, Islamic Financial Services Act 2013 and the Foreign Exchange Policy ("**Applicable Laws**") at any time before, during or after the Promotion Period.

6. The following **Cardholders** shall NOT be eligible for this Promotion:
   (i) Cardholders whose HLB Visa debit cards ("**Cards**") are NOT issued in Malaysia;
   (ii) Cardholders whose Card accounts are NOT in good standing, inactive, or who are in breach of any of the HLB's General Terms and Conditions of the Cardholder Agreement and the specific Terms and Conditions applicable to the Card at any time during the Promotion Period;
   (iii) Cardholders whose Card accounts are invalid or cancelled at any time during Promotion Period; or
   (iv) Cardholders with new and/or existing JSA, single BSA and/or BCA are not eligible.
   (v) Cardholders with new and/or existing Junior Debit Card and/or HLB Wallet (Minor) Debit Card.

7. The Promotion is open to all Conventional Accounts holders.

PROMOTION MECHANICS

8. The Customers and Cardholders who fulfill the following criteria as set out in **Table 1** ("**Entitled Customers**"), shall be entitled to receive the Limited Edition HLB x Spider-Man Brand New Day Debit Card ("**Limited Debit Card**"), subject to the **Maximim Debit Card Quantity** available (as set out in Table 3 below and T&Cs herein):

Table 1

Type of Customer	Promotion Mechanics	Channels
New HLB Bank Account Customer	• Open a new bank account • Deposit or transfer RM500 new funds from other banks into a Valid Bank Account • RM12 issuance fee for a limited edition HLB x Spider-Man: Brand New Day Debit Card	All HLB branches listed (including its Community Deposits Specialists)
Existing HLB Bank Account Customer (without Debit Card)	• Deposit or transfer RM500 new funds from other banks into a Valid Bank Account • RM12 issuance fee for a limited edition HLB x Spider-Man: Brand New Day Debit Card	
Existing HLB Bank Account Customer (with Debit Card)	• Deposit or transfer RM500 new funds from other banks into a Valid Bank Account • RM18 replacement fee for a limited edition HLB x Spider-Man: Brand New Day Debit Card	

9. For the avoidance of doubt, the Promotion Deposit Amount must be "**New Funds**" only as defined in Table 2 below:

Table 2

New Funds Definition
Cash, new funds received via DuitNow transfers, instant transfer or interbank GIRO from other banks which are deposited into a Valid Bank Account.

10. The maximum quantity of the "**Limited Debit Card**", allocated for the Promotion during the Promotion Period is set out in Table 3 below ("**Maximum Debit Card Quantity**"):

Table 3

Debit Card	Quantity
Limited edition HLB x Spider-Man: Brand New Day Debit Card (Red)	15,000
Limited edition HLB x Spider-Man: Brand New Day Debit Card (Black)	10,000

GENERAL

11. By participating in the Promotion, the Entitled Customers agree:
    (a) that they have read, understood and agreed to be bound by the T&Cs herein, the **Applicable Terms and Conditions**;
    (b) agree that HLB's decision on all matters relating to the Promotion shall be final, conclusive and binding on all the Entitled Customers;
    (c) to access HLB's website at www.hlb.com.my ("**HLB's Website**") at regular intervals to view the **Applicable Terms and Conditions** and to ensure they keep up to date with any changes or variations to the T&Cs;
    (d) agree to provide their latest and accurate contact details (i.e. mobile number and correspondence/email addresses) to HLB. HLB shall not be held responsible/liable in the event HLB is unable to contact any Entitled Customers due to an inaccurate/invalid/outdated mobile number and/or correspondence/email address provided by the Entitled Customers or in the event an SMS is unable to be delivered due to any reason whatsoever;
    (e) agree that the Limited Debit Card is non-transferable to any third (3rd) party and non-exchangeable for up-front cash, credit, cheque or benefit-in-kind; and
    (f) that HLB is authorized to disclose the Entitled Customers' personal data, i.e. correspondence/email addresses and/or contact numbers to HLB's third party service provider, Infobip Asia Pacific Sdn. Bhd. (201001014145 (898379-U)) as HLB deems fit for the purpose of delivering SMS or email communications to the Entitled Customers in relation to the Promotion.

12. HLB reserves the right to:
    (a) with prior notice to the Entitled Customers, to add, delete, suspend or vary any or all of the T&Cs contained herein either fully or partially or terminate the

Promotion at HLB's discretion by way of posting on HLB's Website, or in any other manner which HLB deems practical; and

(b) add, delete or amend the T&Cs herein, wholly or in part, or to terminate the Promotion with prior notice to the Entitled Customers by way of posting on HLB's Website, or by any other methods which HLB deems practical.

13. In addition to the T&Cs stipulated herein, the Entitled 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 between these T&Cs and the Applicable Terms and Conditions, the T&Cs herein shall prevail to the extent of such discrepancy in respect of the Promotion.

14. In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs of this Promotion on HLB's Website shall prevail.

15. The T&Cs of this Promotion shall be governed by and construed in accordance with the laws of Malaysia and the Entitled Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

16. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Member of PIDM. The Valid Bank Accounts 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, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my.

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.