

## HLB CONNECT CHINESE NEW YEAR PROMOTION 2026

### (Versi Bahasa Malaysia)

Last Updated on 17 December 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 Chinese New Year Promotion 2026**" ("**Promotion**") commences on 26 January 2026 and ends on 26 February 2026 ("**Promotion Period**"), both dates inclusive, unless notified otherwise.

#### **TERMS & CONDITIONS**

The terms and conditions applicable to the Promotion are as follows ("**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**"), HLB Meezani Account-i ("**Meezani Account-i**") with the Bank and/or HLB Credit Card ("**Credit Card**") with HLB (hereinafter referred as "**Customers**").
2. The Bank reserves the right to disqualify any Customer who:
  - (i) has in the past committed, or is currently 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, Meezani Account-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 during the Promotion Period:
  - (a) register for HLB Connect, perform the eligible transaction ("**Eligible Transaction**") and earn points ("**Connect Points**") as stated in [Table 2](#) below (only applicable for new HLB Connect users); OR
  - (b) log in to HLB Connect, perform the Eligible Transaction and earn Connect Points as stated in [Table 2](#) below (only applicable for existing HLB Connect Users).

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

4. Eligible Customers who meet the requirements set out under Clause 3 will be in the running to win the list of prizes ("**Prize**") as shown in [Table 1](#) below.

[Table 1: Prizes & Winner Selection](#)

Prize	Requirements & Winner Selection	Number of Winner(s)
<b>Grand Prize:</b> <b>Shanghai Trip worth RM15,000 each</b>	<ul style="list-style-type: none"> <li>Customer with the 1<sup>st</sup> and 2<sup>nd</sup> highest Connect Points at the end of the Promotion Period.</li> <li>Winners of this Grand Prize are not eligible to win another Prize from this Promotion, with the exception of the Special Prize.</li> </ul>	2
<b>Second Prize:</b> <b>Gold Bar (10 gram) worth RM6,000 each</b>	<ul style="list-style-type: none"> <li>Customer with the 3<sup>rd</sup> to 5<sup>th</sup> highest Connect Points at the end of the Promotion Period.</li> <li>Winners of this Second Prize are not eligible to win another Prize from this Promotion, with the exception of the Special Prize.</li> </ul>	3
<b>Third Prize:</b> <b>Harvey Norman Gift Card worth RM5,000 each</b>	<ul style="list-style-type: none"> <li>Customer with the 6<sup>th</sup> to 8<sup>th</sup> highest Connect Points at the end of the Promotion Period.</li> <li>Winners of this Third Prize are not eligible to win another Prize from this Promotion, with the exception of the Special Prize.</li> </ul>	3
<b>Fourth Prize:</b> <b>Garmin Venu X1 Fitness Watch worth RM3,479 each</b>	<ul style="list-style-type: none"> <li>Customer with the 9<sup>th</sup> to 10<sup>th</sup> highest Connect Points at the end of the Promotion Period.</li> <li>Winners of this Fourth Prize are not eligible to win another Prize from this Promotion, with the exception of the Special Prize.</li> </ul>	2
<b>Consolation Prize:</b> <b>RM300 Decathlon e-Voucher each</b>	<ul style="list-style-type: none"> <li>Customer with the 11<sup>th</sup> to 110<sup>th</sup> highest Connect Points at the end of the Promotion Period.</li> <li>Winners of this Consolation Prize are not eligible to win another Prize from this Promotion, with the exception of the Special Prize.</li> </ul>	100

<p>Special Prize: <b>RM88 Angpow Cashback each</b></p>	<ul style="list-style-type: none"> <li>• New-to-Bank Customer who open a CASA/CASA-i via Apply@HLB, activate the said account with a minimum deposit of RM100 from an own account held by the Customer at another bank, and perform at least one (1) of the Eligible Transactions as stated in Table 2, all within the Promotion Period.</li> <li>• The first 188 Customers who meet all the requirements above will be selected as the Special Prize winners.</li> </ul>	188
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5. As part of the winner selection process, one hundred ten (110) Eligible Customers who achieves the highest cumulative total Connect Points throughout the Promotion Period will win the Prizes detailed in [Table 1](#). The Prizes will be awarded strictly on a first come, first served basis until all the Prizes mentioned in [Table 1](#) have been fully allocated. The Bank shall allocate Connect Points for each Eligible Transaction during the Promotion as specified in [Table 2](#).
6. In the event a tie occurs in the total Connect Points, the Eligible Customer who attained the tied Connect Points earliest in time will be selected as the Prize Winner. This tie-breaking condition is reserved solely for the purpose of selecting the Prize winner of the 110<sup>th</sup> highest Connect Points.

**Table 2: Eligible Transactions & Connect Points**

Eligible Transactions	Connect Points	Max Connect Points Daily	Max Connect Points During The Promotion Period
Perform an Overseas Transfer (min. RM1,000 per transfer) via HLB Connect Online.	20	60	240
Perform a payment using FPX or DuitNow Online Banking/Wallets (min. RM10 per payment) via HLB Connect Online, funded by a CASA/CASA-i or Meezani Account-i.	20	100	3,200

<b>Perform a payment using FPX or DuitNow Online Banking/Wallets</b> (min. RM10 per payment) via HLB Connect Online, funded by a <b>Credit Card</b> .	30	150	4,800
<b>Perform a Bill Payment</b> (min. RM10 per payment) via HLB Connect, funded by a <b>CASA/CASA-i or Meezani Account-i</b> .	20	100	3,200
<b>Perform a Bill Payment</b> (min. RM10 per payment) via HLB Connect, funded by a <b>Credit Card</b> .	30	150	4,800
<b>Perform a Cross-Border QR to foreign merchants</b> (min. RM50 per payment) via HLB Connect App.	8	24	768
<b>Perform a DuitNow QR Payment ("POS QR") to any local merchants</b> (min. RM10 per payment) via HLB Connect App, funded by a <b>CASA/CASA-i or Meezani Account-i</b> .	20	100	3,200
<b>Perform a DuitNow QR Payment ("POS QR") to any local merchants</b> (min. RM10 per payment) via HLB Connect App, funded by a <b>Credit Card</b> .	30	150	4,800
<b>Perform a Prepaid Reload</b> (min. RM10 per reload) via HLB Connect.	10	30	960
<b>Perform a DuitNow QR Payment ("P2P QR") to family and friends</b> (a minimum of RM10 per payment) via HLB Connect App.	5	20	640
<b>Perform a DuitNow Transfer to Mobile/NRIC/Passport/Business Registration Number</b> (a min. of RM10 per transfer) via HLB Connect.	5	20	640
<b>Apply for an HLB Credit Card</b> (new-to-card only) via HLB Connect - <i>Connect Points are rewarded upon successful application submission.</i>	500	500	500

<b>Apply for a Personal Loan/Financing-i via HLB Connect</b> - <i>Connect Points are rewarded upon successful application submission.</i>	300	300	300
<b>Apply for a Quick Cash/Balance Transfer/Flexi Payment Plan via HLB Connect</b> - <i>Connect Points are rewarded upon successful application submission.</i>	100	300	900
<b>Subscribe new funds in Term Investment Account-i via HLB Connect Online</b> - <i>Connect Points are rewarded upon successful subscription. Term Investment Account-i is not protected by PIDM. Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to a Term Investment Account-i.</i>	20	40	160
<b>Subscribe new unit or top-up existing unit trust funds with HLB Wealth</b> (min. RM50 per unit trust fund) via HLB Connect Online. - <i>Connect Points are rewarded upon successful subscription. Unit Trust investment is not protected by PIDM. Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to a Unit Trust/Islamic Unit Trust Scheme.</i>	50	150	600
<b>Perform new or top-up existing ASNB funds</b> (min. RM100 per investment) via HLB Connect Online. - <i>Connect Points are rewarded upon successful subscription. 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>	10	50	1,600

<b>Place an eFixed Deposit/eFixed Deposit-i ("eFD/eFD-i") via HLB Connect</b> - <i>Connect Points are rewarded upon successful placement.</i>	100	200	800
<b>Convert MYR to foreign currencies</b> (min. RM200 per conversion) with HLB Pay&Save Account/-i or HLB Wallet Account/-i <b>Multi Currency Feature</b> via HLB Connect.	20	40	1,280
<b>Apply for an Insurance</b> via HLB Connect App - <i>Connect Points will be rewarded for successful transaction. However, such points will <b>NOT</b> be reflected in your Points Tracker page and will instead be added to the calculation of your total Connect Points by the Bank at the end of the Promotion.</i>	100	300	600
<b>Open CASA/CASA-i via Apply@HLB</b> - <i>Connect Points will be rewarded for successful transaction. However, such points will <b>NOT</b> be reflected in your Points Tracker page and will instead be added to the calculation of your total Connect Points by the Bank at the end of the Promotion.</i>	250	250	250

7. Each Prize Winners is eligible to receive **only one (1) Prize** (being the Grand, Second, Third, Fourth and Consolation) and/or Special Prize **Ringgit Malaysia Eight-Eight (RM88) Cashback** throughout the Promotion Period.
8. Permanent, contract, temporary staff and/or employees of the Bank who work directly on this Promotion shall **NOT** be eligible to win the Prize.

**POINTS TRACKER PAGE (AVAILABLE STARTING 1 FEBRUARY 2026)**

9. Eligible Customers who successfully performed any Eligible Transactions listed in [Table 2](#) above (unless otherwise stated) 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 the HLB Connect App and Points Tracker button in HLB Connect Online.

10. Unsuccessful or incomplete Eligible Transactions (due to system timeout) where the Eligible Customers perform Eligible Transactions as specified in [Table 2](#) above but did not complete the Eligible Transaction, will not be entitled to any Connect Points.
11. For Eligible Transactions where the transaction status is not immediately available, the Connect Points will be added for the day where the Eligible Transaction was performed once the Eligible Transaction has been carried out successfully.
12. 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 ANNOUNCEMENT AND FULFILMENT**

13. The Prize Winners' list will be published at ([www.hlb.com.my/connectcny26](http://www.hlb.com.my/connectcny26)) ("Promotion Website") **by 26 May 2026**. It is responsibility of the Prize Winners to check if they have won by visiting the Promotion Website on the stipulated date.
14. The Prize Winner will be contacted by the Bank via HLB Connect App push notifications ("App Notification") and/or email **by 12 June 2026**. The Prize Winners are required to respond and/or provide their latest and valid information (such as delivery address (within Malaysia only), mobile number, etc) to the Bank **no later than 20 June 2026**, failing which the Prize shall be forfeited. In the event the Bank is unable to contact these Winners by the date(s) stipulated above (including but not limited to, no reply to our App Notification, having insufficient inbox storage to receive email, etc), they will automatically be disqualified and the Prize will be forfeited.
15. Terms and conditions for the Prize Winners of **Travel Voucher** ("Travel Voucher Winners"):
  - (i) The Prize Winners will receive travel voucher(s) issued by Holiday Tours & Travel Sdn Bhd ("Holiday Tours & Travel") **between 10 July 2026 and 20 July 2026**.
  - (ii) It is the obligation of the Winners to provide their latest and valid information, and the Bank or the appointed courier company shall not be responsible in the event the Bank or the appointed courier company are unable to contact the Winners for the fulfilment/delivery or collection of the Prize for any reason.
  - (iii) It is the responsibility of the Travel Voucher Winners to make redemption, bookings and/or arrangements of 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 Travel Voucher Winners and subject to the terms and conditions imposed by Holiday Tours & Travel:
    - (a) The Travel Voucher(s) are non-refundable, non-transferable and non-exchangeable for cash;
    - (b) The Travel Voucher 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 15 (iii)(b);
    - (c) The redemption is limited to a single occurrence; multiple periodic redemptions are not allowed;

- (d) Any related travel services or travel incidents that exceed the value of the travel voucher(s) shall be borne by the Travel Voucher 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;
- (e) 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 Travel Voucher Winner's failure to redeem the Travel Voucher(s) within the specified period;
- (f) Redemption of Travel Voucher(s) is not valid during the Malaysian Association of Tour and Travel Agents Fair or other promotion period;
- (g) The Travel Voucher Winners must present their identity document (NRIC/Passport) and the original Travel Voucher(s) when redeeming with Holiday Tours & Travel;
- (h) 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 Travel Voucher Winners and the Bank shall not be responsible for any cost and/or payment related thereto;
- (i) 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 Travel Voucher(s) and shall not be responsible to replace any lost, stolen or damaged Travel Voucher(s);
- (j) The Travel Voucher 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 Travel Voucher Winners;
- (k) 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 Travel Voucher Winners fail to fully utilise the same; and
- (l) Save and except where specifically provided in these T&Cs, the Travel Voucher Winners shall be solely responsible for obtaining all the necessary travel documents, permits, visas (if applicable) and making the necessary arrangements in order for the Travel Voucher Winners to travel to their travel destination.

16. Terms and conditions for the Prize Winners of the Gold Bar ("Gold Bar Winners"):

- (i) An official letter ("Notification Letter") will be mailed to the Gold Bar Winners by **12 June 2026** containing details of the Gold Bar collection. The Gold Bar is to be collected by the Gold Bar Winners at their own cost and expense by presenting the Gold Bar Winner's identity document (NRIC/Passport) and also the original copy of the Notification Letter issued to them to the merchant's branch (WAH CHAN) nearest to the Gold Bar Winner's address **between 15 June 2026 and 20 July 2026**, failing which the Gold Bar shall be forfeited.

- (ii) It is the obligation of the Winners to provide their latest and valid information, and the Bank or the appointed courier company shall not be responsible in the event the Bank or the appointed courier company are unable to contact the Winners for the fulfilment/delivery or collection of the Notification Letter for any reasons whatsoever.
- (iii) The Gold Bar Winners shall not be allowed to nominate another person/entity to collect the Gold Bar on his/her behalf.

17. Terms and conditions for the Prize Winners of the **Harvey Norman Gift Card ("Gift Card Winners")**:

- (i) Gift Card Winners will be contacted by the supplier (s) (e.g. Prize vendor or courier company) appointed by the Bank to make arrangements of delivery or collection of the Prize (e.g. self-collection at the courier company if no one is available at your delivery address) between **10 July 2026 and 20 July 2026**, failing which the Prize shall be forfeited.
- (ii) It is obligation of the Winners to provide their latest and valid information, and the Bank or the appointed courier company shall not be responsible in the event the Bank or the appointed courier company are unable to contact the Winners for the fulfilment/delivery or collection of the Prize for any reasons whatsoever.
- (iii) The Prize is subject to its own set of terms and conditions issued by Elitetrax Marketing Sdn Bhd (200301013807 (616227-D)) at <https://www.harveynorman.com.my/gift-card-terms-and-conditions.html> ("Gift Card Supplier Website").
- (iv) The Prize Winners are required to access the Gift Card Supplier Website to view such terms and conditions.

18. Terms and conditions for the Prize Winners of the **Decathlon e-Voucher ("e-Voucher Winners")**:

- (i) e-Voucher Winners will receive their e-Voucher or codes via App Notification or email (based on the Eligible Customer(s)' available information in the Bank record) between **10 July 2026 and 20 July 2026**.
- (ii) The Bank has no obligation to notify the Winners of the fulfilment/delivery of the e-Voucher or codes. The Prize Winners are required to check their email or access to their HLB Connect App at regular time intervals to check on the status of the fulfilment/delivery of the e-Voucher or codes.
- (iii) The Prize is subject to its own set of terms and conditions issued by Decathlon Malaysia Sdn Bhd. (201401034750 (1110849-T)) at <https://www.decathlon.my/s/giftcards> ("e-Voucher Supplier Website").
- (iv) The Prize Winners are required to access the e-Voucher Supplier Website to view such terms and conditions.

19. Terms and conditions for the Winners of the Garmin Fitness Watch ("Garmin Watch Winners"):

- (i) Garmin Watch Winners will be contacted by the supplier(s) (e.g. Prize vendor or courier company) appointed by the Bank to make arrangements of delivery or collection of the Prize (e.g. self-collection at the courier company if no one is available at your delivery address) between **10 July 2026 and 20 July 2026**, failing which the Prize will be forfeited.

(ii) It is the obligation of the Winners to provide their latest and valid information, and the Bank or the appointed courier company shall not be responsible in the event the Bank or the appointed courier company are unable to contact the Winners for the fulfilment/delivery or collection of the Prize for any reasons whatsoever.

20. The Special Prize Angpow Cashback will be credited to the Special Prize Winners' CASA-CASA-i with the Bank by **10 June 2026**. As such, the Special Prize Winners must have an active and valid CASA/CASA-i until **31 July 2026**, failing which the Prize shall be forfeited.

21. All Prizes are non-transferable to any third party and non-exchangeable for another model or colour, cash, up-front credit, cheque, or benefit-in-kind.

22. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Prize (including but not limited to the validity and/or usage of the Prize) and shall not be responsible to replace any lost, stolen, or damaged Prize. The Prize Winners shall deal directly with the manufacturer/vendor for any queries, disputes, warranty information or claims pertaining to the Prize without recourse to the Bank. All risks, loss, damage and/or injury associated with the use of the Prize shall be assumed by the Prize Winners.

23. To the extent permitted by law, the Bank is not responsible for any or all liabilities arising from any deferment or delay in providing the Prize due to any unforeseen circumstances beyond the reasonable control of the Bank.

24. The Bank reserves the rights to replace the Prize (with the exception of the Special Prize) with any other item or cashback of equal value at its discretion with prior notice.

25. All Prizes will be provided on an "As Is Where Is" basis. The 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.

26. It is obligation of all the Prize Winners to contact the Bank regarding the non-receipt of the Prize before **31 July 2026**, failing which the Prize Winners are deemed to have received the Prize and any claim for reimbursement after **31 July 2026** will not be processed.

## **GENERAL**

27. 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 Prize 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 3<sup>rd</sup> party vendor including

supplier(s) appointed by the Bank for fulfilment/delivery or collection of the Prizes for this Promotion, the courier company appointed by the supplier or 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 due to inaccurate/invalid mobile number, email address and/or home/work address provided by the Eligible Customers, or the email and/or fulfilment/delivery is unable to be delivered due to any reasons whatsoever;

(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) for the purpose of Prize Winner 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 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 case of an event such as:

(a) SMS is delayed, not delivered or any delivery issue is encountered 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 providers(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 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.

28. 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) to forfeit the Prize in the event of non-compliance by an Eligible Customer of the Applicable Terms and Conditions; and
- (iii) to claw-back the Prize in the event there is any detected fraud and/or breaches against the Applicable Terms and Conditions.

29. 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.

30. 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.

31. 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.

32. 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 Products Eligible for PIDM Protection](#)).**

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

**Insurance product is underwritten by MSIG Insurance (Malaysia) Bhd (197901002705) (46983-W), and distributed by Hong Leong Bank Berhad. MSIG Insurance (Malaysia) Bhd is a member of PIDM. The benefit(s) payable under eligible certificate/policy/product is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MSIG Insurance (Malaysia) Bhd (<http://www.msig.com.my>) or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)). The Bank accepts no responsibility or liability for the plan or the products and services offered by MSIG Insurance (Malaysia) Bhd.**

**HLB Meezani Account-i is not protected by PIDM.**

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.