

HLB CONNECT RAMADAN & RAYA 2026 ([Versi Bahasa Malaysia](#))

Last Updated on 16 February 2026

PROMOTION PERIOD

The Hong Leong Bank Berhad's (Registration No. 193401000023 (97141-X)) ("**HLB**") and the Hong Leong Islamic Bank Berhad's (Registration No. 200501009144 (686191-W)) ("**HLISB**") ("hereinafter collectively referred to as "**the Bank**") "**HLB Connect Ramadan & Raya 2026**" ("**Promotion**") commences on 9 March 2026 and ends on 8 May 2026 ("**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 the Bank's new and existing **individual customers** who are HLB Connect ("**HLB Connect**") users and who have a HLB Current or Savings Account/HLISB Current or Savings Account-i ("**CASA/CASA-i**"), HLB Meezani Account-i with the Bank and/or HLB Credit Card ("**Credit Card**") with HLB (hereinafter referred to as "**Customers**").
2. The Bank reserves the right to disqualify any Customer who:
 - (a) has committed, whether in the past or during the Promotion Period, or if the Bank has reasonable grounds to believe that any transaction(s) may involve any fraudulent, unlawful or wrongful acts in relation to any facilities granted by the Bank;
 - (b) is facing bankruptcy proceeding, or has been declared a bankrupt either before, during or after the Promotion Period; and/or
 - (c) has breached any terms and conditions of this Promotion, terms and conditions of the CASA/CASA-i, HLB Meezani Account-i and/or Credit Card, the General Terms and Conditions of Accounts and the Terms and Conditions for the use of HLB Connect ("**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 during the Promotion Period:
 - (a) For new HLB Connect users: **register for HLB Connect, perform the eligible transaction ("**Eligible Transaction**") and earn points ("**Connect Points**")** as specified in [Table 2](#) below; OR
 - (b) For existing HLB Connect users: **log in to HLB Connect, perform the Eligible Transaction and earn Connect Points** as specified in [Table 2](#) below.

(Customers who fulfil the relevant requirements pursuant to Clause 3 above are hereinafter referred to as "**Eligible Customers**").

4. Eligible Customers who meet either one of the requirements set out pursuant to Clause 3 will be in the running to win the list of cash prizes ("**Cash Prize**"), as shown in [Table 1](#) below.
5. As part of the Cash Prize winner selection process, the Bank will award Connect Points to each Eligible Customer for every successfully performed Eligible Transaction during the Promotion Period, as shown in [Table 2](#) below. Eligible Customers who first achieve the highest number of Connect Points, as determined by the Bank, will win the Cash Prize ("**Cash Prize Winners**") on a first come, first served basis, until the total number of winners in each Cash Prize Category has been allocated in full, as shown in [Table 1](#) below

Table 1: Cash Prizes & Winner Selection

Cash Prize Category	Requirements & Winner Selection	Number of Winner(s)
First Prize: RM30,000 Cash Prize	<ul style="list-style-type: none"> • Eligible Customer with the highest Connect Points at the end of the Promotion Period. • Winner of this First Prize is not eligible to win other Cash Prize from this Promotion. 	1
Second Prize: RM10,000 Cash Prize	<ul style="list-style-type: none"> • Eligible Customer with 2nd to 3rd highest Connect Points at the end of the Promotion Period. • Winners of this Second Prize are not eligible to win other Cash Prize from this Promotion. 	2
Third Prize: RM5,000 Cash Prize	<ul style="list-style-type: none"> • Eligible Customer with the 4th to 6th highest Connect Points at the end of the Promotion Period. • Winners of this Third Prize are not eligible to win other Cash Prize from this Promotion. 	3
Duit Raya Connect: RM20 Cash Prize	<ul style="list-style-type: none"> • The first 875 Eligible Customers who performs twenty (20) DuitNow QR Payment ("POS QR") transactions to any local merchants via the HLB Connect App during the Promotion Period will be selected as the Duit Raya Connect winners. • The first 875 Eligible Customers who performs twenty (20) FPX or DuitNow Online Banking/Wallets transactions via the HLB Connect Online 	1,750

	during the Promotion Period will be selected as the Duit Raya Connect winners.	
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Table 2: Eligible Transactions

Eligible Transactions	Connect Points	Maximum Connect Points Daily	Maximum Connect Points During Promotion Period
Perform an Overseas Transfer (min. RM1,000 per transfer) via HLB Connect Online.	20	60	3,660
Perform a payment using FPX or DuitNow Online Banking/Wallets (min. RM10 per payment) via HLB Connect Online, via a CASA/CASA-i or HLB Meezani Account-i .	20	100	6,100
Perform a payment using FPX or DuitNow Online Banking/Wallets (min. RM10 per payment) via HLB Connect Online, via a Credit Card .	30	150	9,150
Perform a Bill Payment (min. RM10 per payment) via HLB Connect, via a CASA/CASA-i or HLB Meezani Account-i .	20	100	6,100
Perform a Bill Payment (min. RM10 per payment) via HLB Connect, via a Credit Card .	30	150	9,150
Perform a Cross-Border QR to foreign merchants (min. RM50 per payment) via HLB Connect App.	8	24	1,464
Perform a DuitNow QR Payment ("POS QR") to any local merchants (min. RM10 per payment) via HLB Connect App, funded by a CASA/CASA-i or HLB Meezani Account-i .	20	100	6,100
Perform a DuitNow QR Payment ("POS QR") to any local merchants (min. RM10	30	150	9,150

per payment) via HLB Connect App, via a Credit Card .			
Perform a Prepaid Reload (min. RM10 per reload) via HLB Connect.	10	30	1,830
Perform a DuitNow QR Payment (“P2P QR”) to family and friends (min. RM10 per payment) via HLB Connect App.	5	20	1,220
Perform a DuitNow Transfer to Mobile/NRIC/Passport/Business Registration Number (min. RM10 per transfer) via HLB Connect.	5	20	1,220
Apply for a HLB Credit Card (new-to-card only) via HLB Connect <i>(Connect Points will be awarded upon successful application submission.)</i>	500	500	500
Apply for a Personal Loan/Financing-i via HLB Connect <i>(Connect Points will be awarded upon successful application submission.)</i>	300	300	300
Apply for a Quick Cash/Balance Transfer/Flexi Payment Plan via HLB Connect <i>(Connect Points will be awarded upon successful application submission.)</i>	100	300	900
Subscribe new funds in Term Investment Account-i via HLB Connect Online. <i>(Connect Points are rewarded upon successful subscription).</i> Note: <u>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.</u>	20	40	2,440
Subscribe new unit or top-up existing unit trust funds with HLB Wealth (min. RM50 per unit trust fund) via HLB	50	150	9,150

<p>Connect. (Connect Points are rewarded upon successful subscription.) <u>Unit Trust investments are not protected by PIDM.</u> Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to a Unit Trust/Islamic Unit Trust Scheme.</p>			
<p>Perform new or top-up existing ASNB funds (min. RM100 per investment) via HLB Connect Online. (Connect Points are rewarded upon successful subscription.) <u>ASNB Account is not protected by PIDM.</u> Money withdrawn from your insured deposit(s) is/are no longer protected by PIDM if transferred to an ASNB Account.</p>	10	50	3,050
<p>Place an eFixed Deposit/eFixed Deposit-i ("eFD/eFD-i") via HLB Connect Connect Points are rewarded upon successful placement.</p>	100	200	1,000
<p>Convert MYR to foreign currencies (min. RM200 per conversion) with HLB Pay&Save Account/-i or HLB Wallet Account/-i Multi Currency Feature via HLB Connect.</p>	20	40	2,440
<p>Apply for an Insurance via HLB Connect App (Successfully completed an insurance purchase that is initiated and applied via HLB Connect App.) Note1</p>	100	300	600
<p>Open CASA/CASA-i via Apply@HLB (Successfully submitted an account opening application via Apply@HLB App) Note1</p>	500	500	500
<p>Link HLB Malaysia CASA/CASA-i account with HL Bank Singapore account via LINKS on HLB Connect Note1</p>	500	500	500
<p>Pay Zakat, Wakaf & Sadaqah (min. RM10 per payment) via HLB Connect Online Note1</p>	1,000	3,000	15,000

<p><i>Connect Points are only rewarded for payments made to any registered institutions listed in HLB Connect Online at the time of transaction. Payments made to other biller, organisation or account, whether similar in nature or description, shall not be eligible for Connect Points.</i></p>			
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Note¹ The Connect Points received from these successful transactions will **NOT** be reflected in your Connect Points Tracker page. These Connect Points will only be added to the calculation of your total Connect Points by the Bank at the end of the Promotion.

6. Each **Cash Prize Winners** is eligible to receive only one (1) Cash Prize only (being the First, Second or Third or Duit Raya Connect) throughout the Promotion Period.
7. Prize Winners announced from previous HLB Connect Promotions listed below shall **NOT** be eligible to win the Prize in this Promotion:
 - (i) HLB Connect End-of-Year Promotion 2025: Connect Champion and Daily Champion Prize Winners;
 - (ii) HLB Connect Transact & Win Your Dream Holiday Promotion 2025: Grand Prize, Second Prize and Third Prize Winners; and
 - (iii) HLB Connect Ramadan & Raya Promotion 2025: First Prize, Second Prize and Third Prize Winners.
8. Permanent, contract and/or temporary staff or employees of the Bank who work directly on this Promotion shall **NOT** be eligible to win the Cash Prize.

POINTS TRACKER PAGE

9. Eligible Customers who successfully performed any Eligible Transactions listed in [Table 2](#) above (with the exception of Eligible Transactions mentioned in **Note¹** above) 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. Eligible Transactions that are unsuccessful or incomplete due to a system timeout, where the Eligible Customer attempted the transaction as specified in [Table 2](#) but did not complete it, shall not entitle the Eligible Customer to any Connect Points.
11. For Eligible Transactions where the transaction status is not immediately available, the Connect Points will be reflected on 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 Cash Prize Winners' list will be published at <https://www.hlb.com.my/connectraya> ("**Promotion Website**") by **26 June 2026** and will be notified by the Bank via HLB Connect App push notifications ("**App Notification**"), Short Message System ("**SMS**") or email by **30 June 2026**. It is the responsibility of the Cash Prize Winners to check if they have won by visiting the Promotion Website on the stipulated date.
14. The Cash Prize will be credited to the Cash Prize Winners' CASA/CASA-i or HLB Meezani Account-i maintained with the Bank by **10 July 2026**. As such, these Cash Prize Winners must have an active and valid CASA/CASA-i or HLB Meezani Account-i until **10 July 2026**, failing which the Cash Prize shall be forfeited.
15. All Cash Prize are non-transferable to any third party and non-exchangeable for up-front credit, cheque or benefit-in-kind.
16. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Cash Prize due to any unforeseen circumstances beyond the reasonable control of the Bank.

GENERAL

17. By participating in this Promotion, the Eligible Customers:
 - (i) confirm that they have read, understood, accepted, acknowledged 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 Cash 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. mobile numbers to Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or email addresses to DCatalyst Sdn Bhd (200801017996 (819292-U)), the service providers appointed by the Bank to provide SMS and/or email services for the purpose of this Promotion;
 - (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, or non-delivery of SMS and/or email, where applicable, due to inaccurate/invalid mobile number, email address and/or home/work address provided by the Eligible Customers or the SMS, email and/or fulfilment/delivery is unable to be delivered due to any reason 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) of the Cash

- Prize Winners for the purpose of Cash 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 service/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 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 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.
18. 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 Cash Prize in the event of non-compliance by the Eligible Customers of the Applicable Terms and Conditions; and
 - (iii) to claw-back the Cash Prize in the event there is any detected fraud and/or breaches against the Applicable Terms and Conditions or where the Cash Prize has been erroneously or repetitively awarded by the Bank.
19. The Eligible Customers agree that the Applicable Terms and Conditions shall be read together with this T&C and shall form an entire agreement. In the event of any discrepancies, the respective T&Cs shall prevail to the extent of such discrepancy.
20. 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.

21. 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.
22. 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 (www.msig.com.my) or PIDM (visit 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 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 atau hubungi 03-7626 8899.