HLB CONNECT ONLINE BANK ACCOUNT (eCASA) REFERRAL PROMOTION
(Versi Bahasa Malaysia)
Last Updated on 15 September 2026

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**") "**HLB Connect Online Bank Account (eCASA) Referral Promotion**" ("**Promotion**") commences on 15 September 2026 and ends on 15 November 2026, both dates inclusive ("**Promotion Period**"), unless specified herein or notified otherwise with prior notice.

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

ELIGIBILITY & DEFINITIONS

1. This Promotion is open to customers who fulfil all of the following criteria ("**Eligible Customers**" or each, an "**Eligible Customer**"):
   (a) an individual who has attained the age of eighteen (18) years and above;
   (b) a sole proprietor; and
   (c) who are existing registered users of HLB Connect Online and/or HLB Connect App ("**HLB Connect**").

2. "**Referrer**" refers to an Eligible Customer who invites any individual or sole proprietor customer to apply for and open a new Online Bank Account via the HLB Connect App. To qualify as a Referrer under this Promotion, the Eligible Customer must **NOT**:
   (a) have committed or the Bank has reasonable grounds to believe the Eligible Customer has committed, any fraudulent, unlawful or wrongful acts in relation to any facilities granted by the Bank; and/or
   (b) be subject to bankruptcy or insolvency proceedings at any time prior to, during or after the Promotion Period.

3. "**Referee**" refers to a customer invited by the Referrer to apply for and open a new Online Bank Account via HLB Connect App. To qualify as a Referee, the customer must be:
   (a) an individual who has attained the age of eighteen (18) years and above; and
   (b) a sole proprietor

4. "**New-To-Segment**" or "**NTS**" refers to a Referee who is opening a new CASA/CASA-i (Personal or Business Sole Proprietorship) that they do not currently hold with the Bank

prior to the Promotion Period. To qualify as an NTS Referee under this Promotion, the customer must meet the following criteria:

(a) for a new Personal Online Bank Account: does not currently hold an active personal CASA/CASA-i with the Bank;

(b) for a new Business Sole Proprietorship Online Bank Account: does not currently hold an active business sole proprietorship CASA/CASA-i with the Bank;

(c) has not closed or cancelled an Online Bank Account under the same ownership segment with the Bank within twelve (12) months prior to the commencement of the Promotion Period; and/or

(d) has not committed or the Bank has no reasonable grounds to believe the customer has committed any fraudulent, unlawful or wrongful acts in relation to any facilities granted by the Bank, or be subject to bankruptcy or insolvency proceedings at any time prior to, during or after the Promotion Period.

5. "**Cross-Segment Application**" refers to an Online Bank Account application submitted across different ownership segments, being:

(a) an existing Personal CASA/CASA-i holder applying for a Business Sole Proprietorship Online Bank Account; or

(b) an existing Business Sole Proprietorship CASA/CASA-i holder applying for a Personal Online Bank Account.

6. "**Cross-Segment Self-Referral**" refers to an Eligible Customer using their own Referral Code to submit a Cross-Segment Application.

7. "**Online Bank Account**" or "**eCASA**" (which terms are used interchangeably throughout these T&Cs) refers to an eligible Personal or Business Sole Proprietorship CASA/CASA-i. To qualify under this Promotion, the Online Bank Account must be:

(a) applied for via the HLB Connect App; and

(b) successfully opened during the Promotion Period.

8. “**Month-End Balance**” ("**MEB**") refers to the account balance on the final calendar day of Month 1, being:

(a) 30 September 2026 for accounts successfully opened between 15 September 2026 and 30 September 2026; or

(b) 31 October 2026 for accounts successfully opened between 1 October 2026 and 31 October 2026; or

(c) 30 November 2026 for accounts successfully opened between 1 November 2026 and 15 November 2026.

PROMOTION MECHANICS

9. To participate in the Promotion and earn Cashback, the Referrer and Referee must perform the following actions specified in Part 1 and Part 2 below during the Promotion Period:

(a) Part 1 (Account Opening & Initial Deposit Reward):

(i) The Referrer generates and shares their unique Referral Code via HLB Connect (HLB Connect Online or HLB Connect App) ("Referral Code") to the NTS Referee.

(ii) The NTS Referee applies for a new Online Bank Account strictly via the HLB Connect App.

(iii) The NTS Referee enters the Referral Code during the HLB Connect App application journey.

(iv) The Referrer and NTS Referee cannot be the same person for Step 1 reward eligibility.

(v) Same-segment existing account holders shall not qualify as NTS Referees under Part 1.

(vi) The NTS Referee deposits a minimum initial deposit of Ringgit Malaysia Fifty (RM50) into the newly opened account upon successful opening.

(b) Part 2 (Deposit Balance Reward):

(i) Part 2 is open only to Online Bank Accounts opened with a valid Referral Code.

(ii) Applications submitted without a valid Referral Code shall not qualify for any Cashback.

(iii) The account holder must maintain a minimum MEB of Ringgit Malaysia One Thousand Five Hundred (RM1,500) on their Month 1 evaluation date.

(iv) Cross-Segment Self-Referrals (as defined under **Clause 6**) meeting the MEB requirement shall receive Ringgit Malaysia Seven (RM7) Cashback.

(v) Same-segment existing account holders shall not qualify for any Cashback under this Promotion.

10. Subject to the T&Cs herein, the Referrer and NTS Referee shall be entitled to receive Cashback as set out in **Table 1** below:

Table 1: Promotion Cashback & Allocation Pool

Cashback Category	Eligibility Criteria	Referrer Cashback	Referee Cashback	Budget Pool Cap
Part 1: NTS[1] Account	NTS[1] Referee opens an Online Bank Account (eCASA) with valid	RM15 Cashback	RM8 Cashback	RM46,000 (Capped at first 2,000

Cashback Category	Eligibility Criteria	Referrer Cashback	Referee Cashback	Budget Pool Cap
Opening Cashback	Referral Code + min. RM50 initial deposit.			successful account opening (Total of the Budget Pool Cap Referrer Cashback and Referee Cashback combined)
Part 2: Deposit Balance Cashback	Online Bank Account opened with valid Referral Code + maintains a min. of RM1,500 MEB on Month 1 evaluation date	Not applicable	RM7 Cashback (Equivalent to 5.60% p.a. bonus)[2]	RM14,000 (Capped at first 2,000 qualifying accounts)

[1] Note on NTS: "NTS" means "New-To-Segment", as explicitly defined under Clause 4 of these T&Cs.
[2] Note on 5.60% p.a. bonus: Refer to the Important Notes below for rate calculation details.

Important Notes on Part 2 Deposit Balance Cashback (5.60% p.a. Bonus Rate Illustration):

(a) The quoted 5.60% per annum (p.a.) rate is an illustrative annualised figure for promotional representation only

(b) It represents a fixed payout of RM7 Cashback based on the required minimum MEB of RM1,500 for one (1) month.

(c) The mathematical formula is derived as follows:

$$Annualised\ Equivalent\ Rate\ (\%\ p.a.) = \left(\frac{Fixed\ Cashback\ of\ RM7.00}{Required\ Minimum\ MEB\ of\ RM1{,}500.00}\right) \times 12\ months\ \times 100\% = 5.60\%\ p.a.$$

(d) For the avoidance of doubt, the Part 2 reward is strictly a fixed Cashback of RM7 per qualifying account.

(e) The Cashback payout remains strictly capped at RM7 regardless of:
   (i) any MEB maintained in excess of RM1,500; or
   (ii) any account holding period exceeding one (1) month.

(f) The Cashback does not constitute interest or profit accrual and shall not be prorated based on account balance or holding period.

11. Total Cashback Allocation & Budget Caps

(a) The total direct Cashback pool is capped at **Ringgit Malaysia Sixty Thousand** (**RM60,000)** ("**Total Cashback Allocation**").

(b) Cashback is allocated on a first come, first served basis and subject to the fulfilment of Clause 9(a) or (b) above.

(c) The Bank has no obligation to award Cashback once the Total Cashback Allocation or respective sub-caps are exhausted.

(d) The Bank has no obligation to inform the Eligible Customers once the Total Cashback Allocation or respective sub-caps are exhausted.

12. **Cashback Entitlements and Limits**

(a) **Referee Entitlement:**

A Referee shall be eligible to receive one (1) Cashback per qualifying Online Bank Account opened under this Promotion.

(b) **Same Ownership Segment Limits:**

Where a Referee opens multiple accounts within the same ownership segment, Cashback applies strictly to the first opened account. Subsequent applications within the same segment shall be treated as existing account holdings

(c) **Cross-Segment Applications:**

Where an application constitutes a Cross-Segment Application under Clause 5, the Referee shall earn Cashback for each qualifying account.

(d) **Referrer Entitlement:**

A Referrer may earn multiple Cashbacks under a single Referral Code based on the total number of qualifying accounts opened subject to the availability of Total Cashback Allocation.

(e) **Cross-Segment Referral Payouts:**

Where a referral involves a Cross-Segment Application, the Referrer shall earn Referral Cashback for each qualifying account opened subject to the availability of Total Cashback Allocation.

(f) **Budget Allocation:**

All Cashback payouts remain subject to the Total Cashback Allocation and budget limits set out under Clause 11.

13. Table 2 below illustrates the Cashback entitlements under different customer scenarios:

Table 2: Promotion Cashback Customer Scenarios

Scenario	Referee Application Journey	Month 1 MEB Maintained[1]	Referee/ Account Holder Cashback	Referrer Cashback
Scenario 1: NTS Referral that qualified for both Part 1 and Part 2 Reward	Opens account with valid Referral Code and deposits RM50 or more.	RM1,500 and above	RM15 Cashback (RM8 Part 1 + RM7 Part 2)	RM15 Cashback
Scenario 2: Deposit Below RM1,500 in Month 1	Opens account with valid Referral Code and deposits RM50 or more.	Below RM1,500 (or topped up in Month 2)[2]	RM8 Cashback (RM8 Part 1 + RM0 Part 2)	RM15 Cashback
Scenario 3: Cross-Segment Self-Referral	Opens account in a new segment using their own Referral Code and deposits RM50 or more.	RM1,500 and above	RM7 Cashback (RM0 Part 1 + RM7 Part 2)	Not Applicable
Scenario 4: Ineligible Application	Opens account without a valid Referral Code, or already holds an account in the same segment.	Any amount	RM0 Cashback	Not Applicable
Scenario 5: Initial Deposit Below RM50	Opens account with less than RM50 initial deposit, or no deposit.	Any amount	RM0 Cashback	RM0 Cashback

[1] Note on MEB Evaluation: Month 1 MEB is calculated based on the account balance held on the Month 1 evaluation date.

[2] Note on Part 2 Cashback: The RM7 Cashback is a one-time reward payout only. The 5.60% p.a. rate is an illustrative annualised figure derived from the RM7.00 reward. Maintaining the required balance in subsequent months shall not earn additional Cashback.

PROMOTION FULFILMENT

14. **Cashback Fulfilment & Crediting Rules**

(a) The Cashback will be credited into the eligible Referrer's and Referee's active CASA/CASA-i with the Bank in accordance with the fulfilment schedule set out in **Table 3** below:

Table 3: Cashback Fulfilment Schedule

Account Opening Month	Qualification Cut-Off Date	Cashback Fulfilment Date	Non-Receipt Notification Deadline
15 – 30 September 2026	30 September 2026	15 December 2026	15 January 2027
1 – 31 October 2026	31 October 2026	15 December 2026	15 January 2027
1 – 15 November 2026	Referrer: 15 November 2026 Referee: 30 November 2026	15 January 2027	15 February 2027

(b) **Account Crediting Priority:**

(i) Referee Cashback will be credited directly into the newly opened and active Online Bank Account.

(ii) Referrer Cashback will be credited into the Referrer's active individual or sole proprietor's CASA/CASA-i.

(iii) If the Referrer holds multiple individual or sole proprietor's accounts, Cashback will be credited to the account with the highest balance on the Fulfilment Date.

(iv) If the Referrer has no individual account, Cashback will be credited to their active joint CASA/CASA-i with the highest balance.

(c) **Mandatory Account Opening Requirement:**

(i) Referrers without an active CASA/CASA-i must successfully open one on or before **16 November 2026**.

(ii) If a Referrer fails to open an active CASA/CASA-i by this date, the Cashback shall be forfeited.

(iii) The Bank shall only credit the Cashback into CASA/CASA-i and does not credit Cashback into any non-CASA accounts or credit cards.

(d) **Notifications & Non-Receipt Claims:**

(i) Eligible Customers and NTS Referees will be notified of successful crediting via HLB Connect App, or email.

(ii) Eligible Customers and NTS Referees must report any non-receipt of Cashback on or before the Non-Receipt Notification Deadline set out in **Table 3** above.

(iii) Any claim submitted after the Non-Receipt Notification Deadline will not be processed.

<u>GENERAL</u>

14. By participating in this Promotion, the Eligible Customers and NTS Referees:

(a) confirm that they have read, understood, accepted and agreed to be bound by the following (collectively,"**Applicable Terms and Conditions**"):

(i) these Promotion T&Cs;

(ii) the General Terms and Conditions of Accounts;

(iii) the Terms and Conditions for the Use of HLB Connect; and

(iv) the specific Terms and Conditions governing the relevant Online Bank Account applied by the NTS Referee; and

(b) agree that, save for obvious error, all records of transactions captured by the Bank's system within the Promotion Period shall be , accurate and final;

(c) agree that, save for obvious error, all records of the fulfilment of the requirements captured by the Bank's system within the Promotion Period shall be conclusive, final and binding on all Eligible Customers;

(d) agree that the Bank's decisions on all matters regarding the Promotion shall be conclusive, final, and binding on all Eligible Customers;

(e) agree that the Cashback is non-transferable to any third party and non-exchangeable for up-front credit, cheque or benefit-in-kind;

(f) agree to access the Promotion website at www.hlb.com.my/ecasareferral ("**Promotion Website**") or HLB Islamic's website at www.hlbislamic.com.my/ecasareferral (collectively referred to as "**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;

(g) agree to be responsible for providing the Bank with their valid and current contact details including mobile number and email address, and to promptly notify the Bank in the event of any changes. Save for losses and damages arising directly from the Bank's wilful default and gross negligence, the Bank shall not be held responsible/liable if it is unable to contact the Eligible Customers. Furthermore, the Bank is not liable for the non-delivery of SMS and/or email caused by inaccurate contact details provided or events beyond the Bank's reasonable control;

(h) consent to and authorise the Bank's usage, disclosure or publication of their personal data (i.e., name and masked ID number and/or account number) on the Bank's Website or via promotional channels for promotion publicity or announcement purposes without compensation;

(i) consent and authorise the Bank to disclose their personal data i.e. name, contact number and/or email address to its third party vendor including the service provider(s) appointed by the Bank to provide email services for this Promotion such as Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or DCatalyst Sdn Bhd (200801017996(819292-U)) as the Bank deems fit;

(j) agree to be liable for any telco, Wi-Fi, roaming or phone charges associated with communications with the Bank regarding this Promotion; and

(k) agree to be liable for and shall personally bear all applicable taxes, government fees or other charges levied under applicable laws in relation to their participation in this Promotion.

15. The Bank reserves the right:

(a) when required with prior notice to the Eligible Customers and NTS Referees, 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 Bank's Website or any other manner deemed practical;

(b) to forfeit the Cashback in the event of non-compliance by the Eligible Customer and NTS Referees of the Applicable Terms and Conditions; and

(c) to claw back or debit an equivalent amount of Cashback from the participant's account in the event there is any detected fraud, abuse, or breaches against the Applicable Terms and Conditions.

16. The Eligible Customers and NTS Referees 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.

17. 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.

18. These T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers and NTS Referees agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

19. Unless stated otherwise, words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Deposit-i Products are deposit accounts based on the Shariah contract of *Tawarruq*. Member of PIDM. CASA/CASA-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 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.