

HLB CONNECT FESTIVE INSTANT CASHBACK PROMOTION

(Versi Bahasa Malaysia)

Last Updated on 26 January 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**") ("hereinafter collectively referred to as "**the Bank**") "**HLB Connect Festive Instant Cashback Promotion**" ("**Promotion**") commences on 9 February 2026 and ends on 9 May 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 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:
 - (i) has in the past committed any 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, HLB 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, Customers must fulfil the following during the Promotion Period:
 - (a) **For Customers who have yet to register for HLB Connect prior to the Promotion Period:** Register for HLB Connect, perform any of the eligible transaction ("**Eligible Transaction**") as stated in [Table 1\(A\)](#), [Table 1\(B\)](#) or [Table 1\(C\)](#) below (only applicable for new HLB Connect users); OR
 - (b) **For Customers who are existing users of the HLB Connect:** Log in to HLB Connect, perform any of the Eligible Transaction as stated in [Table 1\(A\)](#), [Table 1\(B\)](#) or [Table 1\(C\)](#) 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 instant cashback (“**Instant Cashback**”) as shown in [Table 1\(A\)](#), [Table 1\(B\)](#) and [Table 1\(C\)](#).

Table 1(A): DuitNow QR Instant Cashback

Promotion Week	Cashback Segment	Winner Selection Method	Weekly Cashback Allocation
Week 1: 9 – 15 February 2026	POS QR: RM0.10 Instant Cashback	<ul style="list-style-type: none"> Each Eligible Customer can earn Instant Cashback of RM0.10 for each successful DuitNow QR Pay transaction performed at a local merchant (“POS QR”) with a minimum of RM10 using CASA/CASA-i, HLB Meezani Account-i, or a Credit Card on the HLB Connect App. The Instant Cashback is capped at RM1 per week during the Promotion Period. For avoidance of doubt, each Eligible Customer can earn Instant Cashback of up to RM13 throughout the Promotion Period and the Instant Cashback will be rewarded on a first come, first served basis, subject to the availability of the Weekly Cashback Allocation. 	RM9,800
Week 2: 16 – 22 February 2026			RM9,600
Week 3: 23 – 1 March 2026			RM9,600
Week 4: 2 – 8 March 2026			RM9,600
Week 5: 9 – 15 March 2026			RM9,600
Week 6: 16 – 22 March 2026			RM9,600
Week 7: 23 – 29 March 2026			RM9,600
Week 8: 30 March – 5 April 2026			RM9,600
Week 9: 6 April – 12 April 2026			RM9,600
Week 10: 13 – 19 April 2026			RM9,600
Week 11: 20 – 26 April 2026			RM9,600
Week 12: 27 April – 3 May 2026			RM9,600
Week 13: 4 – 9 May 2026			RM9,600

Table 1(B): FPX or DuitNow Online Banking/Wallets Instant Cashback

Promotion Week	Cashback Segment	Winner Selection Method	Weekly Cashback Allocation
Week 1: 9 – 15 February 2026	<u>FPX or DuitNow Online Banking/Wallets</u> RM0.20 Instant Cashback	<ul style="list-style-type: none"> Each Eligible Customer can earn Instant Cashback of RM0.20 for each successful FPX or DuitNow Online Banking/Wallets transaction (with a minimum of RM30 per transaction) using CASA/CASA-i, HLB Meezani Account-i or Credit Card on HLB Connect Online. The Instant Cashback is capped at RM2 per week during the Promotion Period. For avoidance of doubt, each Eligible Customer stand a chance to earn Instant Cashback of up to RM26 throughout the Promotion Period and the Instant Cashback will be rewarded on a first come, first served basis, subject to the availability of the Weekly Cashback Allocation. 	RM9,800
Week 2: 16 – 22 February 2026			RM9,600
Week 3: 23 – 1 March 2026			RM9,600
Week 4: 2 – 8 March 2026			RM9,600
Week 5: 9 – 15 March 2026			RM9,600
Week 6: 16 – 22 March 2026			RM9,600
Week 7: 23 – 29 March 2026			RM9,600
Week 8: 30 March – 5 April 2026			RM9,600
Week 9: 6 April – 12 April 2026			RM9,600
Week 10: 13 – 19 April 2026			RM9,600
Week 11: 20 – 26 April 2026			RM9,600
Week 12: 27 April – 3 May 2026			RM9,600
Week 13: 4 – 9 May 2026			RM9,600

Table 1(C): JomPAY Instant Cashback

Promotion Week	Cashback Segment	Winner Selection Method	Weekly Cashback Allocation
Week 1: 9 – 15 February 2026	<u>JomPAY</u> RM0.20 Instant Cashback	<ul style="list-style-type: none"> Each Eligible Customer can earn Instant Cashback of RM0.20 for each successful JomPAY transaction (with a minimum of RM20 per transaction) using CASA/CASA-i ,HLB Meezani Account-i or Credit Card on HLB Connect. The Instant Cashback is capped at RM1 per week during the Promotion Period. For avoidance of doubt, each Eligible Customer can earn Instant Cashback of up to RM13 throughout the Promotion Period and the Instant Cashback will be rewarded on a first come, first served basis, subject to the availability of the Weekly Cashback Allocation. 	RM4,400
Week 2: 16 – 22 February 2026			RM3,800
Week 3: 23 – 1 March 2026			RM3,800
Week 4: 2 – 8 March 2026			RM3,800
Week 5: 9 – 15 March 2026			RM3,800
Week 6: 16 – 22 March 2026			RM3,800
Week 7: 23 – 29 March 2026			RM3,800
Week 8: 30 March – 5 April 2026			RM3,800
Week 9: 6 April – 12 April 2026			RM3,800
Week 10: 13 – 19 April 2026			RM3,800
Week 11: 20 – 26 April 2026			RM3,800
Week 12: 27 April – 3 May 2026			RM3,800
Week 13: 4 – 9 May 2026			RM3,800

WINNER ANNOUNCEMENT AND FULFILMENT

- Instant Cashback will be credited to Cashback winners' ("**Instant Cashback Winners**") CASA/CASA-i, HLB Meezani Account-i and/or Credit Card account with HLB instantly.
- The Instant Cashback Winners will be notified on the Instant Cashback earned via the transaction screen that appears on the HLB Connect following each Eligible Transaction.

7. For the avoidance of doubt, an Eligible Customer is entitled to earn Instant Cashback from DuitNow QR, FPX or DuitNow Online Banking/Wallets and JomPAY transactions simultaneously as specified in the above [Table 1\(A\)](#), [Table 1\(B\)](#), and [Table 1\(C\)](#).
8. Once the total Weekly Cashback Allocation has been reached, there will be no further Instant Cashback given to the Eligible Customers for the remaining hours or days in that particular week. The Bank has no obligation to inform the Eligible Customers once the capped limit of the total Weekly Cashback Allocation has been reached.
9. Instant Cashback are non-transferable to any third party and non-exchangeable for up-front credit, cheque or benefit-in-kind.
10. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Instant Cashback due to any unforeseen circumstances beyond the reasonable control of the Bank.

GENERAL

11. 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 Instant Cashback Winners shall be final and conclusive;
 - (iii) consent and authorise the Bank to disclose their personal data i.e. contact number and/or email address to the 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));
 - (iv) 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. The Bank shall not be held responsible/liable in the event the Bank is unable to contact the Eligible Customers, or in the event of non-delivery of SMS and/or email, where applicable, due to inaccurate/invalid mobile number and/or email address provided by the Eligible Customers or in the event the SMS and/or email is unable to be delivered due to any reason;
 - (v) agree to access the Promotion website (www.hlb.com.my/connectcashback) ("**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;
 - (vi) 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 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 any delivery issue is encountered by the relevant email provider(s), which shall include but is not limited to diversion or filtering of such email as junk or spam email by the Eligible Customer's 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 and vice versa due to the Network Failure. No appeals on such delay or failure will be processed;
 - (vii) 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
 - (viii) 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.
- 12. 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 Instant Cashback in the event of non-compliance by an Eligible Customer of the Applicable Terms and Conditions; and
 - (iii) to claw-back the Instant Cashback in the event there is any detected fraud and/or breaches against the Applicable Terms and Conditions.
- 13. 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.
- 14. 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.
- 15. 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.
- 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. CASA/CASA-i Products are protected by PIDM up to RM250,000 for each depositor ([refer to Products Eligible for PIDM Protection](#)).

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.