

FLY HOME PROMOTION

Last updated on 29 January 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") (collectively referred to as "**the Bank**") "**Fly Home Promotion**" ("**Promotion**") commences on 30 January 2026 and ends on 15 March 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 all individuals who are new or existing single account holders who hold a Participating Account (as defined under Clause 2 below) ("**Customers**").
2. The "**Participating Account(s)**" for this Promotion are:
 - (i) HL Bank Singapore current and savings account;
 - (ii) HLB Current Account/HLISB Current Account-i; and
 - (iii) HLB Savings Account/HLISB Savings Account-i.
3. Exclusions:
 - a. MortgagePlus Current Account, Foreign Currency Account (FCA), 3-in-1 Junior Account/3-in-1 Junior Account-i and Junior Savings Account/Junior Savings Account-i are excluded from the Participating Accounts; and
 - b. Joint account holders.
4. 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 Participating Account prior to the Promotion Period; and
 - (iii) Existing account holders refer to Customers who have any Participating Account prior to the Promotion Period.
5. Customers who have committed, whether in the past or during the Promotion Period, any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt (pursuant to a petition by the Bank or other financial institutions or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the Promotion Period or have breached any of the T&Cs herein, the General Terms and Conditions of Accounts, and the terms and conditions applicable to the Participating Accounts (collectively the "**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 Notices ("**Applicable Laws**") shall **NOT** be eligible to participate and/or shall be immediately disqualified from participating in this Promotion.

PROMOTION MECHANICS

6. This Promotion consists of two (2) sections: Promotion A and Promotion B as specified in Table 1 below.

- (a) Promotion A is available throughout the Promotion Period; and
- (b) Promotion B is divided into two (2) promotion rounds ("round(s)"), i.e., Round 1 and Round 2 as set out in Table 1.

Table 1

Promotion	Duration/ Qualifying Period	Cashback/Cash Prize	Qualifying Action	Number of Winners
Promotion A: Cashback	30 January to 15 March 2026	Ringgit Malaysia Thirty (RM30) Cashback	Complete Qualifying Links Transfer (as defined under Clause 7 below) within the Promotion Period	10,000
Promotion B: Chance to Win Cash Prize	Round 1: 30 January to 20 February 2026	Cash prize of Ringgit Malaysia Ten Thousand (RM10,000)	x1 entry: Complete a Qualifying Links Transfer (as defined under Clause 7 below) within Promotion Period	2
	Round 2: 21 February to 15 March 2026		Bonus x5 entries: Complete 3 Qualifying Links Transfers (as defined under Clause 7 below) within a round	

7. A "Qualifying Links Transfer" is defined as a successful transfer made via Link on HLB Connect during the Promotion Period that meets the following criteria:

- (a) The transfer must be in the minimum amount of **Singapore Dollars One Thousand (S\$1,000)** or **Ringgit Malaysia Three Thousand Five Hundred (RM3,500)** in a single transfer. Cumulative transfers are not qualified for this Promotion; and
- (b) The transfer must be between the Customer's HLB/HLISB account and the Customer's HL Bank Singapore account.

(Customers who have fulfilled the criteria in Clause 7 are hereinafter referred to as "**Eligible Customers**").

PROMOTION A: EARN RM30 CASHBACK

8. The first ten thousand (10,000) Eligible Customers to complete their Qualifying Links Transfer during the Promotion Period will receive a one-time cashback of **Ringgit Malaysia Thirty (RM30)** ("Cashback").

9. The Cashback is rewarded on a first-come, first-served basis, capped at a total Cashback pool of **Ringgit Malaysia Three Hundred Thousand (RM300,000)** ("Promotion A Cashback Pool"). Once

this cap is reached, no further Cashback will be rewarded and the Bank has no obligation to inform the Customers when the Promotion A Cashback Pool is exhausted.

PROMOTION B: STAND A CHANCE TO WIN RM10,000 CASH PRIZE IN THE GRAND DRAW

10. For every Qualifying Links Transfer, Eligible Customers will receive one (1) entry into the Grand Draw for a chance to win a cash prize of **Ringgit Malaysia Ten Thousand (RM10,000)** ("Cash Prize").
11. For three (3) Qualifying Links Transfers in a single round, Eligible Customers will receive five (5) entries into the Grand Draw. Eligible Customers are only entitled to this once per round.
12. Entries are capped at ten (10) total entries per Eligible Customer per round.
13. Eligible Customers need to maintain a minimum balance of **Ringgit Malaysia One Thousand (RM1,000)** or equivalent in the Participating Account at the end of the respective rounds to be eligible to enter into the Grand Draw.
14. The winner selection process is as follows:
 - (a) At the end of each round, each entry will be assigned a random number and placed in the Grand Draw selection pool ("Selection Pool").
 - (b) Up to five hundred (500) entries will then be randomly selected from the Selection Pool ("Shortlisted Eligible Customers").
 - (c) Shortlisted Eligible Customers shall be contacted by the Bank via Short Message Service ("SMS") and given a Bank and/or Promotion related question.
 - (d) Shortlisted Eligible Customers who respond the fastest within the given time frame stated in the SMS with the correct answer shall be entitled to the Cash Prize ("Prize Winners"). Shortlisted Eligible Customers shall bear the standard telecommunication charges imposed for each SMS sent to the Bank.
 - (e) In the event of a tie, i.e. where there is more than one (1) Shortlisted Eligible Customer who has answered correctly at the same time and would have been the Prize Winner if not for the tie, the Shortlisted Eligible Customer with the most Qualifying Links Transfer as captured in the Bank's system as at the end of each round will be the Prize Winner.
 - (f) In the event no Shortlisted Eligible Customers have responded within the timeframe stated in the SMS or answered correctly, no Cash Prize will be awarded for that round.
 - (g) For the avoidance of doubt, the SMS sent to the Shortlisted Eligible Customers will be based on the latest mobile number reflected in the Bank's system and/or records. The SMS service for this Promotion is provided by Infobip Asia Pacific Sdn Bhd (898379-U), a SMS vendor officially appointed by the Bank ("Infobip").
15. There will be only one (1) Prize Winner per round. The Prize Winner for Round 2 must not be the same individual as the Prize Winner for Round 1. In the event the same individual is selected, the Bank reserves the right to disqualify this individual and select another Prize Winner for Round 2.

CASHBACK FULFILMENT FOR PROMOTION A

16. The Eligible Customers will receive their Cashback in their HLB/HLISB Account used to make the Qualifying Links Transfer within sixty (60) days from 15 March 2026 ("Promotion A Fulfilment Date"). In the event the Eligible Customer's account is closed or inactive due to any reason whatsoever prior to the Cashback being credited, the Eligible Customers shall be disqualified and the Cashback will be forfeited.

17. It is the obligation of the Eligible Customers to contact the Bank regarding non-receipt of the Cashback by the Promotion A Fulfilment Date, failing which the Eligible Customers are deemed to have received the Cashback and any claim for the Cashback thereafter will not be entertained.

CASH PRIZE FULFILMENT FOR PROMOTION B

18. Prize Winners will be called by the Bank based on the latest mobile number reflected in the Bank's system and/or records within fourteen (14) working days from the end of each round. In the event the Prize Winner cannot be contacted after three (3) attempts for three (3) consecutive days (during business working hours of the Bank), the Bank reserves the right to disqualify the Prize Winner and select another Prize Winner.
19. The Prize Winners will receive their Cash Prizes in their HLB/HLISB Account used to make the Qualifying Links Transfer within sixty (60) days from the end of each promotion round ("Promotion B Fulfilment Date"). In the event the Prize Winners' account is closed or inactive due to any reason whatsoever prior to the Cash Prize being credited, the Prize Winners shall be disqualified and the Cash Prize will be forfeited.
20. It is the obligation of the Prize Winners to contact the Bank regarding non-receipt of the Cash Prizes by the Promotion B Fulfilment Date, failing which the Prize Winners are deemed to have received the Cash Prizes and any claim for the Cash Prizes thereafter will not be entertained.
21. The Cash Prizes are in Ringgit Malaysia and the Prize Winners cannot request for the Cash Prizes to be converted into another currency.
22. In the event the Bank has a prize giving ceremony, the Prize Winners will be required to attend at their own cost and expense to collect the Cash Prizes. In the event the Prize Winner is not able to attend the prize giving ceremony, the Prize Winner can nominate a representative to be present at the prize giving ceremony to accept the Prize on his/her behalf. The representative will be required to present a written authorisation from the Prize Winner and a photocopy of the Prize Winner's NRIC (front and back) as supporting verification.

GENERAL

23. By participating in this Promotion, the Customers:
 - (a) confirm they have read, understood, accepted and agreed to be bound by the T&Cs herein, the Applicable Terms and Conditions and the Applicable Laws;
 - (b) agree that all records of the fulfilment of the eligibility and entitlement requirements for the Promotion captured by the Bank's system are accurate and final;
 - (c) agree that the Bank's decision on all matters relating to the Promotion shall be accurate, final, conclusive and binding on all Customers;
 - (d) agree to access HLB's website at www.hlb.com.my or HLISB's website at www.hlisp.com.my (collectively referred to as "the Bank's Websites") at regular intervals to view the T&Cs and ensure to be kept up-to-date on any changes or variations to the T&Cs;
 - (e) agree that the Prizes are non-transferable to any third (3rd) party and non-exchangeable for up-front cash, credit, cheque or benefit-in-kind;
 - (f) 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 the Promotion; and

(g) agree and consent to the collection, use, processing, transfer across borders and/or disclosure of their personal data by the Bank for the purposes of any advertising, promotion, event or publicity in any form or media in any manner and any time that the Bank deems fit ("Publication") for and in relation to the Promotion without any prior notice to the Customers. This includes, without limitation, the Customers' names, photographs, images or likeness. The Participants shall not be entitled to claim any ownership and/or other forms of compensation for such Publication.

24. The Bank reserves the right:

- (a) with prior notice to the Customers, to add, delete, suspend or vary the T&Cs listed herein, either fully or partially, or to terminate the Promotion, by way of posting such addition, deletion, suspension or amendment of the T&Cs or termination of this Promotion on the Bank's Websites or in any other manner which the Bank deems practical; and
- (b) to forfeit or claw back any Cashback and Cash Prizes in the event there is any detected fraud, or non-compliance of any of the T&Cs of this Promotion and/or the Applicable Terms and Conditions.

25. In addition to the T&Cs stipulated herein, the Customers agree that the Applicable Terms and Conditions shall be read together with these T&Cs herein as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.

26. In the event of any discrepancies between the T&Cs stipulated herein and any advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the final T&Cs on the Bank's Websites shall prevail.

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

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

Member of PIDM. HLB/HLISB Participating Accounts or Deposits/-i Accounts are protected by PIDM up to RM250,000 for each depositor (refer to [Products Eligible for PIDM Protection](#)). For avoidance of doubt, HL Bank Singapore current and savings account are not protected by PIDM. Your insured deposit(s) account will no longer be protected by PIDM if transferred to non-PIDM covered institutions or accounts.

Deposit Insurance Scheme ("DI Scheme")

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Deposit-i Products are deposit accounts based on the Shariah contract of Tawarruq.

If you have any enquiries regarding these T&Cs and/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 ini 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.