HLB CONNECT TAP TO ESCAPE PROMOTION 2026 (Versi Bahasa Malaysia)

Last Updated on 21 September 2026

PROMOTION PERIOD

Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLB Islamic**") ("hereinafter collectively referred to as "**the Bank**") "**HLB Connect Tap to Escape Promotion 2026**" ("**Promotion**") commences on 21 September 2026 and ends on 20 November 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 & DEFINITIONS

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/HLB Islamic Current or Savings Account-i ("**CASA/CASA-i**") with the Bank or HLB Meezani Account-i with HLB Islamic and/or HLB Credit Card ("**Credit Card**") with HLB (hereinafter referred to as "**Customers**").

2. The following Customers may participate in this Promotion but shall **NOT** be eligible to win the Prizes in this Promotion:
   (a) Prize winners from the previous HLB Connect promotions listed below:
      (i) HLB Connect End-of-Year Promotion 2025: Connect Champion and Daily Champion Prize Winners;
      (ii) HLB Connect Chinese New Year Promotion 2026: Grand Prize, Second Prize, Third Prize, Fourth Prize and Consolation Prize Winners; and
      (iii) HLB Connect Ramadan & Raya Promotion 2026: First Prize, Second Prize and Third Prize Winners; and
   (b) Permanent, contract and/or temporary staff or employees of the Bank.

3. The Bank reserves the right to disqualify any Customer who:
   (a) has in the past committed, or the Bank has reasonable grounds to believe the Customer has committed fraudulent, unlawful or wrongful acts in relation to any facilities granted by the Bank;
   (b) is facing bankruptcy proceedings, or has been declared 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

4. To participate in the Promotion, Customers must fulfil the following pre-requisites during the Promotion Period:

(a) register for HLB Connect, perform the eligible activity ("**Eligible Activity(ies)**") and/or eligible transaction ("**Eligible Transaction(s)**") and earn points ("**Connect Points**") as stated in Table 1A and Table 1B (only applicable for new HLB Connect users); OR

(b) log in to HLB Connect, perform the Eligible Activity and/or Eligible Transaction as listed in Table 1A and Table 1B and earn Connect Points (only applicable for existing HLB Connect users).

(Customers who fulfilled ALL of the requirements stated 3 above are hereinafter referred to as "**Eligible Customers**").

5. Eligible Customers who meet the requirements set out under Clause 4 will earn Connect Points during the Promotion Period as shown in Table 1A and Table 1B and will be in the running to win prizes ("**Prizes**") in Table 2A and Table 2B.

Table 1A: Connect Points Allocation for Eligible Activities

Eligible Activities	Connect Points per successful Eligible Activity	Max Daily Connect Points	Max Connect Points Per Promotion Period
Note 1 **Open a new Eligible CASA/CASA-i via online ("Eligible CASA/CASA-i") and log in to HLB Connect** at least once during the Promotion Period. Note 2 For the purpose of these Eligible Activities, Eligible CASA/CASA-i accounts are limited to HLB Pay&Save Account/-i and HLB Wallet/-i for individuals, and Pay&Save Account/-i and Current Account/-i for sole proprietorships.	500	500	500
Note 1 **Refer friends and family to successfully open a new Eligible CASA/CASA-i** via HLB Connect App during the Promotion Period. The Referrer will earn 200 Connect Points per successful referral.	200	6,000	6,000
Note 1 **The referred customer ("Referee") will earn 100 Connect Points for every RM100 month-end balance maintained in the Referee's new Eligible CASA/CASA-i on 30 September 2026 and 31 October 2026,** provided the Referee successfully opened the Eligible CASA/CASA-i during the Promotion Period.	100	10,000	10,000

Note 1 The Connect Points received from Eligible Activities above will **NOT** be reflected in the Connect Points Tracker page. These Connect Points will be recorded in the Bank's system and added to the calculation of total Connect Points by the Bank at the end of the Promotion Period.

6. For the purpose of the Eligible CASA/CASA-i referral activity set out in Table 1A above, the Referee must:
   (a) have attained the age of eighteen (18) years and above; and/or
   (b) be a sole proprietor.

Table 1B: Connect Points Allocation for Eligible Transactions

Eligible Transactions	Connect Points per successful Eligible Transaction	Max Daily Connect Points	Max Connect Points Per Promotion Period
Note 1 **Perform a DuitNow to Account ("P2A") transfer** Min. RM10 per transfer via HLB Connect	5	60	3,660
Perform a DuitNow QR Payment ("P2P QR") to family and friends Min. RM10 per payment via HLB Connect App	5	60	3,660
Perform a DuitNow Transfer to Proxy ("P2P") to a Mobile/NRIC/Passport/Business Registration Number Min. RM10 per payment via HLB Connect	5	60	3,660
Perform a DuitNow QR Payments to local merchants ("POS QR") using funds from CASA/CASA-i or Meezani Account-i Min. RM10 per payment via HLB Connect App	30	150	9,150
Perform a DuitNow QR Payments to local merchants ("POS QR") using funds from Credit Card Min. RM10 per payment via HLB Connect App	30	150	9,150
Perform a QR Payment to Weixin Pay or Union Pay Min. CNY18 per payment via Connect App	20	60	3,660
Perform an Overseas Transfer Min. RM1,000 per transfer via HLB Connect	20	60	3,660
Perform a payment with FPX or DuitNow Online Banking/Wallets using funds from CASA/CASA-i or Meezani Account-i Min. RM10 per payment via HLB Connect Online	20	100	6,100

Perform a payment using FPX or DuitNow Online Banking/Wallets using funds from Credit Card Min. RM10 per payment via HLB Connect Online	20	100	6,100
Perform a Bill Payment using funds from CASA/CASA-i or Meezani Account-i Min. RM10 per payment via HLB Connect	20	100	6,100
Perform a Bill Payment using funds from Credit Card Min. RM10 per payment via HLB Connect	20	100	6,100
Perform a Prepaid Reload Min. RM10 per reload via HLB Connect using funds from CASA/CASA-i or HLB Meezani Account-i	10	30	1,830
Perform a DuitNow Cross-Border QR to foreign merchants Min. RM50 per payment via HLB Connect App using funds from CASA/CASA-i or HLB Meezani Account-i	8	24	1,464
Place an eFixed Deposit/eFixed Deposit-i ("**eFD/eFD-i**") via HLB Connect	100	200	12,200
Convert MYR to foreign currencies Min. RM200 per conversion using HLB Pay&Save Account/-i or HLB Wallet Account/-i Multi Currency Feature via HLB Connect.	20	40	2,440
Link your HLB/HLB Islamic CASA/CASA-i with HLB Singapore Current or Savings Account using LINKS via HLB Connect.	200	200	200

POINTS TRACKER PAGE

7. Eligible Customers who successfully performed any Eligible Activities in Table 1A and/or Eligible Transactions listed in Table 1B 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 HLB Connect App and Points Tracker button in HLB Connect Online.

8. Unsuccessful or incomplete activities or transactions (for example a system timeout) where the Eligible Customers perform Eligible Activities and Transactions as specified in Table 1A and Table 1B above but did not complete the transaction, will not be entitled to any Connect Points.

9. For Eligible Transactions where the transaction status is not available immediately, the Connect Points will be added on the day where the Eligible Transaction was performed once the Eligible Transaction has been carried out successfully.

10. 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 conclusive, final and binding.

WINNER SELECTION

11. The Eligible Customers will be entitled to an entry ("**Entry**") to be shortlisted into the prize draw ("**Prize Draw**") based on the accumulated Connect Points and will stand a chance to be selected as the winner of the Prize.

Table 2A: Prize Draw

Prize	No. of Connect Points required to earn one (1) Entry into the Prize Draw	No. of Winner(s) to be drawn
Grand Prize: Travel Voucher worth RM20,000, redeemable for a trip for two (2) pax to Santorini, Greece	8,000	1
Second Prize: Travel Voucher worth RM10,000, redeemable for a trip for two (2) pax to Chengdu, China	5,000	2
Third Prize: Machines Gift Card worth RM5,000	3,000	4

12. The more Connect Points accumulated by an Eligible Customer as specified in Table 1A and Table 1B, the more Entries the Eligible Customer will earn and the higher the chances the Eligible Customer will be drawn as a Prize Winner as shown in Table 2A above.

13. Connect Points are not deducted when earning an Entry. The Eligible Customer's total accumulated Connect Points will be used to calculate their total Entries for each Prize Draw simultaneously. However, an Eligible Customer is only entitled to win one (1) Prize throughout the Promotion Period, and will be excluded from subsequent draws once selected as a Winner.

14. **Scenario 1** below sets out an illustration:

Scenario 1

- An Eligible Customer has performed the following Eligible Activities and Eligible Transactions during the Promotion Period.
- The tables below demonstrate the number of Connect Points and Entries earned during the Promotion Period.

Scenario 1	
Eligible Transactions met	**No. of Connect Points earned**
The Eligible Customer who is a Referee successfully opened an Eligible CASA/CASA-i via online on 3 October	10,000

2026 and maintained a balance of RM10,000 on 31 October 2026.	
Refer friends & family to open an Eligible CASA/CASA-i via online successfully on 5 separate times.	1,000
Made 10 Bill Payments successfully across 7 separate days.	200
Made 3 transfers via Overseas Transfer.	60
Made 5 prepaid reloads successfully across 3 separate days.	50
Made DuitNow to-Account transfer 12 separate times	60
Total Connect Points earned	**11,370**

Prize Draw	No. of Connect Points required to earn one (1) Entry into the Prize Draw	Total Entries Earned for this Prize Tier
Grand Prize	8,000	1
Second Prize	5,000	2
Third Prize	3,000	3

In the scenario above, the Eligible Customer will receive one (1) Entry into the Grand Prize draw, two (2) Entries into the Second Prize draw and three (3) Entries into the Third Prize draw.

15. At the end of the Promotion Period, the Bank's system shall assign a unique serial number to each Entry earned by an Eligible Customer. The unique serial numbers shall be used for the Prize Draw.

16. Each of the Grand, Second and Third Prize shall be drawn based on their assigned unique serial numbers to choose shortlisted winners ("**Shortlisted Winners**"). The Bank shall send an email and/or HLB Connect App push notification ("**App Notification**") to inform the Shortlisted Winners that they have been shortlisted and that the Bank will contact them via phone call to answer one (1) question.

17. The Bank shall make a **maximum of three (3) call attempts** to contact a **maximum of ten (10) Shortlisted Winners** using the Shortlisted Winners' latest mobile number recorded in the Bank's system. The call attempts shall be made **between 9:00 a.m. and 6:00 p.m. within two (2) business days.** The Shortlisted Winner who answers the question correctly will be selected as the prize winner of the respective Prize. If none of the ten (10) Shortlisted Winners respond to the Bank and/or fulfils the requirement to be selected as a Prize Winner by **15 January 2027**, no Prize Winner shall be declared for the respective Prize category and the Prize shall not be awarded.

18. In the event a Shortlisted Winner fails to answer the calls, does not provide the correct answer, or is unreachable after three (3) call attempts for whatever reason, the Bank will proceed to contact the next Shortlisted Winner. Once a winner has been selected for a Prize, the winner ("**Prize Winner**") and any earlier Shortlisted Winner who failed to answer the attempts shall be disqualified and excluded from participating in any subsequent Prize Draws for the remaining Prize categories.

19. Upon completion of the Winner Selection for the Grand, Second and Third Prize, all remaining Eligible Customers will be ranked based on total Connect Points earned during the Promotion Period as per Table 2B. The top five hundred (500) Eligible Customers who accumulate the highest number of Connect Points by the earliest date will be automatically selected as the Consolation Prize Winners.

Table 2B: Consolation Prize

Prize Category	Requirements & Winner Selection	Number of Winner(s)
Cash Prize worth RM100 ("**Consolation Prize**")	• The top five hundred (500) remaining Eligible Customers with the highest Connect Points will be selected as the consolation Prize Winners ("**Consolation Prize Winners**").	500

20. Each Eligible Customer is entitled to win only one (1) Prize (either a Grand, Second, Third, or Consolation Prize) throughout the Promotion Period.

WINNER ANNOUNCEMENT & PRIZE FULFILMENT

21. The winners' list will be published at http://www.hlb.com.my/connectescape ("**Promotion Website**") and the Winners will be notified by the Bank via App Notification latest **by 1 February 2027**.

22. It is the sole responsibility of the Prize Winners and Consolation Prize Winners to check the Promotion Website to verify their winning status. Additionally, Grand, Second, and Third Prize Winners are required to answer the Bank's phone call, answer a question correctly, and/or respond to the App Notification or email sent by the Bank to claim their Prize.

23. The Consolation Prize will be credited to the Consolation Prize Winners' CASA/CASA-i or HLB Meezani Account-i maintained with the Bank **by 28 February 2027**. As such, these Consolation Prize Winners must have an active and valid CASA/CASA-i or HLB Meezani Account-i until **28 February 2027**, failing which the Consolation Prize shall be forfeited.

24. The terms and conditions for the Grand Prize and Second Prizes ("**Travel Vouchers**") issued by **Holiday Tours & Travel Sdn Bhd (197501001345 (23070-H))** ("**Holiday Tours & Travel**") are as follows:
    (i) The Winners of the Travel Vouchers ("**Travel Voucher Winners**") will receive the Travel Vouchers by **28 February 2027**.
    (ii) It is the responsibility of the Travel Voucher Winners to make redemptions, bookings and/or arrangements for 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. The Travel Vouchers are subject to the following terms and conditions imposed by Holiday Tours & Travel:

(a) The Travel Vouchers can be used to redeem flight tickets, hotel accommodation, airport transfers, or any travel services provided by Holiday Tours & Travel. The Travel Vouchers are non-refundable, non-transferable and non-exchangeable for cash;

(b) The Travel Voucher Winners shall redeem the Travel Vouchers with Holiday Tours & Travel only and the Bank shall not be responsible or liable to reimburse the Travel Voucher Winners in relation to any cost incurred deriving from the redemption of the Travel Vouchers pursuant to Clause 24 (ii)(c);

(c) The Travel Vouchers are redeemable ONCE only; multiple and/or periodic redemptions are not allowed;

(d) Any related travel services or travel incidentals that exceed the value of the Travel Vouchers shall be borne by the Travel Voucher Winners at the time of redemption. If the redemption value is less than the value of the Travel Vouchers, no refund will be provided;

(e) Redemption of Travel Vouchers are not valid during the Malaysian Association of Tour and Travel Agents (MATTA) Fair or any other promotion period;

(f) The Travel Voucher Winners must present their identity document (NRIC/Passport) and the original Travel Vouchers when redeeming the Travel Vouchers with Holiday Tours & Travel;

(g) The Travel Vouchers 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 Vouchers shall be assumed by the Travel Voucher Winners and the Bank shall not be responsible for any cost and/or payment related thereto;

(h) The Travel Vouchers are valid for use until the date specified on the respective Travel Vouchers. If the Travel Vouchers 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

(i) Save and except where specifically provided in these T&Cs, the 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 Winners to travel to their travel destination.

25. The terms and conditions for the **Third Prizes** ("**Gift Cards**") **issued by Machines Sdn Bhd. (200601025413 (745167-M)) ("Machines")** are as follows:

(a) The Winners of the Gift Card ("**Gift Card Winners**") will be contacted by the supplier(s) (e.g., prize vendor or courier company) appointed by the Bank to make arrangements for the delivery or collection of the Gift Cards (e.g. self-collection at the courier company if no one is available at your delivery address). If Gift Card Winners are not contactable by the supplier or opts to self-collect the Gift Cards but fail to collect the Gift Cards **by 28 February 2027**, the Gift Cards

shall be forfeited and thereafter Bank will not entertain any request by the Gift Card Winners to claim the Gift Cards;

(b) The Gift Cards are redeemable for physical product purchases only (excluding the purchase of other gift cards) and can be used at all physical Machines stores in Malaysia;

(c) Each Gift Card can be used in a single transaction only. Any unutilised balance upon redemption will be strictly forfeited;

(d) Machines+ membership points are not applicable and will not be awarded for purchases made using the Gift Cards;

(e) The Gift Cards are valid until the expiry date stated on the Gift Cards. Neither the Bank nor Machines shall be responsible or liable for the Winners' failure to redeem or fully utilise the Gift Cards within this specified validity period;

(f) Lost, stolen, or damaged Gift Cards will not be replaced, refunded, or reinstated by either the Bank or Machines; and

(g) Machines reserves the right to amend the terms and conditions of the Gift Cards at its sole discretion without prior notice. Winners shall deal directly with Machines for any queries, disputes, or claims pertaining to the Gift Cards without recourse to the Bank.

26. It is the obligation of all Prize Winners and Consolation Prize Winners to contact the Bank regarding the non-receipt of their respective Prize or Consolation Prize **before 5 March 2027**, failing which the Winners are deemed to have received them, and any claim for reimbursement **after 5 March 2027** will not be processed, save for obvious error.

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

28. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Prizes (including but not limited to the validity and/or usage of the Prizes) and shall not be responsible to replace any lost, stolen, or damaged Prizes. The Prize Winners shall deal directly with the manufacturer/vendor/supplier 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 Prizes shall be assumed by the Prize Winners.

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

30. The Bank reserves the right to replace the Grand, Second and/or Third Prize with any other item or cashback of equal value at its discretion with prior notice.

31. All Prizes will be provided on an "As Is Where Is" basis. Prizes featured in all printed materials and/or the Bank's website are for illustration purposes only. Any props, accessories or equipment featured with the Prizes in any pictorial materials are for decorative purposes and shall not form part of the Prizes.

GENERAL

32. By participating in this Promotion, the 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 conclusive, final and binding;

(iii) agree that the Bank's decisions on all matters regarding the Promotion shall be conclusive, final 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 3rd 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. Save for damages arising directly from the Bank's wilful default and gross negligence, the Bank is not liable if it cannot contact the Eligible Customers due to inaccurate details provided. The Bank is also not responsible for any delivery failures of SMS or email messages, or prizes caused by circumstances beyond its reasonable control;

(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 App Notification, 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/or the availability and quality of service of the relevant mobile/internet network service provider(s), and fully understand that the Bank has no control over events beyond its reasonable control, 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 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. The Bank will not process any appeals for delays or failures caused by Network Failures which are beyond the reasonable control of the Bank;

(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.

33. 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 Prizes and/or Consolation Prize in the event of non-compliance by an Eligible Customer of the Applicable Terms and Conditions; and

(iii) to claw-back the Prizes and/or Consolation Prize in the event there is any detected fraud and/or breaches against the Applicable Terms and Conditions.

34. 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.

35. 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.

36. 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.

37. 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.

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.