

HLB CONNECT DUITNOW QR INSTANT CASHBACK PROMOTION

(Versi Bahasa Malaysia)

Last Updated on 29 May 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 DuitNow QR Instant Cashback Promotion**" ("**Promotion**") commences on 3 June 2026 and ends on 4 August 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**") with the Bank or HLB Meezani Account-i with HLISB 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, or the Bank has reasonable grounds to believe the Customer has 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 at any time 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 and perform DuitNow QR transaction to local merchants in Malaysia ("**QR Pay to POS**") via QR Pay feature on HLB Connect App (only applicable for new HLB Connect users) with a minimum spend of Ringgit Ten (RM10) per transaction using CASA/CASA-i, HLB Meezani Account-i or Credit Card on HLB Connect App.; OR
 - (b) **For Customers who are existing users of the HLB Connect:** Log in to HLB Connect App and perform the **QR Pay to POS**-via QR Pay feature on HLB Connect App (only applicable for existing HLB Connect users) with a minimum spend of

Ringgit Ten (RM10) per transaction using CASA/CASA-i, HLB Meezani Account-i or Credit Card on HLB Connect App.

(Customers who have fulfilled the requirements set out in Clause 3 above are hereinafter referred to as “**Eligible Customers**”).

4. Eligible Customers will be in the running to win DuitNow QR instant cashback (“**Instant Cashback**”) as shown in Table 1 below.

Table 1: Instant Cashback

Promotion Week	Cashback Segment	Winner Selection Method	Weekly Instant Cashback Allocation
Week 1: 3 June – 9 June 2026	POS QR: RM0.10 Instant Cashback	<ul style="list-style-type: none"> Each Eligible Customer can earn Instant Cashback of up to RM0.60 per Promotion Week during the Promotion Period, subject to the Maximum Cashback Amount as defined below. Each Eligible Customer can earn Instant Cashback of up to RM5.40 throughout the Promotion Period (“Maximum Cashback Amount”). Instant Cashback will be rewarded on a first come, first served basis, subject to the availability of the Weekly Instant Cashback Allocation. 	RM8,800
Week 2: 10 June – 16 June 2026			RM8,800
Week 3: 17 June – 23 June 2026			RM8,800
Week 4: 24 June – 30 June 2026			RM8,800
Week 5: 1 July – 7 July 2026			RM8,800
Week 6: 8 July – 14 July 2026			RM8,800
Week 7: 15 July – 21 July 2026			RM8,800
Week 8: 22 July – 28 July 2026			RM8,800
Week 9: 29 July – 4 Aug 2026			RM8,800

WINNER ANNOUNCEMENT AND FULFILMENT

5. The Eligible Customers will be notified on the Instant Cashback earned via the transaction screen that appears on the HLB Connect App following each successful QR Pay to POS transaction (“**Instant Cashback Winners**”).
6. Instant Cashback will be credited to Instant Cashback Winners’ CASA/CASA-i, HLB Meezani Account-i and/or Credit Card account with HLB instantly.
7. Once the total Weekly Instant 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 Promotion Week. The Bank has no obligation to inform the Eligible Customers once the capped limit of the total Weekly Instant Cashback Allocation has been reached.
8. Instant Cashback are non-transferable to any third party and non-exchangeable for up-front credit, cheque or benefit-in-kind.
9. 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

10. By participating in this Promotion, the Eligible Customers:
 - (i) confirm that they have read, understood, accepted and agree 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 conclusive, final and binding;
 - (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 Short Message Service (“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 numbers and email addresses, and to promptly notify the Bank in the event of any changes. 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 any events beyond the Bank’s reasonable control;
 - (v) agree to access the Promotion website (**Error! Hyperlink reference not valid.**www.hlb.com.my/connectqrpai) (“**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 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 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. The Bank will not process any appeals for delays or failures caused by Network Failures which are beyond the reasonable control of the Bank;

- (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.

11. The Bank reserves the right:
 - (i) with prior notice to the Eligible Customers, to add, delete 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.
12. The Eligible Customers agree that the Applicable Terms and Conditions shall be read together as an entire agreement. In the event of any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy.
13. 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.
14. 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.
15. 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.