

ADD A LITTLE EXTRA JOY FOR YOUR SAVINGS PROMOTION 2026

Last updated: 17 August 2026

PROMOTION PERIOD

The Hong Leong Bank Berhad's [193401000023 (97141-X)] ("**HLB**") "**Add a little extra joy for your savings 2026 Promotion**" ("**Promotion**") commences on 21 September 2026 and ends on 31 December 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 account holders who hold a Valid Bank Account (as defined under Clause 2 below) ("**Customers**").
2. "**Valid Bank Account**" means the HLB current account or savings account, except for:
 - (i) MortgagePlus Current Account;
 - (ii) Basic Current Account; and
 - (iii) Basic Savings Account.
3. 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 Valid Bank Account prior to the Promotion Period.
4. For joint account holders, only the primary account holder is eligible to participate in this Promotion. The secondary account holder is **not** eligible to participate.
5. Any Customer who has committed or HLB has reasonable grounds to believe the Customer has committed any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB or who has been declared bankrupt/insolvent or is subject to any bankruptcy/insolvency proceedings at any time prior to or during the Promotion Period or who has breached any terms and conditions contained in the General Terms and Conditions of Accounts and the terms and conditions applicable to the Valid Bank Accounts, shall **NOT** be eligible to participate in this Promotion and shall be immediately disqualified from participating.

PROMOTION MECHANICS

6. The Customers who fulfil the following criteria ("**Entitled Customers**") are entitled to receive the gift as set out in **Table 1** ("**Gift**") below, subject however to the Maximum Gift Quantity available (as set out in **Table 3** below) and the T&Cs herein:

- (a) Deposit the **Earmark Amount** as set out in **Table 1** below into the Valid Bank Account during the Promotion Period; and
- (b) Lock and maintain the Earmark Amount at any HLB branches located only within Kuala Lumpur or Selangor territories for the prescribed **Earmark Period** as set out in **Table 1** below from the date the Earmark Amount is deposited into the Valid Bank Account.

Table 1

Type	Earmark Amount	Earmark Period	Gift	Gift Cost
Gift #1	RM5,000	8 consecutive months	10" Sanrio Plush (Hello Kitty / Kuromi / Cinnamoroll)	RM75.90

7. For the avoidance of doubt, the Earmark Amount must be "**New Funds**" only, defined as per **Table 2** below.

Table 2

Earmark Channel	New Funds Definition
HLB Branches	(a) Cash, new funds received via telegraphic transfer from other banks, DuitNow transfers, instant transfer or interbank GIRO from other banks, local cheque or banker's cheque issued by other banks which are deposited into the Valid Bank Account; and (b) Proceeds arising from the redemption of equity, unit trust funds, bonds/sukuk and/or Hong Leong Invest Safe during the Promotion Period that are re-deposited into the Valid Bank Account.

8. The following shall **NOT** be considered as New Funds:
 - (a) Maturing Fixed Deposit or Fixed Deposit ("**FD**") or premature withdrawal of any existing FD account;
 - (b) Maturing eFixed Deposit ("**eFD**") or premature withdrawal of any existing eFD account;
 - (c) Intra bank transfer of funds, i.e. transfer of funds from another HLB Valid Bank Accounts, FD, eFD; and
 - (d) Inter and/or intra-branch transfer within HLB including third (3rd) party transfer.
9. The maximum quantity of the Gifts allocated for this Promotion is set out in **Table 3** below:

Table 3

Gift	Maximum Gift Quantity
10" Hello Kitty Plush	500
10" Kuromi Plush	500
10" Cinnamoroll Plush	500

10. The Gift will be given to the Entitled Customers on a first come, first served basis, subject to stock availability when the Entitled Customers deposit the Earmark Amount at the HLB branches ("**Placement Date**") for the Earmark Period. Notwithstanding any provision to the contrary in the T&Cs herein, no further Gifts will be issued once the Maximum Gift Quantity is reached. HLB is under no obligation to notify the Entitled Customers when the Maximum Gift Quantity has been reached.
11. In the event of temporary insufficient stock at the branch, HLB will ensure the Gift is available for self-pickup at the respective HLB branches, no later than fourteen (14) working days from the Placement Date and the Entitled Customer will be notified when the Gift is ready for collection via mobile phone and email.
12. HLB gives no representation or warranty with respect to the quality or suitability of the Gift and shall not be responsible for replacing any lost, stolen or damaged items (whether due to defects in materials or workmanship by the manufacturer under warranty or otherwise).
13. In the event the Earmarked Amount is withdrawn (whether in part or in full) during the Earmark Period for any reason and the Gift has been collected by the Entitled Customers, the Entitled Customers shall pay HLB the Gift Cost as set out in **Table 1** above upon notification by HLB. In this regard and upon notification, the Entitled Customers agree that HLB shall be entitled and hereby authorise HLB to deduct the Gift Cost from the Earmarked Amount, before releasing the balance of the Earmarked Amount to the Entitled Customers' Valid Bank Account.

GENERAL

14. By participating in this Promotion, the Entitled Customers:
 - (a) confirm they have read and understood and hereby agree to be bound by the T&Cs herein, the General Terms and Conditions of Accounts and the terms and conditions applicable to the Valid Bank Account ("**Applicable Terms and Conditions**");
 - (b) agree that all records of the fulfilment of the eligibility and entitlement requirements for the Gift captured by HLB's system are accurate and final;
 - (c) agree that HLB's decision on all matters relating to the Promotion shall be conclusive, final and binding on all Entitled Customers;
 - (d) agree to access HLB's website at www.hlb.com.my/sanrioplush ("**HLB's Website**") 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 Gift is non-transferable to any third (3rd) party and non-exchangeable for up-front cash, credit, cheque or benefit-in-kind;
 - (f) agree to be responsible for providing HLB with valid and current contact details, including mobile numbers and email addresses, and for promptly notifying HLB of any changes. HLB shall not be held responsible or liable in the event HLB is unable to contact the Entitled Customers, or if emails are not delivered due to inaccurate or invalid mobile numbers or email addresses provided to HLB;
 - (g) agree that any SMS and/or email sent to the Entitled Customers are entirely dependent on the Entitled 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 HLB has no control over events beyond its reasonable control, such as:

- (a) SMS 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 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 Entitled Customers' email providers (hereinafter referred to as "Network Failure");

As such, HLB shall not be responsible or liable for any loss or expense incurred by the Entitled Customers or any third party from any delay or failure in receiving any SMS and/or email transmission from HLB and vice versa due to the Network Failure. HLB will not process any appeals for delays or failures caused by Network Failures which are beyond the reasonable control of HLB; and

- (h) 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.

15. HLB reserves the right:

- (a) with prior notice to the Entitled 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 HLB's Website or in any other manner which HLB deems practical;
- (b) to disqualify any Entitled Customers who:
 - (i) have in the past committed or HLB has reasonable grounds to believe the Customer has committed any fraudulent, unlawful or wrongful acts in relation to any facilities granted by HLB;
 - (ii) are facing bankruptcy proceedings, or have been declared bankrupt either before, during or after the Promotion Period; and/or
 - (iii) have breached any of the Applicable Terms and Conditions at any time before, during or after the Promotion Period; and
- (c) to claim for the Gift Cost from the Entitled Customers if the Gift has been collected by the Entitled Customers in the event there is any detected fraud or non-compliance with any of the T&Cs and/or the Applicable Terms and Conditions.

16. In addition to the T&Cs stipulated herein, the Entitled 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.

17. 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 HLB's Website shall prevail.

18. The T&Cs of this Promotion shall be governed by and construed in accordance with the laws of Malaysia and the Entitled Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
19. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Member of PIDM. The Valid Bank Accounts 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.

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.