

2026 CNY eFIXED DEPOSIT/eFIXED DEPOSIT-i GIVEAWAY PROMOTION [\(Versi Bahasa Malaysia\)](#)

PROMOTION PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLISB**") (collectively referred to as "**the Bank**") "**2026 CNY eFIXED DEPOSIT/eFIXED DEPOSIT-i GIVEAWAY PROMOTION**" ("**Promotion**") commences on 29 January 2026 and ends on 3 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. **The Promotion is open to all new and existing individual account holders** of a HLB Current or Savings Account/HLISB Current or Savings Account-i ("**CASA/CASA-i**") who have fulfilled either one or both of the following criteria ("**Customers**") during the Promotion Period:

Criteria #1

- (i) Registered for HLB Connect Online (website) and/or HLB Connect App (collectively referred as "**HLB Connect**"); and/or
- (ii) Open an online eFixed Deposit/eFixed Deposit-i ("**eFD/eFD-i**") account ("**eFD/eFD-i Account**") via HLB Connect, or Joint eFixed Deposit/eFixed Deposit-i ("**Joint eFD/Joint eFD-i**") account ("**Joint eFD/Joint eFD-i Account**") via HLB Connect Online (collectively known as "**Participating eFD/eFD-i Accounts**").

Criteria #2

- (i) Customer(s) have placed New Funds into their Participating eFD/eFD-i Accounts during the Promotion Period.
2. For the avoidance of doubt:
 - (i) New Customers refer to customers who do not hold any Participating eFD/eFD-i Accounts with the Bank prior to the Promotion Period;
 - (ii) Existing Customers refer to customers who hold any Participating eFD/eFD-i Accounts with the Bank prior to the Promotion Period; and
 - (iii) Non-individual Customers such as associations, clubs, schools, societies, non-profit organisations, sole proprietors, partnerships, limited liability partnerships and professional practices, companies and corporate bodies duly registered or incorporated in Malaysia, **ARE NOT** eligible to participate in the Promotion.
 3. For the purpose of this Promotion, "**New Funds**" means the funds for the eFD/eFD-i or Joint eFD/Joint eFD-i placement must be from other banks (i.e., fresh funds) and transferred via Financial Process Exchange ("**FPX**"). The maximum deposit amount per transaction is subject to such prescribed maximum amount/limit of transfer in the Customer's individual internet banking maintained with the relevant bank.

4. Customers who have committed any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period or has breached any terms and conditions contained in these T&Cs, General Terms and Conditions of Accounts, Terms and Conditions for the Use of HLB Connect, terms and conditions applicable to the CASA/CASA-i and Hong Leong eFD/eFD-i Account Terms and Conditions shall **NOT** be eligible to participate and/or shall be immediately disqualified from participating in the Promotion.
5. This Promotion is valid with other on-going promotions offered by the Bank from time to time.

PROMOTION MECHANICS

6. There are two (2) prize categories ("**Prize Category**") based on the winner group ("**Winner Group**") under this Promotion, as shown in [Table 1](#) below. To participate in the respective categories, Customers must fulfil the following pre-requisites based on the corresponding categories during the Promotion Period to qualify for the following prizes ("**Prizes**") as shown below:

Table 1

Prize Category	Winner Group	Winner Selection Method	Total Number of Winners
<u>Grand Prize:</u> Travel voucher (" Travel Voucher ") for 2 persons to any destinations in China worth RM5,000, issued by Mega Air Travel (M) Sdn Bhd (179057M (198901001751)) (" Mega Air Travel ") for: <ul style="list-style-type: none"> Return flight tickets for 2 persons; and Hotel accommodation 	Existing Customers	1. Perform a minimum New Funds placement of RM1,000 into their eFD/eFD-i OR Joint eFD/Joint eFD-i Account; and 2. The first three (3) Customers with the highest cumulative placement value throughout the Promotion Period shall be selected as winners (" Winners ").	3
	New Customers	1. Successfully open a Participating eFD/eFD-i Account during the Promotion Period; 2. Perform a minimum New Funds placement of RM1,000 into their eFD/eFD-i OR Joint eFD/Joint eFD-i Account; and 3. The first three (3) Customers with the highest cumulative placement value throughout the Promotion Period shall be selected as Winners.	3
<u>Runner-up Prize:</u> 1gm 999.9 gold bullion (" Gold Bullion ")	Existing Customers	1. Perform a minimum New Funds placement of RM1,000 into their eFD/eFD-i OR Joint eFD/Joint eFD-i Account; and	10

		2. The subsequent ten (10) Customers with the highest cumulative placement value throughout the Promotion Period shall be selected as Winners.	
	New Customers	1. Successfully open a Participating eFD/eFD-i Account during the Promotion Period; 2. Makes a minimum placement of RM1,000 into eFD/eFD-i OR Joint eFD/Joint eFD-i Account; and 3. The subsequent ten (10) Customers with the highest cumulative placement value throughout the Promotion Period shall be selected as Winners.	10

7. The Winners who first achieved the highest cumulative placement value, as captured by the Bank, will win the Prize on a first come, first served basis, until the total number of Winners for each Prize Category has been allocated in full, as shown in [Table 1](#) above.

For the avoidance of doubt, any withdrawal including premature withdrawal of the eFD/eFD-i or Joint eFD/eFD-i placement amount prior to the end date of the Promotion Period or the Bank's selection of the Winners, shall disqualify the Customers from winning the Prizes under this Promotion.

8. Each Winner is eligible to receive only **one (1) Prize** (being the Grand Prize or Runner-up Prize) throughout the Promotion Period.

WINNER ANNOUNCEMENT AND FULFILMENT

9. The Winners' list will be published at <https://www.hlb.com.my/efd> ("**Promotion Website**") by **30 June 2026**. It is the responsibility of the Winners to check if they have won by visiting the Promotion Website on the stipulated date.
10. The Winners will be contacted by the Bank via HLB Connect App push notifications ("**App Notification**") and/or SMS by **3 July 2026**. The Winners are **required to respond** and/or **provide their latest and valid information** (such as home/work address (within Malaysia only), mobile number, etc) to the Bank no later than **17 July 2026**, failing which the Prize shall be forfeited. In the event the Bank is unable to contact these Winners by the date(s) stipulated above (including but not limited to, no reply to our App Notification, etc), such Winners will automatically be disqualified and the Prize will be forfeited.
11. In the event the Winner chooses not to accept the Prize upon being informed by the Bank, such refusal shall be deemed a rejection by the Winner and no replacement or exchange of the Prize will be entertained and the Bank reserves its rights to award the Prize to another Winner. Any cancellation and/or refund request once the redemption of the Prize has been confirmed is strictly not allowed.
12. Terms and conditions for Winners of **Grand Prize**:

- (i) The Winners will receive a Travel Voucher issued by Mega Air Travel **between 17 August 2026 and 28 August 2026**.
 - (ii) It is the obligation of the Winners to provide their latest and valid information, and the Bank or appointed courier company shall not be responsible in the event the Bank or appointed courier company are unable to contact the Winners for the fulfilment/delivery or collection of the Prize for any reasons whatsoever.
 - (iii) It is the Winners' responsibility to make redemption, bookings and/or arrangements of the travel related services with Mega Air Travel, and the Winners are subject to the terms and conditions imposed by Mega Air Travel:
 - (a) The Travel Voucher are non-refundable, non-transferable and non-exchangeable for cash;
 - (b) The redemption is limited to a single occurrence. Multiple periodic redemptions are not allowed;
 - (c) Any related travel services or travel incidentals that exceed the value of the Travel Voucher shall be borne by the Winners at the time of booking. However, if the redemption value is less than the value of the Travel Voucher, no refund will be processed;
 - (d) The Travel Voucher is valid for a period of one (1) year from the date of issuance;
 - (e) Redemption of the Travel Voucher is not valid during the Malaysian Association of Tour and Travel Agents Fair or promotion period; and
 - (f) Winners must present their identity card (NRIC/Passport) and the original travel voucher upon redemption at Mega Air Travel.
 - (iv) The Bank has no control over the arrangements which include but are not limited to airline tickets and/or hotel accommodations. In the event of a dispute relating to the Travel Voucher, the Winners are to deal directly with Mega Air Travel.
 - (v) The Travel Voucher is valid for use until the date specified on the respective Travel Voucher. If the Travel Voucher remains unused after the validity date specified in the terms and conditions of the Travel Voucher, the Bank will not be liable for the extension of the validity or replacement of the Travel Voucher. Additionally, the Bank will not provide a refund or reimbursement for the unused portion if the Winners fail to fully utilise the same.
13. Terms and conditions for Winners of **Runner-up Prize**:
- (i) The Winners will be contacted by the courier company appointed by the Bank for the arrangement of delivery or collection of the Prize (e.g. self-collection at the courier company if no one is available at your address) **between 17 August 2026 and 28 August 2026**, failing which the Prize shall be forfeited.
 - (ii) It is the obligation of the Winners to provide their latest and valid information, and the Bank or appointed courier company shall not be responsible in the event the Bank or appointed courier company are unable to contact the Winners for the fulfilment/delivery or collection of the Prize for any reason whatsoever.
14. All Prizes are non-transferable to any third party and non-exchangeable for another model, cash, up-front credit, cheque or benefit-in-kind.
15. The Bank gives no representation or warranty with respect to the quality or suitability of the Prize (including but not limited to the validity and/or usage of the Prize) and shall not be responsible to replace any lost, stolen or damaged Prize (whether due to defects in materials or workmanship by the manufacturer/vendor under warranty or otherwise). The Winners shall, at his/her own costs and expense, deal directly with the

manufacturer/vendor 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 Prize shall be assumed by the Winners.

16. 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.
17. The Bank reserves the right to replace the Prize with any other item or Cashback of equal value at its discretion with prior notice.
18. All Prizes will be provided on an "As Is Where Is" basis. The Prizes featured in all printed materials and/or HLB's website at <https://www.hlb.com.my> ("**the Bank's Website**") is for illustration purposes only. Any props, accessories or equipment featured with the Prize in any pictorial materials are for decorative purposes and shall not form part of the Prize.

GENERAL

19. By participating in the Promotion, the Customers agree:
 - (i) to have read, understood, accepted and agreed to be bound by the T&Cs herein, General Terms and Conditions of Accounts, Terms and Conditions for the Use of HLB Connect and Hong Leong eFD/eFD-i Account Terms and Conditions ("**Applicable Terms and Conditions**");
 - (ii) that all records of the fulfilment of the eligibility requirement captured by the Bank's system and the selection for the Winners within the Promotion Period shall be final and conclusive;
 - (iii) that the Bank's decision on all matters relating to the Promotion shall be final, conclusive and binding on the Customers;
 - (iv) to consent and authorise the Bank to disclose their personal data i.e. name, email address, contact number and home/work address, where applicable, to its authorised 3rd party vendor including supplier(s) appointed by the Bank for fulfilment/delivery or collection of the Prize for this Promotion, and any other service provider(s) appointed by the Bank to provide SMS for this Promotion such as Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U));
 - (v) to be responsible for providing the Bank with their valid and current contact details including mobile number and home/work 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 Customers, or in the event of non-delivery of SMS due to inaccurate/invalid mobile number and/or home/work address provided by the Customers or in the event the SMS is unable to be delivered due to any reason whatsoever;
 - (vi) to 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) of the Winners for the purpose of Winner announcement without compensation for publicity, advertising or Promotion purposes in any media;
 - (vii) to access the Bank's Promotion Website at regular intervals to view the T&Cs and to ensure they keep up-to-date with any changes or variations to the T&Cs;
 - (viii) that any SMS sent to the Customers are entirely dependent on the Customers' having sufficient inbox storage to receive the SMS 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 whatsoever in the case of and event such as the SMS is delayed, not delivered or encountered any delivery issues due to SMS traffic

congestion, network failure and/or interruptions that may be experienced by the relevant telecommunications network (hereinafter referred to as “**Network Failure**”).

As such, the Bank shall not be responsible or liable for any loss or expense incurred by the Customers or any third party from any delay or failure in receiving any SMS from the Bank and vice versa due to the Network Failure. No appeals on such delay or failure will be processed;

- (ix) that the interest/profit earned is non-transferrable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind; and
 - (x) 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.
20. The Bank reserves the right:
- (i) with prior notice to the Customers, to add, delete, suspend or vary any or all of the T&Cs herein either fully or partially or terminate the Promotion by way of posting on the Bank’s Websites, or in any other manner which the Bank deems practical;
 - (ii) to forfeit the interest/profit earned in the event of non-compliance by the Customers of the Applicable Terms and Conditions; and
 - (iii) to claw-back the Prize in the event there is any detected fraud or breaches against the Applicable Terms and Conditions.
21. 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 as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancy.
22. In the event of any discrepancy between the T&Cs herein and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on the Bank’s Websites shall prevail.
23. The T&Cs 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.
24. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Member of PIDM. eFixed Deposit/eFixed Deposit-i, Joint eFixed Deposit/eFixed Deposit-i and Current/Savings Account or Current/Savings Account-i are protected by PIDM up to RM250,000 for each depositor (refer to [Products Eligible for PIDM Protection](#)).

eFixed Deposit-i, Joint eFixed Deposit-i and Current/Savings Account-i 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.

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.