

LINKS ON HLB CONNECT REFERRAL PROMOTION

Last updated on 06 August 2026

PROMOTION PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and the Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLB Islamic**") (collectively referred to as "**the Bank**") "**Links on HLB Connect Referral Promotion**" ("**Promotion**") commences on 7 August 2026 and ends on 15 January 2027 ("**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) ("**Eligible Customers**").
2. The "**Participating Account(s)**" for this Promotion are:

HL Bank	HLB/HLB Islamic
• iSavings Account • Savings Account • Current Account	• HLB Current Account/HLB Islamic Current Account-i • HLB Savings Account/HLB Islamic Savings Account-i • Daily Investment Account(s)

Exclusions:

- (a) Multi-Currency Foreign Enabled Account ("**MCF**"), Foreign Currency Account ("**FCA**"), 3-in-1 Junior Account/3-in-1 Junior Account-i and Junior Savings Account/Junior Savings Account-i; and
- (b) Joint account holders.

(collectively, the "**Excluded Accounts**").

For the avoidance of doubt, Eligible Customers who hold both a Participating Account and an Excluded Account may participate in the Promotion provided that the Qualifying Links Transfer (as defined in Clause 6) are performed using the Participating Account and not the Excluded Account.

3. For the purpose of this Promotion:
 - (a) Individuals refer to individual Malaysian citizens and non-Malaysian citizens (as Referrer only);
 - (b) New account holders refer to Customers who do not have a Participating Account prior to the Promotion Period; and

- (c) Existing account holders refer to Customers who have a Participating Account prior to the Promotion Period.
4. **“Referrer”** refers to the Eligible Customer who invites family members and/or friends to successfully complete a Qualifying Links Transfer (as defined under Clause 6 below) using Links on HLB Connect. The completion of this transfer requires the recipient to hold a valid HL Bank Singapore account linked via the platform. To qualify as a Referrer under the terms of this Promotion, the Eligible Customer must **NOT** have:
- (a) committed or the Bank has reasonable grounds to believe the Eligible Customers have committed 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 either the Bank or by any third party) or was/is subject to any bankruptcy proceedings at any time prior to, during or after the Promotion Period; and
 - (b) the Bank’s Branch and Personal Financial Service Sales Staff.
5. **“Referee”** refers to an Eligible Customer who is invited by the Referrer to make a Qualifying Links Transfer on HLB Connect for the first time. To qualify as a Referee under the terms of this Promotion, the Eligible Customer must have a Participating Account with HLB/HLB Islamic and must **NOT** be:
- a) committed or the Bank has reasonable grounds to believe the Eligible Customer has committed 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 either the Bank or by any third party) or was/is subject to any bankruptcy proceedings at any time prior to, during or after the Promotion Period; and
 - b) the Bank’s Branch and Personal Financial Service Sales Staff.
6. A **“Qualifying Links Transfer”** is defined as a successful transfer made via Links on HLB Connect during the Promotion Period that meets the following criteria:
- (a) the transfer must be in the minimum amount of **Singapore Dollars Five Hundred (\$\$500)** or **Ringgit Malaysia One Thousand Five Hundred (RM1,500)** in a single transfer. Cumulative transfers are not qualified for this Promotion;
 - (b) for the avoidance of doubt, the qualification of the minimum transfer amount shall be determined based on the sending currency amount at the point of transaction initiation;
 - (c) the transfer must be between the Eligible Customer’s HLB/HLB Islamic Account and the Eligible Customer’s HL Bank Singapore Account;
 - (d) the transfer must be the Eligible Customer’s first Links transfer made, irrespective of whether the transfer originates from Malaysia or Singapore;
 - (e) the transfer must be included with Referrer’s Promo Code in their Transfer Description section; and
 - (f) the transfer must be a Ringgit Malaysia (from an HLB/HLB Islamic Account) to Singapore Dollar (HL Bank Singapore Account) or a Singapore Dollar (from HL Bank Singapore Account) to Ringgit Malaysia (HLB/HLB Islamic Account) via Links transfer.
7. Eligible Customers who 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 ("**Applicable Laws**") shall **NOT** be eligible to participate (either as a Referrer or a Referee) and/or shall be immediately disqualified from participating in this Promotion.

PROMOTION MECHANICS

8. The Referrer and the Referee who fulfils ALL of the criteria below will be entitled to receive the Cashback (as defined under Clause 10 below) subject to the T&Cs herein:
- (a) the Referrer shall receive his/her unique referral code ("**Referral Code**") on HLB Connect or the marketing email sent by the Bank;
 - (b) the Referrer shall introduce Referee to Links on HLB Connect and encourage the Referee to use Links on HLB Connect to transfer money between Malaysia and Singapore through his/her HLB Malaysia Account and HL Bank Singapore account;
 - (c) The Referee must link their HLB/HLB Islamic Participating Accounts to HL Bank Singapore via Links on HLB Connect. Additionally, the Referee must make a Qualifying Links Transfer during the Promotion Period. Upon successful linking of HLB/HLB Islamic Participating Account to HLB Bank Singapore and Qualifying Links Transfer on or before 15 January 2027, both the Referrer and Referee are qualified for the Cashback ("**Successful Referral**");
 - (d) for the avoidance of doubt, the Referrer and the Referee cannot be the same person (for example, the Referrer who holds an individual Current Account/-i or Savings Account/-I ("**CASA/CASA-i**") with the Bank cannot refer himself/herself to do the Qualifying Links Transfer);
 - (e) in the event a Referee makes more than one (1) Qualifying Links Transfer, only one (1) Qualifying Links Transfer will be eligible for the Cashback;
 - (f) in the event a Referee is referred by more than one Referrer, only one (1) Referrer will be eligible for the Cashback based on the Referral Code in the application form that is being successfully approved first; and
 - (g) the Referrer's Referral Code must be entered in full without any space and/or special characters. Incorrect or invalid Referral Code will not be entertained and/or qualify the Referrer for any Cashback.

PROMOTION FULFILMENT

9. Subject to **Clause 8** above and the T&Cs herein, the Referrer and the Referee shall be entitled to the following "**Cashback**":
- (a) The Cashback offer for the entire Promotion is subject to the total allocation of **Ringgit Malaysia Eighty Thousand (RM80,000)** only on a first come, first served basis ("**Promotion Allocation**").
 - (b) Each Referrer and Referee shall be entitled to receive **Ringgit Malaysia Ten (RM10)** cashback for every Successful Referral.
10. The following additional terms and conditions shall apply for the "**Cashback**":
- (a) There is no cap on how much Cashback each Referrer can earn (unlimited referrals) within the Promotion Period, subject to the Successful Referral.
 - (b) There is a cap of **Ringgit Malaysia Ten (RM10)** Cashback each Referee can earn, subject to successful Qualifying Links Transfer.

- (c) The Referrer and the Referee who qualifies for the Cashback (“**Qualified Referrer**” and “**Qualified Referee**”), will get the Cashback credited into the Qualified Referrer and Qualified Referee’s individual CASA/CASA-i account maintained with the Bank. If the Qualified Referrer has more than one individual CASA/CASA-i account with the Bank, the Cashback will be credited to the individual CASA/CASA-i account with the highest balance amount as at the Cashback Fulfilment Date specified in Table 1 below.

Table 1 Cashback Fulfilment Schedule

Successful Referral/Qualifying Links Transfer Period	Cashback Fulfilment Date
07 August – 31 August 2026	31 October 2026
1 – 30 September 2026	30 November 2026
1 – 31 October 2026	31 December 2026
1 – 30 November 2026	31 January 2027
1 – 31 December 2026	31 January 2027
1 – 15 January 2027	31 January 2027

- (d) The Qualified Referrer/Qualified Referee will be notified by HLB by SMS upon successful cashback crediting.
- (e) In the event the Cashback is not credited on or before the relevant Cashback Fulfilment Date, the Qualified Referrer/Qualified Referee shall notify HLB within one (1) month after the relevant Cashback Fulfilment Date, failing which the Qualified Referrer/Qualified Referee is deemed to have received the Cashback.
- (f) It is the obligation of the Qualified Referrer/Qualified Referee to ensure that his/her Participating Accounts with the Bank are valid, active, in good standing and that the Qualified Referrer/Qualified Referee shall not be in breach of any of the T&Cs of the Promotion at the point the Cashback are awarded.

GENERAL

11. By participating in this Promotion, the Eligible 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 conclusive, final and binding on all Eligible Customers;
 - (d) agree to access HLB’s website at www.hlb.com.my or HLB Islamic’s website at www.hlbislamic.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 Cashback are non-transferable to any third-party and non-exchangeable for 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;
- (g) explicitly acknowledges, agrees, and consents to HL Bank Singapore sharing, transferring, and disclosing the Referral Code, application status, and relevant account opening validation data to Hong Leong Bank Berhad (Malaysia) for the sole purpose of processing, validating, and fulfilling the Cashback rewards under this Promotion; and
- (h) 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 Eligible Customers. This includes, without limitation, the Eligible 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.

12. The Bank reserves the right:

- (a) with prior notice to the Eligible 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;
- (b) to forfeit or claw back any Cashback 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; and
- (c) to disqualify any customer or withhold any cashback in the event of any system error, technical glitch, connectivity failure, or disruption in the HLB Connect or HL Bank Singapore platforms that affects the tracking of referral codes or transaction validation during the Promotion Period.

13. Any inquiries, complaints, or disputes regarding the tracking of Referral Codes, transaction validation, or the Cashback fulfilment under this Promotion must be directed solely to HLB via the channels below. HL Bank Singapore shall not be responsible for handling customer service disputes related to the payout of this Promotion.

14. In addition to the T&Cs stipulated herein, the Eligible 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.

15. 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.
16. The T&Cs of this Promotion 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.
17. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Zero fees are only applicable for transfers between your HLB Malaysia accounts and HLB Singapore accounts with Links on HLB Connect.

Member of PIDM. HLB/HLB Islamic 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 the 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.