

HONG LEONG BANK EXCLUSIVE FINANCIAL PROCESS EXCHANGE (FPX) OFFER RATE PROMOTION

PROMOTION PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("HLISB") ("hereinafter collectively referred to as "the Bank") "HONG LEONG BANK EXCLUSIVE FINANCIAL PROCESS EXCHANGE (FPX) OFFER RATE" ("Promotion") commences on 1 January 2025 and ends on 30 June 2025 ("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 existing individual and non-individual customers of the Bank who are the primary accountholders of HLB Current Account or Savings Account/HLISB Current Account-i or Savings Account-i ("CASA/CASA-i") during the Promotion Period ("Customers").

Non-individual Customers refer to private limited companies, public listed companies, associations, clubs, schools, societies, non-profitable organizations, sole proprietorships, partnerships, limited liability partnerships, professional practices duly registered or incorporated in Malaysia.

2. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt/wound-up pursuant to a petition by the Bank or by other financial institutions or by any third party or are subject to any bankruptcy proceedings/winding-up proceedings at any time prior to or during the Promotion Period shall NOT be eligible to participate in the Promotion.

PROMOTION CRITERIA

3. Customers who have received a letter of offer from the Bank on the Promotion Fees offer as set out in Table 1 below ("Letter of Offer") can participate in this Promotion. For the avoidance of doubt, no more Letter of Offer will be issued by the Bank for participation in this Promotion after 31 March 2025.
4. In order to participate and to be eligible for the Promotion Fees as set out in Table 1 below, Customers must during the Promotion Period perform and fulfill the following criteria ("Qualifying Criteria"): -
 - (a) accept the Letter of Offer within two (2) weeks from the issuance date; and
 - (b) integrate and enable FPX as the available online payment platform to the public ("Go Live") within three (3) months from the date of the Letter of Offer as set out in Table 2 below.

For example, if the Letter of Offer is issued on 1 January 2025, Customer must accept the Letter of Offer on or before 14 January 2025 and the Customer must Go Live on or before 31 March 2025.

5. The offer for the Promotion Fees will automatically lapse in the event of non-fulfilment of either the Qualifying Criteria prescribed in Clause 4 (a) or Clause 4 (b) above and the usual standard fees for FPX transaction will apply.

6. The first fifty (50) Customers to Go-Live with FPX will be selected on a first-come-first-served basis to win the Promotion Fees as stated in Table 1 below and the Fulfilment Period is as described in Table 2 below ("Eligible Customers").

Table 1

Letter of Offer issuance period (Onboarding)	Promotion Fees	Eligibility	Tenure
From 1 January 2025 to 31 March 2025	(i) FPX B2C Current/Savings account – RM0.50 per transaction (ii) FPX B2C Credit Card – RM0.50 + 0.30% per transaction (iii) FPX B2B Current/Savings account – RM1.00 per transaction	First 50 successful Customers	Until 30 June 2025

Table 2

Promotion Period		Fulfilment Period	Example			
Letter of Offer issuing period	Go-Live Period		Letter of Offer issuing date	Go-Live Cut-off Date	Eligible Customer Actual Go-Live Date	Fulfilment Period
From 1 January 2025 till 31 March 2025	Within three (3) months from the date of the Letter of Offer issued.	From the 1 st day of Go-Live till 30 June 2025	1 January 2025	31 March 2025	31 March 2025	31 March 2025 – 30 June 2025
			23 February 2025	22 May 2025	21 April 2025	21 April 2025 – 30 June 2025
			31 March 2025	30 June 2025	30 June 2025	30 June 2025 *Promotion Fees will be paid for the FPX transactions done on 30 June 2025 only. From 1 July 2025 onwards, the standard fees in Table 3 will apply.

7. From 1 July 2025 onwards, the Promotion Fees will be revised* to the Standard Transaction Fees rate as stated in Table 3 below: *Revision is subject to the discretion of the Bank.

Table 3

Standard Transaction Fees
(i) FPX B2C Current/Savings account – RM0.80 per transaction
(ii) FPX B2C Credit Card – RM0.80 + 0.50%
(iii) FPX B2B Current/Savings account – RM1.20 per transaction

GENERAL

8. By participating in this Promotion, the Customers:
 - (a) Confirm to have read, understood, accepted and agreed to be bound by the General Terms and Conditions of Accounts, Terms and Conditions applicable to the CASA/CASA-i ("Applicable Terms and Conditions") and the T&Cs herein;
 - (b) agree that all FPX transactions performed, as recorded by HLB, including HLB's decisions on all matters regarding the Promotion are final, conclusive and binding;
 - (c) agree that the Promotion Fees is not transferable to a third (3rd) party account, or to any other form and is non-exchangeable for cash or in kind; and
 - (d) 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.
9. The Bank reserves the right:
 - (a) with prior notice to the 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 at www.hlb.com.my and www.hlisb.com.my ("Bank's Websites"); and
 - (b) to vary the Promotion Fees and/or to forfeit the Promotion Fees in the event there is any detected fraud, or non-compliance of any of the T&Cs of this Promotion by the Customers.
10. In addition to the terms stipulated above, 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 discrepancies.
11. In the event of any discrepancies between the T&Cs herein and any advertising, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on the Bank's Websites shall prevail.
12. The T&Cs herein 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.
13. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

If you have any enquiries regarding these T&Cs, and/or require a copy of the Bahasa Malaysia version, you may seek clarification from our staff who attended to you. Alternatively, please email us at fpx_pfs@hlbb.hongleong.com.my.