

HLB CARDS: THE MORE YOU SPEND, THE MORE WE PAY PROMOTION

Last updated on 2 April 2025

PROMOTION PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**The More Your Spend, The More We Pay Promotion**" ("**Promotion**") commences on **1 December 2024** at 00:00:00 hours (12:00 a.m.) and ends on **31 January 2025** at 23:59:59 hours (11:59 p.m.), both dates inclusive ("**Promotion Period**"), 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, Malaysian and non-Malaysian, individual principal HLB Visa credit cardholders individual principal **HLB Visa Credit Cardholders** ("**Cardholders**") to participate during the Promotion Period. New Cardholders refer to those who do not have any HLB credit card with HLB before the Promotion Period. Registration is not required for Promotion participation.
2. The following persons shall not be eligible to participate in this Promotion:
 - (a) Cardholders whose HLB Visa credit cards (collectively known as the ("**Card**") which are NOT issued in Malaysia;
 - (b) Cardholders whose Card accounts are NOT in good standing, inactive, or who are in breach of HLB's General Terms and Conditions of the Cardholder Agreement and/or the specific Terms and Condition in relation to the Card at any time during the Promotion Period and Monthly Prize Fulfilment Period (as defined under Clause 13);
 - (c) Cardholders whose Card accounts are invalid or cancelled at any time during the Promotion Period; and
 - (d) Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Promotion Period.
 - (e) Cardholders who are not users of HLB Connect App.

PROMOTION MECHANICS

3. To participate in this Promotion, Cardholders are required to spend using their Cards on the Eligible Transactions (as defined in Clauses 5 and 8 below) and fulfill the prescribed Qualifying Criteria as specified in Table 1 below during the Promotion Period in order to earn entries for the Promotion ("**Eligible Cardholders**").

Table 1

Qualifying Criteria	Qualifying Amount (RM)	No. of Draw Entries	Example Scenario
Accumulate a Qualifying Amount of Ringgit Malaysia Five Thousand (RM5,000) (" Qualifying Amount ") on Eligible Transactions using their Cards within a Promotion Spend Month (as defined in Table 3 below).	Every RM5,000	1 entry ("Draw Entry")	Accumulated monthly spend of RM16,000 using their Cards for Eligible Transactions within a Promotion

			Spend Month = 3 Draw Entries
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4. Each Draw Entry shall qualify an Eligible Cardholder a chance to win a monthly prize ("**Monthly Prize**") as particularized in Table 2 below:

Table 2 – Monthly Prize

Tier	Monthly Prize	Prize Category	Number of winners per Promotion Spend Month ("Monthly Winners")	Example Scenario
1	Cashback equivalent to your total monthly amount spent on Eligible Transactions in a Promotion Spend Month or up to the maximum limit of each Prize Category amount ("Prize Category") , whichever is lower.	RM35,000	5	<p>If a Monthly Winner has a total monthly Eligible Transactions spent of RM40,000, he/she will receive the maximum Cashback amount of RM35,000 for this Prize Category.</p> <p>If a Monthly Winner has a total monthly Eligible Transactions spent of RM7,000, he/she will receive Cashback of RM7,000 for this Prize Category.</p>
2		RM5,000	25	<p>If a Monthly Winner has a total monthly Eligible Transactions spent of RM5,000, he/she will receive Cashback of RM5,000 for this Prize Category.</p> <p>If a Monthly Winner has a total monthly Eligible Transactions spent of RM15,000, he/she will receive Cashback of RM5,000 for this Prize Category.</p>
3		RM2,000	50	<p>If a Monthly Winner has a total monthly Eligible Transactions spent of RM5,000, he/she will</p>

				receive Cashback of RM2,000 for this Prize Category.
4		RM1,000	100	If a Monthly Winner has a total monthly Eligible Transactions spent of RM5,000, he/she will receive Cashback of RM1,000 for this Prize Category.

Table 3

Promotion Spend Month	Date
1	1 December 2024 – 31 December 2024
2	1 January 2025 – 31 January 2025

5. Eligible Transactions shall **INCLUDE** all retail and online purchases transacted locally and internationally during the Promotion Period (“**Eligible Transactions**”).
6. Eligible Transactions made in currencies other than Ringgit Malaysia (“**RM**”) will be converted to and computed in RM based on the conversion rate determined by HLB at the time of transaction.
7. Eligible Transactions made by supplementary credit cardholder(s) will also be included in the computation of the Eligible Cardholder’s eligibility for the Monthly Prize.
8. Eligible Transactions shall further **EXCLUDE** the following:
 - a) purchases involving any portfolio products such as Balance Transfer (BT), Quick Cash (QC) and Flexi Payment Plan (FPP);
 - b) refunded, disputed, unsuccessful, reversed, unauthorised, fraudulent or unlawful transactions; and/or
 - c) any form of services or miscellaneous fees, including finance charges and fees such as credit card annual fee, late payment charges and government service tax, imposed by HLB.
9. Eligible Cardholders shall be entitled to a maximum of one (1) Monthly Prize only per Promotion Spend Month.
10. For Eligible Cardholders who hold multiple Cards, the computation of the Qualifying Amount shall be combined across multiple Cards.
11. Eligible Cardholders’ Draw Entries will be randomly selected (the “**Shortlisting Process**”) via an automated selection system (“**Randomizer**”) based on all Draw Entries earned for each Promotion Spend Month. The Shortlisting Process via the Randomizer shall start from Tier 1 of Monthly Prize Category (as defined in Table 2 above), followed by Tier 2, Tier 3 and Tier 4 until the prescribed number of Monthly Winners has been achieved.
12. Eligible Cardholders whose Draw Entries have been selected (“**Shortlisted Cardholders**”) are then required to complete the Q&A Process (as set out under Clauses 14 & 15 below) in order to win the relevant Monthly Prize.

13. The Monthly Prize will be fulfilled via crediting of cashback into the Monthly Winners' principal Card accounts within ninety (90) days after the end of the Promotion Period. (**"Monthly Prize Fulfilment Period"**).

Question & Answer Process ("Q&A")

14. An In-App Push ("**IAP**") notification via HL Connect App will be sent to the Shortlisted Cardholder, requesting them to answer one (1) simple question ("**Q&A**") pertaining to the Promotion within a time limit (i.e. forty-eight (48) hours from time of notification).
15. Shortlisted Cardholders are required to click on the website link from the IAP notification in HLB Connect App, where it will redirect the Cardholders to HLB's contest website outside of HLB Connect App to select one (1) correct answer within the given time limit. A Shortlisted Cardholder who answers the Q&A correctly within the time limit shall be the Monthly Winner of the relevant Monthly Prize as set out in Table 2 above.
16. Should there be more than one (1) answer entry submission from the same Shortlisted Cardholder, only the earliest answer submitted will be valid.
17. Submission of answer(s) after the given time limit will be deemed invalid.
18. It is the obligation of the Monthly Winners to provide their latest and valid contact details and email addresses to HLB within the Promotion Period and HLB shall not be responsible in the event HLB is unable to reach the Monthly Winners for any reasons whatsoever.

PROMOTION FULFILMENT

19. At the time of rewarding the Monthly Prize, the Card accounts of Monthly Winners must be valid and/or active, in good standing and must not be in breach of any of these T&Cs, HLB's General Terms and Conditions of the Cardholder Agreement and the specific Terms and Condition in relation to the Card during the Promotion Period and up to the Monthly Prize Fulfilment Period, failing which the Monthly Winners will be disqualified automatically.
20. Monthly Winners will be notified by HLB by way of posting the list of Monthly Winners (Principal Cardholders' name and masked NRIC Number) in the Promotion Website (<http://www.hlb.com.my/hlbpay>) within ninety (90) days after the Promotion Period ("**Winners Announcement Date**") or by way of notification via IAP or email within five (5) days after HLB has credited the Monthly Prize to the Monthly Winners' Card accounts during the Monthly Prize Fulfilment Period.
21. It is essentially the obligation of the Monthly Winners to inform HLB by 30 June 2025 in the event of non-receipt of the Monthly Prize, failing which the Monthly Winners are deemed to have received the Monthly Prizes and any complaints of non-receipt thereafter shall not be entertained by HLB.

GENERAL

22. By participating in this Promotion, the Cardholders agree:
 - (a) that they have read, understood and agree to be bound by these T&Cs herein, the specific Terms and Conditions in relation to the Card and the HLB's General Terms and Conditions of the Cardholder Agreement available at HLB's website at www.hlb.com.my ("**HLB's Website**");
 - (b) that all records of the Eligible Transactions captured by HLB's system for the purpose of this Promotion are final;

- (c) that HLB's decision on all matters relating to this Promotion shall be final, conclusive and binding on all Cardholders;
 - (d) that the Monthly Prize is non-transferable to any third party and non-exchangeable for any credit, cheque or in kind;
 - (e) to access HLB's Website at regular intervals to view the T&Cs of this Promotion to ensure that they keep up-to-date with any changes or variations to the T&Cs;
 - (f) to authorise HLB to disclose their personal data i.e., name, contact numbers, address to its authorised 3rd party vendor including Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and any other supplier(s) appointed by HLB for the purpose of communication and fulfilment of Monthly Prizes for this Promotion; and
 - (g) 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 this Promotion.
23. HLB reserves the right to:
- (a) disqualify any Cardholders who have performed the Eligible Transactions in a manner or pattern which HLB deems to be abnormal, irregular and/or is indicative of an attempt to obtain an unfair advantage over other Cardholders;
 - (b) forfeit and/or claw back the Monthly Prize where there is reversal of the Eligible Transactions, as applicable, or termination of the Cards during the Promotion Period and/or at the point of awarding the Monthly Prize or non-compliance to the T&Cs herein; and
 - (c) add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Promotion, by way of posting on HLB's Website or in any other methods which HLB deems practical, in order to give prior notice to the Cardholders.
24. These T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Cardholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
25. In addition to the terms stipulated above, Cardholders agree that HLB's General Terms and Conditions of the Cardholder Agreement and the specific Terms and Conditions in relation to the Card shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and HLB's General Terms and Conditions of the Cardholder Agreement or the specific Terms and Conditions in relation to the Card, the specific terms in these T&Cs shall prevail to the extent of such discrepancies.
26. In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the final terms and conditions on HLB's Website shall prevail.

If you have any enquiries regarding these T&Cs, please email us at hlonline@hlbb.hongleong.com.my.