

HLB CARDS: TURN YOUR LIFESTYLE INTO DAILY CASHBACK PROMOTION

Last updated on 10 November 2025

PROMOTION PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") "**HLB Cards: Turn Your Lifestyle into Daily Cashback Promotion 2.0**" ("**Promotion**") commences on 10 November 2025 at 00:00:00 hours (12:00 a.m.) and ends on 14 December 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**"):

PROMOTION ELIGIBILITY

1. The Promotion is open to selected existing Malaysian and non-Malaysian individual principal HLB Visa credit cardholders ("**Cardholders**") who receive an invitation via HLB Connect App In-App Push Notification ("**IAP**") and/or Electronic Direct Mail ("**eDM**") ("**Promotion Invitation**") from HLB during the Promotion Period to participate in the Promotion.
2. The following Cardholders shall not be eligible for this Promotion:
 - (a) Cardholders whose HLB Visa Credit Cards ("**Card**") are NOT issued in Malaysia;
 - (b) Cardholders whose Card accounts are NOT in good standing, inactive, or who are in breach of any of HLB's General Terms and Conditions of the Cardholder Agreement and the specific Terms and Conditions in relation to the Card at any time during the Promotion Period;
 - (c) Cardholders whose Card accounts are invalid or cancelled at any time during the Promotion Period;
 - (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; and/or
 - (e) Cardholders who have been declared bankrupt/insolvent (pursuant to a petition either by banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the Promotion Period.

PROMOTION MECHANICS

3. To participate in this Promotion, Cardholders must use their Card to fulfil the **Qualifying Criteria** during the Promotion Period to be in the running to win the **Promotion Prize**, as listed in Table 1 below:

Table 1: Qualifying Criteria

Tier	Qualifying Criteria	Promotion Prize
1	Spend a minimum of Ringgit Malaysia One Thousand Five Hundred (RM1,500) on Eligible Transactions (as defined under Clauses 11 – 15 below) in a single day during each Promotion Week (as defined in Table 2 below) using his/her Card.	Ringgit Malaysia One Hundred Fifty (RM150) Cashback per day
2	Meet Tier (1) Qualifying Criteria for any three (3) days during a Promotion Week (as defined in Table 2 below) using his/her Card.	Ringgit Malaysia Four Hundred Thirty-Eight (RM438) Cashback per Promotion Week

- Cardholders who fulfil the Qualifying Criteria ("**Eligible Cardholders**") will be eligible to win the Promotion Prize based on a first come, first served basis premised on the earliest time that an Eligible Cardholder fulfils the Qualifying Criteria.
- An Eligible Cardholder may participate in multiple days and/or Promotion Week(s) to win the Promotion Prize(s). However, each Eligible Cardholder may only win up to Ringgit Malaysia Four Hundred Fifty (RM450) Cashback for Tier 1 and up to Ringgit Malaysia Four Hundred Thirty-Eight (RM438) Cashback for Tier 2 ("**Maximum Promotion Prize**") per Promotion Week.
- The total Cashback allocation for Tier 1 is capped at **Ringgit Malaysia Thirty-One Thousand Five Hundred (RM31,500)** for each Promotion Week and for Tier 2 is capped at **Ringgit Malaysia Eight Thousand Seven Hundred Sixty (RM8,760)** for each Promotion Week (as defined under Clause 7 below). HLB has no obligation to inform the Eligible Cardholders should the total Cashback allocation reach its limit.
- Maximum Cashback per Cardholder, per week is capped at up to Ringgit Malaysia Eight Hundred Eighty-Eight (RM888) per Promotion Week as set out in Table 2 below:

Table 2: Promotion Week & Number of Promotion Prize Winners

Promotion Week	Applicable Date(s)	Total Cashback Allocation for Tier 1	Total Cashback Allocation for Tier 2
1	10 - 16 November 2025	RM31,500	RM8,760
2	17 – 23 November 2025	RM31,500	RM8,760
3	24 – 30 November 2025	RM31,500	RM8,760
4	1 – 7 December 2025	RM31,500	RM8,760
5	8 – 14 December 2025	RM31,500	RM8,760

8. For the avoidance of doubt, the following are some examples of the Promotion Prize(s) which can be earned by different Cardholders during the Promotion Period as set out in Table 1 above:

Cardholder A

Promotion Week	Day of Promotion Week	Total Eligible Transaction(s) Amount	Promotion Prize	Remarks
1	1	RM1,500	RM150	Cardholder has met the minimum spend of RM1,500 for 3 days within the Promotion Week hence is eligible for the RM438 Cashback.
	2	RM2,000	RM150	
	3	RM2,500	RM150	
	4	RM1,500	-	
	5	RM1,000	-	
	6	RM500	-	
	7	RM800	-	
Total Cashback			RM888	
2	1	RM1,000	-	Cardholder has met the minimum spend of RM1,500 for 3 days within the Promotion Week hence is eligible for the RM438 Cashback.
	2	RM1,500	RM150	
	3	RM3,000	RM150	
	4	RM500	-	
	5	RM900	-	
	6	RM300	-	
	7	RM1,500	RM150	
Total Cashback			RM888	

Cardholder B

Promotion Week	Day of Promotion Week	Total Eligible Transaction(s) Amount	Promotion Prize	Remarks
3	1	RM1,500	RM150	Cardholder did not meet the minimum spend of RM1,500 for 3 days within the Promotion Week hence is not eligible for the RM438 Cashback.
	2	RM1,499	-	
	3	RM1,500	RM150	
	4	RM1,000	-	
	5	RM900	-	
	6	RM500	-	
	7	RM100	-	
Total Cashback			RM300	
4	1	RM1,500	RM150	Cardholder has met the minimum spend of RM1,500 for 3 days within
	2	RM2,000	RM150	
	3	RM3,000	RM150	

	4	RM4,000	-	the Promotion Week hence is eligible for the RM438 Cashback. • Cardholder has reached the Maximum Promotion Prize per Cardholder for this Promotion Week.
	5	RM5,000	-	
	6	RM300	-	
	7	RM1,500	-	
Total Cashback			RM888	

9. For the avoidance of doubt, in the event of a tie (i.e. where there is more than **one (1)** Eligible Cardholder who have fulfilled the Qualifying Criteria in the same day and/or Promotion Week and at the same time during the Promotion Period and would have been the Promotion Winner if not for the tie), the Promotion Prize will be awarded to Eligible Cardholders in the sequence based on the following hierarchy of criteria ("**Tie-Breaker**") as set out in Table 3 below:

Table 3: Tie Breaker Criteria

Priority	Tie Breaker Criteria
1	The Promotion Prize will be awarded to the Eligible Cardholder who fulfils the Qualifying Criteria at an earlier time.
2	If there is a tie in Priority (1) (i.e. same day and time), the Promotion Prize will be awarded to the Eligible Cardholder with the highest amount spent on the Eligible Transactions in the day.
3	If there is a tie in Priority (2) (i.e. same amount), the Promotion Prize will be awarded to the Eligible Cardholder with the highest transaction count based on the Eligible Transactions performed in the day.

10. No registration is required for participation in this Promotion. Eligible Cardholder's Eligible Transactions shall be automatically tracked by HLB for the selection of Winners of the Promotion Prize(s).
11. Eligible Transactions shall INCLUDE all retail and online purchases transacted locally and internationally during the Promotion Period ("**Eligible Transactions**") **except** those listed under the Merchant Category Code ("**MCC**") as specified in Table 4 below:

Table 4: List of Excluded MCCs for Eligible Transactions

Excluded Merchant Category	Merchant Category Code (MCC)
HEALTH CARE (HOSPITALS)	8062
FUNERAL SERVICE/CREMATORIES	7261

REAL ESTATE	6513
INSURANCE	5960, 6300, 6381, 6399
UTILITIES	4821, 4899, 4900, 5968, 9399

12. Eligible Transactions under the E-Wallet Top Up category (MCC: 6540) will be capped at Ringgit Malaysia Three Hundred (RM300) spend for the calculation of the Qualifying Criteria per Cardholder, per day.
13. 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.
14. Eligible Transactions made by supplementary credit cardholder(s) will also be included in the computation of the Eligible Cardholder's eligibility for the Promotion Prize.
15. 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;
 - (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; and/or
 - (d) subsequent transaction(s) after the first transaction at the same merchant on the same date ("**Split Transactions**"). In such cases, only the first transaction at the same merchant will be included for tabulation of Eligible Transactions.
16. HLB does not have any obligation to inform the Cardholders in the event the Number of Winners allocated as set out in Table 2 above for the Promotion Prize(s) has been reached.
17. Eligible Cardholders shall be responsible to check and ensure their respective telecommunication service providers are able to support the receipt of the Promotion Invitation under this Promotion. HLB shall not be held responsible if the Eligible Cardholders did not receive the Promotion Invitation.

PROMOTION FULFILMENT

18. The Promotion Prize(s) will be fulfilled via crediting of cashback into the Promotion Winners' principal Card accounts within sixty (60) days after the end of the Promotion Period ("**Promotion Prize Fulfilment Period**").
19. At the time of rewarding the Promotion Prize(s), the Card account of the Promotion 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 Conditions in relation to the Card during the Promotion Period and up to the Reward Period, failing which the Promotion Winners will be disqualified automatically.

20. Promotion Winners will be notified by HLB during the Promotion Prize(s) Fulfilment Period by way of notification via IAP or email within five (5) days after HLB has credited the Promotion Prize(s) to the Promotion Winners' Card accounts during the Promotion Prize Fulfilment Period.
21. It is essentially the obligation of the Promotion Winners to inform HLB before 31 March 2026 in the event of non-receipt of the Promotion Prize(s), failing which the Promotion Winners are deemed to have received the Promotion Prize(s) and any complaints of non-receipt thereof shall not be entertained by HLB.
22. Eligible Transactions must be posted during the Promotion Period or within five (5) days from the end of the Promotion Period. Any Eligible Transactions posted later than five (5) days after the end of the Promotion Period will not be considered as fulfilling the Qualifying Criteria as set out in Table 1 above.
23. The Promotion Prize(s) is neither transferable to any third party nor exchangeable for any credit, cheque, cash or benefit-in-kind. HLB reserves the right to replace the Promotion Prize(s) with any other item(s) of equal value at its discretion due to the unavailability of the Promotion Prize(s) or due to unforeseen circumstances beyond HLB's control.

GENERAL

24. By participating in the Promotion, the Cardholders:
 - (a) confirm that they have read, understood and agreed to be bound by the T&Cs herein, HLB's General Terms and Conditions of the Cardholder Agreement and the specific Terms and Conditions in relation to the Card available at HLB's website at www.hlb.com.my ("HLB's Website");
 - (b) agree that all records of the Eligible Transactions captured by HLB's system for the purpose of this Promotion are accurate and final;
 - (c) agree that HLB's decision on all matters relating to this Promotion shall be final, conclusive and binding on all the Cardholders;
 - (d) agree that the Promotion Prize(s) is non-transferable to any third party and non-exchangeable for any cash, credit, cheque or in kind;
 - (e) agree to access HLB's Website at regular intervals to view these T&Cs of this Promotion to ensure they keep up-to-date with any changes or variations to these T&Cs;
 - (f) agree to authorise HLB to disclose their personal data i.e., contact numbers and email addresses to its authorised 3rd party vendor, Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or DCATALYST Sdn Bhd (200801017996 (819292-U)) for the purpose of sending the Promotion Invitation; and
 - (g) 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.
25. HLB reserves the right to:

- (a) disqualify any Eligible 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 Eligible Cardholders;
 - (b) forfeit and/or claw back the Promotion Prize(s) where there is reversal of the Eligible Transactions or termination of the Cards or non-compliance to the T&Cs herein during the Promotion Period and/or at the point of awarding the Promotion Prize(s); and
 - (c) add, delete or amend the T&Cs herein, wholly or in part, or to terminate the 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 Eligible Cardholders.
26. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the Eligible Transactions by Visa International Incorporated, Merchant establishments, or any party which may result in the Eligible Cardholders being omitted from the Promotion.
27. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
28. 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. In the event of any discrepancies between the T&Cs herein 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.
29. 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 the Promotion, the final terms and conditions on HLB's Website shall prevail.

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 dan/atau memerlukan salinan terma dan syarat dalam versi Bahasa Malaysia, sila e-mel kami di hlonline@hlbb.hongleong.com.my.