

**BY INVITATION ONLY: HLB CONNECT NEW BILL PAYMENT (“BILL PAYMENT”) USER PROMOTION 2025** ([Versi Bahasa Malaysia](#))

Last Updated on 7 April 2025

**PROMOTION PERIOD**

The Hong Leong Bank Berhad’s (193401000023 (97141-X)) (“**HLB**”) and the Hong Leong Islamic Bank Berhad’s (200501009144 (686191-W)) (“**HLISB**”) (“hereinafter collectively referred to as “**the Bank**”) “**HLB Connect New Bill Payment User Promotion 2025**” (“**Promotion**”) commences on 22 April 2025 and ends on 29 November 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 the Bank’s **selected** new and existing Malaysian and non-Malaysian individual customers who have an HLB Current or Savings Account/HLISB Current or Savings Account-i (“**CASA/CASA-i**”) and/or HLB Credit Card (“**Credit Card**”) (hereinafter referred to as “**Customers**”).
2. The Bank reserves the right to disqualify any Customer who:
  - (a) have in the past committed, or are currently suspected of committing fraudulent, unlawful or wrongful acts in relation to any facilities granted by the Bank;
  - (b) are facing bankruptcy proceedings, or have been declared bankrupt either before, during or after the Promotion Period; and/or
  - (c) have breached any terms and conditions of this Promotion, terms and conditions of the CASA/CASA-i and/or Credit Card, the General Terms and Conditions of Accounts and the Terms and Conditions for the use of HLB Connect (“**Applicable Terms and Conditions**”) at any time before, during or after the Promotion Period.

**PROMOTION MECHANICS AND WINNERS’ SELECTION**

3. To participate in the Promotion, Customers must perform the following pre-requisites by the date stated in the Promotion’s email and/or app push notification (“**Targeted Communication**”) received from the Bank:
  - (a) For Customers who have yet to register for HLB Connect prior to the Promotion Period (“**New HLB Connect Users**”):  
**Register for HLB Connect, make a bill payment** of a minimum of Ringgit Malaysia Twenty (RM20) **using the Pay Bill feature on HLB Connect App (“**Bill Payment**”)** and drawing funds from your CASA/CASA-i or Credit Card; **OR**
  - (b) For Customers who are existing users of the HLB Connect (“**Existing HLB Connect Users**”):  
**Log in to HLB Connect App, make a Bill Payment** of a minimum of Ringgit Malaysia Twenty (RM20) and drawing funds from your CASA/CASA-i or Credit Card.

(Customers who have fulfilled the relevant requirements stated under Clause 3 above are hereinafter referred to as “**Eligible Customers**”).

4. Eligible Customers will be grouped into one (1) of the two (2) categories (“**Eligible Customer Category**”) to be in the running to win Ringgit Malaysia Ten cashback (**RM10**) or Ringgit Malaysia Twenty cashback (**RM20**) (“**Cashback**”), as shown in [Table 1](#) below.

**Table 1: Cashback for first Bill Payment**

Cashback & Eligible Customer Category	Promotion Month	Winner Selection Method	Total Cashback Allocation
<b>RM10 Cashback</b>  <b>Category A:</b> <b>Existing HLB Connect Users</b>	<b>Month 1:</b> 22 April – 21 May 2025	<ul style="list-style-type: none"> <li>• <b>First 300</b> Eligible Customers who perform a <b>Bill Payment</b> (a minimum of RM20) by the date stated in the Targeted Communications.</li> <li>• Eligible Customers can only win one (1) Cashback throughout the Promotion Period.</li> </ul>	RM3,000
	<b>Month 2:</b> 22 May – 21 June 2025		RM3,000
	<b>Month 3:</b> 22 June – 21 July 2025		RM3,000
	<b>Month 4:</b> 22 July – 21 August 2025		RM3,000
<b>RM20 Cashback</b>  <b>Category B:</b> <b>New HLB Connect Users</b>	<b>Month 1:</b> 22 April – 21 May 2025	<ul style="list-style-type: none"> <li>• <b>First 150</b> Eligible Customers who perform a <b>Bill Payment</b> (a minimum of RM20) by the date stated in the Targeted Communications.</li> <li>• Eligible Customers can only win one (1) Cashback throughout the Promotion Period.</li> </ul>	RM3,000
	<b>Month 2:</b> 22 May – 21 June 2025		RM3,000
	<b>Month 3:</b> 22 June – 21 July 2025		RM3,000
	<b>Month 4:</b> 22 July – 21 August 2025		RM3,000

5. In addition, Eligible Customers who has made a successful Bill Payment in their respective Promotion Month as per [Table 1](#) above and continues to make a Bill Payment for three (3) consecutive months (based on the Duration Period in [Table 2](#) below) will be in the running to win up to Ringgit Malaysia Fifteen Cashback (**RM15**).

**Table 2: Cashback for Bill Payments made in the next 3 months**

Cashback	Duration Period	Winner Selection Method	Total Cashback Allocation
Get up to <b>RM15 Cashback</b>	Eligible Customers who had <b>participated between 22 April – 21 May 2025</b> will need to make a Bill Payment during each of the Duration Period: <ul style="list-style-type: none"> <li>• <b>Duration Period 1:</b> 30 May – 29 June 2025</li> <li>• <b>Duration Period 2:</b> 30 June – 29 July 2025</li> <li>• <b>Duration Period 3:</b> 30 July – 29 August 2025</li> </ul>	<ul style="list-style-type: none"> <li>• <b>First 300</b> Eligible Customers who perform a <b>Bill Payment</b> (a minimum of RM20) in each Duration Period will get <b>RM5 Cashback</b>, and <b>up to RM15 Cashback</b> throughout the Duration Period.</li> </ul>	<b>RM4,500</b> (RM1,500 per Duration Period)
	Eligible Customers who had <b>participated between 22 May – 21 June 2025</b> will need to make a Bill Payment during each of the Duration Period: <ul style="list-style-type: none"> <li>• <b>Duration Period 1:</b> 30 June – 29 July 2025</li> <li>• <b>Duration Period 2:</b> 30 July – 29 August 2025</li> <li>• <b>Duration Period 3:</b> 30 August – 29 September 2025</li> </ul>		<b>RM4,500</b> (RM1,500 per Duration Period)
	Eligible Customers who had <b>participated between 22 June – 21 July 2025</b> will need to make a Bill Payment during each of the Duration Period: <ul style="list-style-type: none"> <li>• <b>Duration Period 1:</b> 30 July – 29 August 2025</li> <li>• <b>Duration Period 2:</b> 30 August – 29 September 2025</li> <li>• <b>Duration Period 3:</b> 30 September – 29 October 2025</li> </ul>		<b>RM4,500</b> (RM1,500 per Duration Period)
	Eligible Customers who had <b>participated between 22 July – 21 August 2025</b> will need to make a Bill Payment during each of the Duration Period: <ul style="list-style-type: none"> <li>• <b>Duration Period 1:</b> 30 August – 29 September 2025</li> <li>• <b>Duration Period 2:</b> 30 September – 29 October 2025</li> <li>• <b>Duration Period 3:</b> 30 October – 29 November 2025</li> </ul>		<b>RM4,500</b> (RM1,500 per Duration Period)

6. All Cashback is rewarded on a first come, first served basis limited to the pool allocation as defined in [Tables 1](#) and [2](#) above for this Promotion, as captured by the Bank's system. The Bank has no obligation to inform the Eligible Customers in the event the Cashback has reached the Total Cashback Allocation throughout the Promotion Period during or before the conclusion of the Promotion Period.

### **WINNER ANNOUNCEMENT & CASHBACK FULFILMENT**

7. The winners of the Cashback ("**Cashback Winners**") will be published at [www.hlb.com.my/winbills](http://www.hlb.com.my/winbills) ("**Promotion Website**") and will be notified by the Bank via HLB Connect App push notifications ("**App Notification**"), as shown in [Table 3](#) below. It is the responsibility of the Cashback Winners to check if they have won by visiting the Promotion Website and checking their App Notification on the stipulated dates.

**Table 3: Winner announcement & Cashback crediting**

<b>Winner Category</b>	<b>Winner Announcement Date</b>	<b>Cashback Crediting Date</b>
<b>Month 1 Winners</b>	16 October 2025	30 October 2025
<b>Month 2 Winners</b>	13 November 2025	27 November 2025
<b>Month 3 Winners</b>	11 December 2025	26 December 2025
<b>Month 4 Winners</b>	13 January 2026	27 January 2026

8. All Cashback will be credited to the Cashback Winners' CASA/CASA-i with the Bank or Credit Card account with HLB, as applicable, by the stipulated dates as per [Table 3](#) above. As such, the Cashback Winners must maintain an active and valid CASA/CASA-i and/or Credit Card until the crediting of the Cashback is successful, failing which the Cashback shall be forfeited.
9. It is the obligation of the Cashback Winners to contact the Bank regarding the non-receipt of the Cashback **before 13 February 2026**, failing which the Cashback Winners are deemed to have received the Cashback and any claim for reimbursement **after 13 February 2026** will not be processed.
10. The Cashback is non-transferable to any third party and non-exchangeable for other types of prizes, up-front credit, cheque or benefit-in-kind.
11. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Cashback due to any unforeseen circumstances beyond the reasonable control of the Bank.

### **GENERAL**

12. By participating in this Promotion, the Eligible Customers:
- (i) confirm that they have read, understood, accepted and agreed to the Applicable Terms and Conditions;

- (ii) agree that all records of the fulfilment of the requirements captured by the Bank's system within the Promotion Period and the selection for the Cashback Winners shall be final and conclusive;
- (iii) agree that the Bank's decisions on all matters regarding the Promotion shall be final, conclusive and binding on all Eligible Customers;
- (iv) consent and authorise the Bank to disclose their personal data, i.e., email addresses to DCatalyst Sdn Bhd (200801017996 (819292-U)), the service provider appointed by the Bank to provide email services for the purpose of this Promotion;
- (v) agree to be responsible for providing the Bank with their valid and current contact details including email 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 Eligible Customers, or non-delivery of email, where applicable, due to inaccurate/invalid email address provided by the Eligible Customers;
- (vi) 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 Cashback Winners for the purpose of winner announcement without compensation for publicity, advertising or promotion purposes in any media;
- (vii) agree to access the Promotion Website at regular intervals to view the T&Cs of the Promotion and to ensure they keep up-to-date with any changes or variations to the T&Cs;
- (viii) agree that any email sent to the Eligible Customers is entirely dependent on the Eligible Customers' having sufficient inbox storage to receive the email and the availability and quality of service of the relevant service/network service provider(s), and fully understand that the Bank does not have any control whatsoever in the event email is delayed, not delivered or encountered any delivery issues by the relevant email provider(s), which shall include but not limited to diversion or filtering of such email as junk or spam email by the Eligible Customer's email providers (hereinafter referred to as "**Network Failure**").

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

- (ix) agree to be liable for any telco or Wi-Fi charges, roaming or phone charges, whether in or outside Malaysia as a result of communications with the Bank associated with this Promotion; and
- (x) 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 this Promotion.

13. The Bank reserves the right:

- (i) with prior notice to the Eligible Customers, to add, delete, suspend or vary any or all of the T&Cs contained herein either fully or partially or terminate the Promotion by way of posting on the Promotion Website;
- (ii) forfeit the Cashback earned in the event of non-compliance by the Eligible Customers of the Applicable Terms and Conditions; and
- (iii) to claw-back the Cashback in the event there is any detected fraud and breaches against the Applicable Terms and Conditions after the crediting of the Cashback.

14. The Eligible Customers agree that the Applicable Terms and Conditions shall be read together as an entire agreement. In the event of any discrepancies, the specific T&Cs herein shall prevail to the extent of such discrepancy.
15. In the event of any discrepancies between the T&Cs listed here and any advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the final T&Cs on the Promotion Website shall prevail.
16. These T&Cs 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. Unless stated otherwise, words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**Member of PIDM. CASA/CASA-i Products are protected by PIDM up to RM250,000 for each depositor (refer to [Products Eligible for PIDM Protection](#)).**

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](mailto:hlonline@hlbb.hongleong.com.my) or call 03-7626 8899.

Sekiranya anda mempunyai sebarang pertanyaan mengenai T&S ini dan/atau memerlukan salinan dalam versi Bahasa Malaysia, sila e-mel kami di [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my) atau hubungi 03-7626 8899.