

HLB CARDS: 2 SWIPES FOR CASHBACK PROMOTION

Last updated on 24 September 2026

PROMOTION PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**HLB Cards: 2 Swipes for Cashback Promotion**" ("**Promotion**") commences on 25 September 2026 and ends on 19 November 2026, 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 Card ("**Card**") 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 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 Condition 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 HLB has reasonable grounds to believe the Cardholders have committed 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 Cards to fulfil the **Qualifying Criteria** in any of the **Promotion Week** (as defined in Clause 6) during the Promotion Period to be in the running to win the **Promotion Prize**, as listed in Table 1 and Table 1A below:

Table 1: Promotion Week and Qualifying Criteria

Qualifying Criteria	Details of Qualifying Criteria	Promotion Prize
A	Perform 2 or more Eligible Transactions (as defined in Clauses 10 below) and accumulate a total spend of Ringgit Malaysia Two Hundred (RM200) or more using his/her Card within a Promotion Week.	RM20 Cashback
B	Perform 2 or more Eligible Transactions (as defined in Clauses 10 below) and accumulate a total spend of Ringgit Malaysia Two Hundred (RM200) or more using the Card within a Promotion Week. The Eligible	RM40 Cashback

	Transactions must be performed for 2 consecutive Promotion Weeks. <i>*Illustration under Clause 7 below</i>	
C	Perform 2 or more Eligible Transactions (as defined in Clauses 10 below) and accumulate a total spend of Ringgit Malaysia Two Hundred (RM200) or more using the Card within a Promotion Week. The Eligible Transactions must be performed for 3 consecutive Promotion Weeks. <i>*Illustration under Clause 7 below</i>	RM90 Cashback

Note: If a Cardholder has fulfilled Qualifying Criteria (C), the consecutive Promotion Weeks count shall restart and his/her Eligible Transactions in the subsequent Promotion Week(s) shall be considered starting from Qualifying Criteria (A) again.

- Cardholders who fulfil the Qualifying Criteria ("**Eligible Cardholders**") will be eligible to win up to a maximum of one (1) Promotion Prize per Promotion Week, subject to the Total Cashback Allocation (as defined in Clause 6) of the Promotion Week, based on a first come, first served basis premised on the earliest date which an Eligible Cardholder fulfils the Qualifying Criteria in a Promotion Week. If a Cardholder has met more than one Qualifying Criteria, the Promotion Prize will be awarded based on the Qualifying Criteria which awards the Cardholder with the higher Cashback amount.
- An Eligible Cardholder may participate in multiple Promotion Week to win the Promotion Prizes; however, each Eligible Cardholder may only win up to a total amount of Ringgit Malaysia Three Hundred (RM300) only ("Maximum Cashback Amount") throughout the Promotion Period.
- Subject to Clause (4) above, the total Cashback allocation ("**Total Cashback Allocation**") for this Promotion is capped at Ringgit Malaysia Eighteen Thousand (RM18,000) per Promotion Week:

Table 2: Promotion Week and Total Cashback Allocation

Promotion Week	Applicable Date(s)	Total Cashback Allocation
1	25 September – 1 October 2026	RM18,000 per Promotion Week
2	2 - 8 October 2026	
3	9 – 15 October 2026	
4	16 – 22 October 2026	
5	23 – 29 October 2026	
6	30 October – 5 November 2026	
7	6 – 12 November 2026	

8	13 – 19 November 2026	
---	-----------------------	--

7. 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 2 above:

Cardholder A

Promotion Week	Total Eligible Transaction(s) Count and Amount	Promotion Prize	Remarks
2	5 Eligible Transactions and accumulate a total spend of RM300	RM20 Cashback	Cardholder has met Qualifying Criteria A
3	1 Eligible Transaction and accumulate a total spend of RM300	Not Eligible	Cardholder did not meet any Qualifying Criteria.
4	2 Eligible Transaction and accumulate a total spend of RM400	RM20 Cashback	Cardholder has met Qualifying Criteria A
	Total Promotion Prize	RM40 Cashback	

Cardholder B

Promotion Week	Total Eligible Transaction(s) Count and Amount	Promotion Prize	Remarks
3	10 Eligible Transactions and accumulate a total spend of RM1000	RM20 Cashback	Cardholder has met Qualifying Criteria A
4	3 Eligible Transaction and accumulate a total spend of RM300	RM40 Cashback	Cardholder has met Qualifying Criteria B
5	4 Eligible Transaction and accumulate a total spend of RM500	RM90 Cashback	Cardholder has met Qualifying Criteria C
	Total Promotion Prize	RM150 Cashback	

8. 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 Promotion Week and on the same date 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 date during the Promotion Week.
2	If there is a tie in Priority (1) (i.e. same date), the Promotion Prize will be awarded to the Eligible Cardholder with the highest amount spent on the Eligible Transactions in the Promotion Week.

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 Promotion Week.
---	---

9. No registration is required for participation in this Promotion. Eligible Cardholder's Eligible Transactions shall be automatically tracked by HLB for the selection of Promotion Winners of the Promotion Prize.
10. 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 2 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

11. 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.
12. 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.
13. 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
 - (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.
14. HLB does not have any obligation to inform the Eligible Cardholders in the event the Total Cashback Allocation as set out in Table 2 above for the Promotion Prize has been reached.
15. 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

16. The Promotion Prize 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**").

17. At the time of rewarding the Promotion Prize, 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 Condition in relation to the Card during the Promotion Period and up to the Promotion Prize Fulfilment Period, failing which the Promotion Winners will be disqualified automatically.
18. Promotion Winners will be notified by HLB during the Promotion Prize Fulfilment Period by way of notification via IAP or credit card statement within five (5) days after HLB has credited the Promotion Prize to the Promotion Winners' Card accounts during the Promotion Prize Fulfilment Period.
19. It is the obligation of the Promotion Winners to inform HLB before 28 February 2027 in the event of non-receipt of the Promotion Prize, failing which the Promotion Winners are deemed to have received the Promotion Prize and any complaints of non-receipt thereof shall not be entertained by HLB.
20. Eligible Transactions must be posted during the Promotion Period or within five (5) days from the end of Promotion Period. Any Eligible Transactions posted later than five (5) days after the end of Promotion Period will not be considered as fulfilling the Qualifying Criteria as set out in Table 1 above.
21. The Promotion Prize 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 with any other item(s) of equal value at its discretion due to the unavailability of the Promotion Prize or due to unforeseen circumstances beyond HLB's control.

GENERAL

22. 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 Condition 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 conclusive, final and binding on all the Cardholders;
 - (d) agree that the Promotion Prize 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 under the Promotion; 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.
23. 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 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; 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 of changes to the T&Cs herein.
24. 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 in which may result in the Eligible Cardholders being omitted from the Promotion.
25. 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.
26. 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 Condition in relation to the Card shall be read together with the T&Cs herein as an entire agreement. 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.
27. 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.