BY INVITATION ONLY: HLB CONNECT NEW FPX USER PROMOTION 2026
(Versi Bahasa Malaysia)
Last Updated on 22 October 2026

PROMOTION PERIOD

Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLB Islamic**") ("hereinafter collectively referred to as "**the Bank**") "**HLB Connect New FPX User Promotion 2026**" ("**Promotion**") commences 16 November 2026 and ends on 15 June 2027 ("**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 invited Bank's existing individual customers who are existing users of HLB Connect ("**HLB Connect**") and have an active and valid HLB Current or Savings Account/HLB Islamic Current or Savings Account-i ("**CASA/CASA-i**") with the Bank or HLB Meezani Account-i with HLB Islamic and/or HLB Credit Card ("**Credit Card**") with HLB (hereinafter referred to as "**Customers**").

2. The Bank reserves the right to disqualify any Customer who:
   (a) has in the past committed, or the Bank has reasonable grounds to believe the Customer has committed fraudulent, unlawful or wrongful acts in relation to any facilities granted by the Bank;
   (b) is facing bankruptcy proceedings, or has been declared bankrupt either before, during or after the Promotion Period; and/or
   (c) has breached any terms and conditions of this Promotion, terms and conditions of the CASA/CASA-i, HLB Meezani Account-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 receive an invitation from the Bank via Promotion's email and/or app push notification ("**Promotion Notification**"). Upon receiving the Promotion Notification, Customers must log in to his/hers HLB Connect and perform at least two (2) FPX transactions of a minimum of Ringgit Malaysia Ten (RM10) by drawing funds from your CASA/CASA-i, HLB Meezani Account-i or Credit Card by the date stated in the Promotion Notification.

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

4. Eligible Customers will be in the running to win Ringgit Malaysia Five (**RM5**) cashback and/or up to Ringgit Malaysia Fifteen (**RM15**) additional cashback ("**Cashback**"), as illustrated in Table 1 and Table 2 below.

Table 1: Cashback for First FPX Transaction

Cashback	Promotion Month(s)	Winner Selection Method	Total Cashback Allocation
RM5 Cashback First FPX transaction ("**First FPX Transaction**")	**Month 1**: 16 November – 15 December 2026	• **First 2,700** Eligible Customers per Promotion Month who perform at least two (2) **FPX Transactions** (a minimum of RM10 per transaction) by the date stated in the Promotion Notification. Eligible Customers who have won a Cashback under category of First FPX Transactions within any of the Promotion Month will **NOT** be eligible to receive the same Cashback under this same category in the subsequent months.	**RM13,500**
	Month 2: 16 December 2026 – 15 January 2027		**RM13,500**
	Month 3: 16 January – 15 February 2027		**RM13,500**
	Month 4: 16 February – 15 March 2027		**RM13,500**

Table 2: Cashback for additional FPX transaction made in the next Promotion Month

Cashback	Promotion Month(s)	Winner Selection Method	Total Cashback Allocation
Up to RM15 Cashback for additional FPX transaction ("**Additional FPX Transaction Cashback**")	**First Promotion Month** Eligible Customers who participated between **16 November – 15 December 2026** may perform at least one (1) FPX transaction during any of the following duration: • **Duration 1:** 16 December 2026 – 15 January 2027 • **Duration 2:** 16 January – 15 February 2027	**First 600** Eligible Customers from each duration who perform at least one (1) FPX transaction (with a minimum of RM10 per transaction) will get **RM5 Cashback and up to RM15** Cashback across all duration.	**RM9,000**

	• **Duration 3:** 16 February – 15 March 2027		
	Second Promotion Month Eligible Customers who participated between **16 December 2026 – 15 January 2027** may perform at least one (1) FPX transaction during any of the following duration: • **Duration 1:** 16 January – 15 February 2027 • **Duration 2:** 16 February – 15 March 2027 • **Duration 3:** 16 March – 15 April 2027		**RM9,000**
	Third Promotion Month • Eligible Customers who participated between **16 January – 15 February 2027** may perform at least one (1) FPX transaction during any of the following duration: • **Duration 1:** 16 February – 15 March 2027 • **Duration 2:** 16 March – 15 April 2027 • **Duration 3:** 16 April – 15 May 2027		**RM9,000**
	Fourth Promotion Month Eligible Customers who participated between **16 February – 15 March 2027** may perform at least one (1)		**RM9,000**

	FPX transaction during any of the following duration: • **Duration 1:** 16 March – 15 April 2027 • **Duration 2:** 16 April – 15 May 2027 • **Duration 3:** 16 May – 15 June 2027		

5. All Eligible Customers who successfully perform two (2) First FPX Transactions during the Promotion Month(s) as set out in Table 1 will receive invitations during the corresponding Duration to participate in the Additional FPX Transactions under Table 2, regardless of whether they won the First FPX Transactions Cashback.

6. For the Additional FPX Transaction:
   (i) Eligible Customers may receive RM5 Cashback for each Duration 1, 2 and 3 within the First Promotion Month, Second Promotion Month, Third Promotion Month or Fourth Promotion Month as set out in Table 2 in which they perform at least one (1) FPX transaction in each Duration.
   (ii) Eligible Customers may win up to a maximum of RM15 Cashback across three (3) Duration within the same Promotion Month as set out in Table 2, subject to the Winner Selection Method and Cashback Allocation set out in Table 2.

7. For the avoidance of doubt, Cashback eligibility will be assessed separately for each duration based on FPX transactions performed during the respective duration, subject to winner selection method stated in Table 2.

   The following **scenario** illustrates how Cashback may be earned under the Promotion:

   Scenario 1
   - An Eligible Customer completes two (2) First FPX transactions during Promotion Month 1 (16 November – 15 December 2026) and subsequently performs at least one (1) additional FPX transaction in Duration 1 (16 January – 15 February 2027) and Duration 3 (16 March – 15 April 2027).

Eligible Transactions Met	Cashback
Promotion Month 1: Completes 2 FPX transactions within the first 2,700 Eligible Customers in the Promotion Month 1	RM5 (Eligible to participate in subsequent month)
Duration 1: Performs 1 Additional FPX transaction within the first 600 Eligible Customers in the Duration Period 1	RM5
Duration 2: No Additional FPX transaction	RM0
Duration 3:	RM5

Performs 1 Additional FPX transaction within the first 600 Eligible Customers in the Duration Period 3	
Total Cashback	**RM15**

WINNER ANNOUNCEMENT & CASHBACK FULFILMENT

8. The winners of the Cashback ("**Cashback Winners**") will be published at http://www.hlb.com.my/fpxrewards ("**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

Winner Category	Winner Announcement Date	Cashback Crediting Date
First Promotion Month	5 April 2027	12 April 2027
Second Promotion Month	5 May 2027	10 May 2027
Third Promotion Month	4 June 2027	9 June 2027
Fourth Promotion Month	5 July 2027	12 July 2027

9. All Cashback will be credited to the Cashback Winners' CASA/CASA-i, HLB Meezani Account-i or Credit Card 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, HLB Meezani Account-i and/or Credit Card until the crediting of the Cashback is successful, failing which the Cashback shall be forfeited.

10. It is the obligation of the Cashback Winners to contact the Bank regarding the non-receipt of the Cashback **before 1 August 2027**, failing which the Cashback Winners are deemed to have received the Cashback. Any claim for reimbursement **after 1 August 2027** will not be processed.

11. 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.

12. 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

13. By participating in this Promotion, the Customers:
    (i) confirm that they have read, understood, accepted and agreed to be bound by 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 conclusive, final and binding;
    (iii) agree that the Bank's decisions on all matters regarding the Promotion shall be conclusive, final and binding on all Eligible Customers;

(iv) consent and authorise the Bank to disclose their personal data i.e. name and contact number to any other service provider(s) appointed by the Bank to provide SMS and/or email services for this Promotion such as Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U)) and/or DCatalyst Sdn Bhd (200801017996 (819292-U));

(v) agree to be responsible for providing the Bank with their valid and current contact details including mobile number and email address, and to promptly notify the Bank in the event of any changes. Save for damages arising directly from the Bank's wilful default and gross negligence, the Bank shall not be held responsible/liable if it is unable to contact the Eligible Customers. Furthermore, the Bank is not liable for the non-delivery of SMS and/or email caused by inaccurate contact details provided or events beyond the Bank's reasonable control;

(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) for the purpose of Cashback 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 App Notification, SMS and/or email sent to the Eligible Customers are entirely dependent on the Eligible Customers' having sufficient inbox storage to receive the SMS and/or email and/or the availability and quality of service of the relevant mobile/internet network service provider(s), and fully understand that the Bank has no control over events beyond its reasonable control, such as:

(a) SMS is delayed, not delivered or any delivery issue is encountered due to SMS traffic congestion, network failure and/or interruptions that may be experienced by the relevant telecommunications network; and/or

(b) email is delayed, not delivered or encountered any delivery issues by the relevant email provider(s), which shall include but is 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 from any delay or failure in receiving any SMS and/or email transmission from the Bank and vice versa due to the Network Failure. The Bank will not process any appeals for delays or failures caused by Network Failures which are beyond the reasonable control of the Bank;

(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 for 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.

14. 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) to forfeit the Cashback in the event of non-compliance by an Eligible Customer of the Applicable Terms and Conditions; and

(iii) to claw-back the Cashback in the event there is any detected fraud and/or breaches against the Applicable Terms and Conditions.

15. 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.

16. 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.

17. 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.

18. 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 are protected by PIDM up to RM250,000 for each depositor (refer to Products Eligible for PIDM Protection).

CASA-i Products are deposit accounts based on the Shariah contract of Tawarruq.

HLB Meezani Account-i is not protected by PIDM.

If you have any enquiries regarding these T&Cs or require a copy of the Bahasa Malaysia version, please email us at hlonline@hlbb.hongleong.com.my or call 03-7626 8899.

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 atau hubungi 03-7626 8899.