

LINKS ON HLB CONNECT WELCOME BONUS PROMOTION

Last updated on 07 September 2026

PROMOTION PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and the Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLB Islamic**") (collectively referred to as "**the Bank**") "**Links on HLB Connect Welcome Bonus Promotion**" ("**Promotion**") commences on 8 September 2026 and ends on 15 January 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 all individuals who are new or existing single account holders who hold a Participating Account (as defined under Clause 2 below).
2. The "**Participating Account(s)**" for this Promotion are:

HLB Singapore	HLB/HLB Islamic
• HLB Singapore Savings Account • HLB Singapore Current Account	• HLB Current Account • HLB Savings Account • HLB Islamic Current Account-i • HLB Islamic Savings Account-i • Daily Investment Account(s)

Exclusions:

- (a) Multi-Currency Foreign Enabled Account ("**MCF**"), Foreign Currency Account ("**FCA**"), 3-in-1 Junior Account/3-in-1 Junior Account-i and Junior Savings Account/Junior Savings Account-i; and
- (b) Joint account holders.

(collectively, the "**Excluded Accounts**").

For the avoidance of doubt, Eligible Customers who hold both a Participating Account and an Excluded Account may participate in the Promotion provided that the Qualifying Links Transfer (as defined under Clause 5) is performed using the Participating Account and not the Excluded Account.

3. For the purpose of this Promotion:
 - (a) Individuals refer to individual Malaysian citizens and non-Malaysian citizens;
 - (b) New account holders refer to Customers who do not have a Participating Account prior to the Promotion Period;

- (c) Existing account holders refer to Customers who have a Participating Account prior to the Promotion Period; and
 - (d) “New Links User” refers to an Eligible Customer who has NOT successfully set up, linked, or activated the Links on HLB Connect between their HLB/HLB Islamic Participating Account and HL Bank Singapore Account prior to the Promotion Period.
4. **“Eligible Customer”** refers to a **New Links User** who successfully completes a Qualifying Links Transfer (as defined under Clause 5 below) using Links on HLB Connect. The completion of this transfer requires the recipient to hold a valid HL Bank Singapore account linked via the HLB Connect platform. To qualify as the Eligible Customer, customer must **NOT**:
- (a) have committed, or the Bank has reasonable grounds to believe the Eligible Customer has committed any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt (pursuant to a petition by either the Bank or by any third party) or was/is subject to any bankruptcy proceedings at any time prior to, during, or after the Promotion Period; and
 - (b) be the HLB’s staff working at any HLB Branch and/or HLB Personal Financial Service Sales Staff.
5. A **“Qualifying Links Transfer”** is defined as a successful transfer made via Links on HLB Connect during the Promotion Period that meets all of the following criteria:
- (a) the transfer must be in the minimum amount of **Singapore Dollars Five Hundred (\$\$500)** or **Ringgit Malaysia One Thousand Five Hundred (RM1,500)** in a single transfer. Cumulative transfers are not qualified for this Promotion;
 - (b) for the avoidance of doubt, the qualification of the minimum transfer amount shall be determined based on the sending currency amount at the point of transaction initiation;
 - (c) the transfer must be between the Eligible Customer’s HLB/HLB Islamic Account and the Eligible Customer’s HL Bank Singapore Account;
 - (d) the transfer must be the Eligible Customer’s first Links transfer made, regardless if the transfer originates from Malaysia or Singapore; and
 - (e) the transfer must be in Ringgit Malaysia (from an HLB/HLB Islamic Account) to Singapore Dollar (HL Bank Singapore Account) or in Singapore Dollar (from HL Bank Singapore Account) to Ringgit Malaysia (HLB/HLB Islamic Account) via Links transfer.
6. Eligible Customers who have breached any of the T&Cs herein, the General Terms and Conditions of Accounts, and the terms and conditions applicable to the Participating Accounts (collectively the **“Applicable Terms and Conditions”**) and/or any applicable laws including the Financial Services Act 2013, Islamic Financial Services Act 2013 and the Foreign Exchange Policy (**“Applicable Laws”**) shall **NOT** be eligible to participate and/or shall be immediately disqualified from participating in this Promotion.

PROMOTION MECHANICS

7. Eligible Customers who complete their Qualifying Links Transfer during the Promotion Period will receive a one-time cashback of **Ringgit Malaysia Ten (RM10) (“Cashback”)**.

8. The Cashback is rewarded on a first come, first served basis, capped at an overall total Cashback pool of Ringgit Malaysia Ninety Thousand (RM90,000) (equivalent to nine thousand (9,000) Eligible Customers) across all Qualifying Transfer Channels combined. Once this overall cap is reached, no further Cashback will be rewarded regardless of the channel used.
9. A **“Qualifying Transfer Channels”** refers to either of the following:
 - (a) “Branch Assisted Transfer” refers to a Qualifying Links Transfer completed where an Eligible Customer enters a valid Branch Staff/Referral Code provided by Hong Leong Bank branch personnel during the transfer process.
 - (b) “Direct Transfer” refers to a Qualifying Links Transfer completed directly by an Eligible Customer on their own, without entering any referral code or promo code.
10. Each Eligible Customer is entitled to receive only one (1) Cashback reward capped at Ringgit Malaysia Ten (RM10) under this Promotion, regardless of whether their transfer is completed via Branch Assisted Transfer or Direct Transfer.
11. This Promotion cannot be combined or stacked with any other ongoing Hong Leong Bank promotions or referral programs. Eligible Customers who complete their Qualifying Links Transfer using a Friend's Referral Promo Code under the separate “Links on HLB Connect Referral Promotion” shall be governed strictly by that promotion's T&Cs and shall be automatically disqualified from receiving Cashback under this Promotion.

PROMOTION FULFILMENT

12. The following additional terms and conditions shall apply for the **“Cashback”**:
 - (a) The Eligible Customer will get the Cashback credited into their individual CASA/CASA-i account maintained with the Bank. If the Eligible Customer has more than one individual CASA/CASA-i account with the Bank, the Cashback will be credited to the individual CASA/CASA-i account with the highest balance amount as at the Cashback Fulfilment Date specified in Table 2 below.

Table 2 Cashback Fulfilment Schedule

Successful Qualifying Links Transfer Period	Cashback Fulfilment Date
8 – 30 September 2026	30 November 2026
1 – 31 October 2026	31 December 2026
1 – 30 November 2026	31 January 2027
1 – 31 December 2026	31 January 2027
1 – 15 January 2027	31 January 2027

- (b) The Eligible Customer will be notified by HLB via SMS upon successful Cashback crediting.
- (c) In the event the Cashback is not credited on or before the relevant Cashback Fulfilment Date, the Eligible Customer shall notify HLB within one (1) month after the relevant Cashback Fulfilment Date, failing which the Eligible Customer is deemed to have received the Cashback.
- (d) It is the obligation of the Eligible Customer to ensure that his/her Participating Accounts with the Bank are valid, active, in good standing and that the Eligible Customer shall not be in breach of any of the T&Cs of the Promotion at the point the Cashback are awarded.

GENERAL

13. By participating in this Promotion, the Customers:
- (a) confirm they have read, understood, accepted and agreed to be bound by the T&Cs herein, the Applicable Terms and Conditions and the Applicable Laws;
 - (b) agree that all records of the fulfilment of the eligibility and entitlement requirements for the Promotion captured by the Bank's system are accurate and final;
 - (c) agree that the Bank's decision on all matters relating to the Promotion shall be conclusive, final and binding on all Customers;
 - (d) agree to access HLB's website at www.hlb.com.my or HLB Islamic's website at www.hlbislamic.com.my (collectively referred to as "**the Bank's Websites**") at regular intervals to view the T&Cs and ensure to be kept up-to-date on any changes or variations to the T&Cs;
 - (e) agree that the Cashback are non-transferable to any third-party and non-exchangeable for cash, credit, cheque or benefit-in-kind;
 - (f) 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;
 - (g) explicitly acknowledges, agrees, and consents to HL Bank Singapore sharing, transferring, and disclosing the Referral Code, application status, and relevant account opening validation data to Hong Leong Bank Berhad (Malaysia) for the sole purpose of processing, validating, and fulfilling the Cashback rewards under this Promotion; and
 - (h) agree and consent to the collection, use, processing, transfer across borders and/or disclosure of their personal data by the Bank for the purposes of any advertising, promotion, event or publicity in any form or media in any manner and any time that the Bank deems fit ("**Publication**") for and in relation to the Promotion without any prior notice to the Customers. This includes, without limitation, the Customers' names, photographs, images or likeness. The Participants shall not be entitled to claim any ownership and/or other forms of compensation for such Publication.
14. The Bank reserves the right:
- (a) with prior notice to the Customers, to add, delete, suspend or vary the T&Cs listed herein, either fully or partially, or to terminate the Promotion, by way of posting such addition, deletion, suspension or amendment of the T&Cs or termination of this

- Promotion on the Bank's Websites or in any other manner which the Bank deems practical;
- (b) to forfeit or claw back any Cashback in the event there is any detected fraud, or non-compliance of any of the T&Cs of this Promotion and/or the Applicable Terms and Conditions; and
 - (c) to disqualify any customer or withhold any cashback in the event of any system error, technical glitch, connectivity failure, or disruption in the HLB Connect or HL Bank Singapore platforms that affects the tracking of referral codes or transaction validation during the Promotion Period.
15. Any inquiries, complaints, or disputes regarding the tracking of Referral Codes, transaction validation, or the Cashback fulfilment under this Promotion must be directed solely to HLB via the channels below. HL Bank Singapore shall not be responsible for handling customer service disputes related to the payout of this Promotion.
16. In addition to the T&Cs stipulated herein, the Customers agree that the Applicable Terms and Conditions shall be read together with these T&Cs herein as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.
17. In the event of any discrepancies between the T&Cs stipulated herein and any advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the final T&Cs on the Bank's Websites shall prevail.
18. The T&Cs of this Promotion shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
19. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Member of PIDM. HLB/HLB Islamic Participating Accounts or Deposits/-i Accounts are protected by PIDM up to RM250,000 for each depositor (refer to [Products Eligible for PIDM Protection](#)). For the avoidance of doubt, HL Bank Singapore current and savings account are not protected by PIDM. Your insured deposit(s) account will no longer be protected by PIDM if transferred to non-PIDM covered institutions or accounts.

Deposit Insurance Scheme ("DI Scheme")

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

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

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 or call 03-7626 8899.

Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat ini 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.