Last Updated on 30 July 2026.

Specific Terms and Conditions for HLB Meezani Account-i Prize Rewards 2026/2027 (Versi BM)

Customers may earn Rewards by participating in the Rewards Program. The Rewards Program features multiple tiers of Rewards based on frequency, with each tier offering specific objectives and corresponding values ("Rewards").

1. Rewards Categories

1.1 The duration of the Rewards program is applicable from 30th July 2026 to 29th July 2027.

1.2 Customers who meet the end balance criteria in following categories will be eligible for the corresponding Rewards:

Table 1: HLB Meezani Account-i Rewards

Category	Balance Requirement	Rewards	No. of Recipients
Daily	RM100 (day end balance)	RM50 Cash (credited into HLB Meezani Account-i)	5
Weekly	RM200 (week end balance)	RM100 Cash (credited into HLB Meezani Account-i)	5
Monthly	**Tier 1** RM300 (month end balance)	RM500 Cash (credited into HLB Meezani Account-i)	10
	Tier 2 RM500 (month end balance)	TNG eWallet Reload PIN worth RM1,000	5
	Tier 3 RM2,000 (month end balance)	Samsung Galaxy s26 Ultra 256GB	1
Quarterly	**Tier 1** RM1,500 (month end balance)	RM3,000 Cash (credited into HLB Meezani Account-i)	5
	Tier2 RM2,000 (month end balance)	10gm of Gold Bar	3

	Tier 3 RM5,000 (month end balance)	Proton e.Mas 5	1
Yearly	**Tier 1** RM10,000 (month end balance)	RM30,000 Cash (credited into HLB Meezani Account-i)	5
	Tier 2 RM15,000 (month end balance)	Holiday Package worth RM50,000	3
	Tier 3 RM30,000 (month end balance)	250gm of Gold Bar	1
	Tier 4 RM60,000 (month end balance)	Porsche Cayenne S E-Hybrid Coupé (on the road without takaful)	1

**Cash Rewards will be credited to the Rewards recipient's HLB Meezani Account-i.*

2. Rewards Duration

2.1 The Rewards Duration operates as follows:

I. Daily Rewards run continuously from 30th July 2026 until 29th July 2027;
II. Weekly Rewards commence on 3rd August 2026 (Monday) and run weekly through 29th July 2027;
III. All Monthly, Quarterly, and Yearly Rewards cycles timelines are outlined as per Table 2: Rewards Duration below.

Table 2 Rewards Duration

Rewards Year 30th July 2026 - 29th July 2027											
Quarter 1 30th July 2026 - 31st Oct 2026			**Quarter 2** 1st Nov 2026 - 31st Jan 2027			**Quarter 3** 1st Feb 2027 - 30th April 2027			**Quarter 4** 1st May 2027 - 29th July 2027		
Month 1 30th July 26 - 31 Aug 26	**Month 2** 1 Sept 26 - 30 Sept 26	**Month 3** 1 Oct 26 - 31 Oct 26	**Month 4** 1 Nov 26 - 30 Nov 26	**Month 5** 1 Dec 26 - 31 Dec 26	**Month 6** 1 Jan 27 - 31 Jan 27	**Month 7** 1 Feb 27 - 28 Feb 27	**Month 8** 1 Mar 27 - 31 Mar 27	**Month 9** 1 April 27 - 30 April 27	**Month 10** 1 May 27 - 31 May 27	**Month 11** 1 June 27 - 30 June 27	**Month 12** 1 July 27 - 29 July 27

3. Eligibility

3.1 All Customers with an active HLB Meezani Account-i and are active users of HLB Connect, from the start of the period of Rewards selection until the Rewards fulfilment ("Rewards Program Period"), are eligible to participate in the Rewards Program.

3.2 Permanent, contract and temporary staff or employees of HLB Islamic who are directly involved in the recipient selection process for the Rewards Program shall **NOT** be eligible to participate in the Rewards program.

3.3 Employees of HLB/HLB Islamic shall **NOT** be eligible to earn the Yearly Grand Reward (Tier 4 Rewards).

3.4 Rewards Eligibility Capping

Eligible customer is only entitled to a maximum of:

Table 3 Rewards Capping

Categories	Rewards	Maximum Winning Limit	In the Scenario Customer wins multiple Rewards
Daily	RM50 Cash	Once (1) per week	NIL
Weekly	RM100 Cash	Once (1) every two (2) consecutive weeks	NIL
Monthly	**Tier 1** RM500 Cash	NIL	In the event that a customer is selected for multiple Rewards within the same month, the customer is only eligible for the highest-tier Rewards.
	Tier 2 TNG eWallet Reload PIN worth RM1,000	NIL	
	Tier 3 Samsung Galaxy s26 Ultra 256GB	NIL	
Quarterly	**Tier 1** RM3,000 Cash	NIL	In the event that a customer is selected for multiple Rewards within the same quarter, the customer is only eligible for the highest-tier Rewards.
	Tier 2 10gm of Gold Bar	NIL	
	Tier 3 Proton e.Mas 5	NIL	
Yearly	**Tier 1** RM30,000 Cash	NIL	In the event that a customer is selected for multiple Rewards within the same year, the customer is only eligible for the highest-tier Rewards.
	Tier 2 Holiday Package worth RM50,000	NIL	
	Tier 3 250gm of Gold Bar	NIL	
	Tier 4 Porsche Cayenne S E-Hybrid Coupé	NIL	

4. Rewards Mechanics and Selection of Rewards Recipients

4.1 Earning Entries

a) Customers shall be entitled to earn entries by maintaining the required Day-End Balance ("DEB"), Week-End Balance ("WEB"), Month-End Balance ("MEB") corresponding to the respective categories tiers as set out in the Table 1 HLB Meezani Account-i Rewards

I. For Daily, Weekly and Monthly Rewards Selection categories, one (1) Entry shall be awarded for every multiple of the required DEB, WEB, MEB maintained for the specified tier.

II. For the Quarterly and Yearly, one (1) Entry shall be awarded for every multiple of the required MEB maintained for the specified tier. The entries will accumulate cumulatively until the Rewards Selection date.

III. For the avoidance of doubt, all entries will be rounded downwards to the nearest whole number (e.g., 1.1 or 1.9 entries shall be rounded down to 1 entry).

4.2 Additional Transactional Entries

Customers who have fulfilled the required month-end balance are eligible to earn **additional entries** in the monthly and quarterly Rewards categories by completing the specified transactional activities during the Program.

Table 4 Additional Transactional Entries

Rewards Category	**Monthly**			**Quarterly**		
	Tier 1 RM500 Cash	**Tier 2** TNG eWallet Reload PIN RM1,000	**Tier 3** Samsung Galaxy s26 Ultra 256GB	**Tier 1** RM3,000 Cash	**Tier 2** 10g of Gold Bar	**Tier 3** Proton e.Mas 5
Transaction	**No. of Additional Entries**					
Activity 1: QR/Specific Online Payments (minimum of 10 times transaction per month)	1 Entry	1 Entry	N/A	N/A	N/A	N/A
Activity 2: Frequent Deposits (minimum of RM2,000)	6 Entries	4 Entries	1 Entry	1 Entry	1 Entry	N/A
Combo Bonus Criteria (Activity 1 + Activity 2)	1 Entry	1 Entry	1 Entry	1 Entry	1 Entry	1 Entry
Maximum Total Additional Entries Earned Per Month	**8 Entries**	**6 Entries**	**2 Entries**	**2 Entries**	**2 Entries**	**1 Entry**

**The figures above represent the maximum additional entries that can be earned per month.*

4.2.1 **"Specific Online Payments"** is defined as payment transactions made from the HLB Meezani Account-i via the Hong Leong Connect Online Banking and HLB Connect App ("HLB Connect") to the following:

- Billers listed on the HLB Connect;
- JomPAY billers;
- FPX (Direct Debit) registered merchants/billers; and
- DuitNow registered merchants
- Prepaid Reload.

4.2.2 **"Frequent Deposits"** is defined as deposit transactions made into a HLB Meezani Account-i with a minimum amount of RM2,000 per transaction within that particular month are entitled to earning the additional entries as per Table 4: Additional Transactional Entries.

4.2.3 For Combo Bonus Criteria, Customers who successfully fulfill both activities (activity 1 and 2) as per table 4 within the same qualifying period shall be entitled to the additional combo entries as specified in Table 4: Additional Transactional Entries

4.2.4 For Quarterly Rewards, Additional Entries are accumulated until the Rewards Selection Date.

4.3 The tables below provide sample of calculations on how entries are earned:

(a) Daily Rewards Category – Minimum Day End Balance: RM100

Scenario

I. Customer is a new customer who opened a HLB Meezani Account-i on 1st August 2026. For the day of 4th August 2026, customer deposited RM1,000 in his HLB Meezani Account-i.

- Account Opening Date: 1/8/2026
- Deposit Date: 4/8/2026
- Current Date: 4/8/2026
- Day End Balance: RM1,000

Calculation of Entries
**Daily entries = Amount of Day End balance ÷ End Balance Requirements*

Number of Entries of the Day		
Rewards	**DEB Requirement**	**Total Entries**
RM 50 Cash	RM100	= RM1,000 ÷ RM100 **= 10 entries**

(b) Weekly Rewards Category – Minimum Week End Balance: RM200

Scenario

1. Customer is an existing customer who owns a HLB Meezani Account-i with RM500. On 14th August 2026, customer deposited RM2,000. For the day of 16th August 2026 end of the week, customer has the Week End Balance of RM2,500 in his HLB Meezani Account-i.

- Deposit Date: 14/8/2026
- Current Date (end of week): 16/8/2026
- Week End Balance: RM2,500

Calculation of Entries
**Weekly entries = Amount of Week End balance ÷ End Balance Requirements*

Number of Entries of the Week		
Rewards	**WEB Requirement**	**Total Entries**
RM 100 Cash	RM200	= RM2,500 ÷ RM200 **= 12 entries**

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(c) Monthly Rewards Category – Minimum Month End Balance: RM300/RM500/RM2,000

Scenario

I. Customer is a new customer who opened a HLB Meezani Account-i on 1st August 2026 and deposited RM2,000 upon account opening. On the day of 31st August 2026, customer have a Month End Balance of RM2,000 in his HLB Meezani Account-i. The Customer also performed ten (10) transactions of QR/Online Payment within the 31 days period.

- Account Opening Date: 1/8/2026
- No. of QR/Online Payment: 10 Transactions
- Frequent Deposit minimum RM2,000 in that period: 1 time
- Current Date (end of month): 31/8/2026
- Month End Balance: RM2,000

Calculation of Entries
**Monthly entries = Amount of Month End balance ÷ End Balance Requirements*

Entries earned by maintaining End balances		
Monthly Categories by Tier/ Rewards	**MEB Requirement**	**Number of Entries for the Month of August**
Tier 1 RM 500 Cash	RM300	= RM2,000 ÷ RM300 **= 6 entries**
Tier 2 TNG eWallet Reload PIN worth RM1,000	RM500	= RM2,000 ÷ RM500 **= 4 entries**
Tier 3 Samsung Galaxy s26 Ultra 256GB	RM2,000	= RM2,000 ÷ RM2,000 **= 1 entry**

<table>
<tr><th colspan="8">Additional Entries by Transactional Activities</th></tr>
<tr><th colspan="2">Monthly Categories by Tier/ Rewards</th><th colspan="2">Tier 1
RM 500 Cash</th><th colspan="2">Tier 2
TNG eWallet Reload PIN worth RM1,000</th><th colspan="2">Tier 3
Samsung Galaxy s26 Ultra 256GB</th></tr>
<tr><td colspan="2">MEB Requirement</td><td colspan="2">RM 300</td><td colspan="2">RM 500</td><td colspan="2">RM 2,000</td></tr>
<tr><th>Additional Entries by Transaction type</th><th>Qualify</th><th>Entries Earn per activity</th><th>Total Additional Entries</th><th>Entries Earn per activity</th><th>Total Additional Entries</th><th>Entries Earn per activity</th><th>Total Additional Entries</th></tr>
<tr><td>Activity A:
QR/Online Payment</td><td>✔</td><td>1 entry</td><td rowspan="3">8 entries</td><td>1 entry</td><td rowspan="3">6 entries</td><td>N/A</td><td rowspan="3">2 entries</td></tr>
<tr><td>Activity B:
Frequent Deposits</td><td>✔</td><td>6 entries</td><td>4 entry</td><td>1 entry</td></tr>
<tr><td>Combo Bonus</td><td>✔</td><td>1 entry</td><td>1 entry</td><td>1 entry</td></tr>
</table>

**for Criteria Fulfillment for Additional Entries by Transactional Activities, refer table 4 for the rule*

Total Entries of the Month of August			
Monthly Categories by Tier/ Rewards	**Tier 1** RM 500 Cash	**Tier 2** TNG eWallet Reload PIN worth RM1,000	**Tier 3** Samsung Galaxy s26 Ultra 256GB
Entries earned by maintaining End balances	6 entries	4 entries	1 entry
Additional Entries by Transactional Activities	8 entries	6 entries	2 entries
Total Entries for the month (Entries earned by maintaining End balances + Additional entries by transactional activities)	= 6 entries + 8 additional entries **= 14 entries**	= 4 entries + 6 additional entries **= 10 entries**	= 1 entry + 2 additional entries **= 3 entries**

(d) Quarterly Rewards Category – Minimum Month End Balance: RM1,500/RM2,000/RM5,000

Scenario

Example of customer balance movement throughout Quarter 1, Quarter 2, Quarter 3, Quarter 4.

Calculation of Entries
** Quarterly Cumulative entries = Sum of Monthly Entries for the quarter*
(Monthly Entries Calculated as Month End Balance ÷ End Balance Requirements)

Entries earned by maintaining End balances								
Quarterly Categories by Tier/ Rewards			**Tier 1** RM3,000 Cash		**Tier 2** 10g of Gold Bar		**Tier 3** Proton e.Mas 5	
MEB Requirement			RM1,500		RM2,000		RM5,000	
Quarter	**Month**	**MEB Balance (RM)**	Entries by month	**Total cumulative Entries**	Entries by month	**Total cumulative Entries**	Entries by month	**Total cumulative Entries**
Scenario Q1: Customer opens a HLB Meezani Account-i with an initial deposit of **RM2,000** and maintains this balance throughout the Quarter 1.								
Q1	1	2,000	1 entry	**3 entries**	1 entry	**3 entries**	0 entries	**0 entries**
	2	2,000	1 entry		1 entry		0 entries	
	3	2,000	1 entry		1 entry		0 entries	
Scenario Q2: Customer withdraws all funds, leaving a balance of **RM0** for the duration of the Quarter 2.								
Q2	4	0	0 entries	**0 entries**	0 entries	**0 entries**	0 entries	**0 entries**
	5	0	0 entries		0 entries		0 entries	
	6	0	0 entries		0 entries		0 entries	
Scenario Q3: Customer deposits **RM5,000** into the account in month 7. In the following month, customer withdraws **RM1,000** monthly, maintaining an end balance of **RM3,000** for the remainder of Quarter 3.								
Q3	7	5,000	3 entries	**7 entries**	2 entries	**5 entries**	1 entry	**1 entry**
	8	4,000	2 entries		2 entries		0 entries	
	9	3,000	2 entries		1 entry		0 entries	

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Scenario Q4: Customer makes frequent monthly deposits of **RM2,000** each month until the end of the Quarter 4.								
Q4	10	5,000	3 entries	**13 entries**	2 entries	**9 entries**	1 entry	**3 entries**
	11	7,000	4 entries		3 entries		1 entry	
	12	9,000	6 entries		4 entries		1 entry	

Additional Entries by Transactional Activities									
Quarterly Categories by Tier/ Rewards				**Tier 1** RM3,000 Cash		**Tier 2** 10g of Gold Bar		**Tier 3** Proton e.Mas 5	
MEB Requirement				RM1,500		RM2,000		RM5,000	
Quarter	**Month**	**Additional Entries by Transaction type**	**Qualify**	**Entries Earn per activity**	**Total Additional Entries per month**	**Entries Earn per activity**	**Total Additional Entries per month**	**Entries Earn per activity**	**Total Additional Entries per month**
Scenario Q1: Customer completes ten (10) transactions of QR/Online Payment for each month and deposits RM2,000 in the first month of Quarter 1.									
Q1	1	Activity A: QR /Online Payment	✓	N/A	**2 entries**	N/A	**2 entries**	N/A	**1 entry**
		Activity B: Frequent Deposits	✓	1		1		N/A	
		Combo Bonus	✓	1		1		1	
	2	Activity A: QR /Online Payment	✓	N/A	**0 entries**	N/A	**0 entries**	N/A	**0 entries**
		Activity B: Frequent Deposits	✗	0		0		N/A	
		Combo Bonus	✗	0		0		0	
	3	Activity A: QR /Online Payment	✓	N/A	**0 entries**	N/A	**0 entries**	N/A	**0 entries**
		Activity B: Frequent Deposits	✗	0		0		N/A	
		Combo Bonus	✗	0		0		0	
Total Additional Entries for Q1:				**2 entries**		**2 entries**		**1 entry**	

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Quarterly Categories by Tier/ Rewards				Tier 1 RM3,000 Cash		Tier 2 10g of Gold Bar		Tier 3 Proton e.Mas 5	
MEB Requirement				RM1,500		RM2,000		RM5,000	
Quarter	**Month**	**Additional Entries by Transaction type**	**Qualify**	**Entries Earn per activity**	**Total Additional Entries per month**	**Entries Earn per activity**	**Total Additional Entries per month**	**Entries Earn per activity**	**Total Additional Entries per month**
Scenario Q2: Customer does not make ten (10) transactions of QR/Online Payment for each month and does not make any deposit throughout Quarter 2.									
	4	Activity A: QR /Online Payment	✗	N/A		N/A		N/A	
		Activity B: Frequent Deposits	✗	0	**0 entries**	0	**0 entries**	N/A	**0 entries**
		Combo Bonus	✗	0		0		0	
Q2	5	Activity A: QR /Online Payment	✗	N/A		N/A		N/A	
		Activity B: Frequent Deposits	✗	0	**0 entries**	0	**0 entries**	N/A	**0 entries**
		Combo Bonus	✗	0		0		0	
	6	Activity A: QR /Online Payment	✗	N/A		N/A		N/A	
		Activity B: Frequent Deposits	✗	0	**0 entries**	0	**0 entries**	N/A	**0 entries**
		Combo Bonus	✗	0		0		0	
Total Additional Entries for Q2:				**0 entries**		**0 entries**		**0 entries**	

Quarterly Categories by Tier/ Rewards				Tier 1 RM3,000 Cash		Tier 2 10g of Gold Bar		Tier 3 Proton e.Mas 5	
MEB Requirement				RM1,500		RM2,000		RM5,000	
Quarter	**Month**	**Additional Entries by Transaction type**	**Qualify**	**Entries Earn per activity**	**Total Additional Entries per month**	**Entries Earn per activity**	**Total Additional Entries per month**	**Entries Earn per activity**	**Total Additional Entries per month**
Scenario Q3: Customer completes ten (10) transactions of QR/Online Payment for each month and deposits RM5,000 in the first month of Quarter 3.									

Q3	7	Activity A: QR /Online Payment	✓	N/A	**2 entries**	N/A	**2 entries**	N/A	**1 entry**
		Activity B: Frequent Deposits	✓	1		1		N/A	
		Combo Bonus	✓	1		1		1	
	8	Activity A: QR /Online Payment	✓	N/A	**0 entries**	N/A	**0 entries**	N/A	**0 entries**
		Activity B: Frequent Deposits	✗	0		0		N/A	
		Combo Bonus	✗	0		0		0	
	9	Activity A: QR /Online Payment	✓	N/A	**0 entries**	N/A	**0 entries**	N/A	**0 entries**
		Activity B: Frequent Deposits	✗	0		0		N/A	
		Combo Bonus	✗	0		0		0	
Total Additional Entries for Q3:				**2 entries**		**2 entries**		**1 entry**	

Quarterly Categories by Tier/ Rewards				**Tier 1** RM3,000 Cash		**Tier 2** 10g of Gold Bar		**Tier 3** Proton e.Mas 5	
MEB Requirement				RM1,500		RM2,000		RM5,000	
Quarter	**Month**	**Additional Entries by Transaction type**	**Qualify**	**Entries Earn per activity**	**Total Additional Entries per month**	**Entries Earn per activity**	**Total Additional Entries per month**	**Entries Earn per activity**	**Total Additional Entries per month**
Scenario Q4: Customer completes ten (10) transactions of QR/Online Payment for each month and deposits RM2,000 for every month throughout Quarter 4.									
Q4	10	Activity A: QR /Online Payment	✓	N/A	**2 entries**	N/A	**2 entries**	N/A	**1 entry**
		Activity B: Frequent Deposits	✓	1		1		N/A	
		Combo Bonus	✓	1		1		1	
	11	Activity A: QR /Online Payment	✓	N/A	**2 entries**	N/A	**2 entries**	N/A	**1 entry**
		Activity B: Frequent Deposits	✓	1		1		N/A	
		Combo Bonus	✓	1		1		1	

	12	Activity A: QR /Online Payment	✔	N/A	**2 entries**	N/A	**2 entries**	N/A	**1 entry**
		Activity B: Frequent Deposits	✔	1		1		N/A	
		Combo Bonus	✔	1		1		1	
Total Additional Entries for Q4:				**6 entries**		**6 entries**		**3 entries**	

**for Criteria Requirement for Additional Entries by Transactional Activities, refer table 4 for the rule*

Total Entries for the Quarter			
Quarterly Categories by Tier/ Rewards	**Tier 1** RM3,000 Cash	**Tier 2** 10g of Gold Bar	**Tier 3** Proton e.Mas 5
Quarter 1			
Entries earned by maintaining End balances	3 entries	3 entries	0 entries
Additional Entries by Transactional Activities	2 entries	2 entries	1 entry
Total Entries for Q1	= 3 entries + 2 entries **= 5 entries**	= 3 entries + 2 entries **= 5 entries**	= 0 entries + 1 entry **= 1 entry**
Quarter 2			
Entries earned by maintaining End balances	0 entries	0 entries	0 entries
Additional Entries by Transactional Activities	0 entries	0 entries	0 entries
Total Entries for Q2	= 0 entries + 0 entries **= 0 entries**	= 0 entries + 0 entries **= 0 entries**	= 0 entries + 0 entries **= 0 entries**
Quarter 3			
Entries earned by maintaining End balances	7 entries	5 entries	1 entry
Additional Entries by Transactional Activities	2 entries	2 entries	1 entry
Total Entries for Q3	= 7 entries + 2 entries **= 9 entries**	= 5 entries + 2 entries **= 7 entries**	= 1 entry + 1 entry **= 2 entries**
Quarter 4			
Entries earned by maintaining End balances	13 entries	9 entries	3 entries
Additional Entries by Transactional Activities	6 entries	6 entries	3 entries
Total Entries for Q4	= 13 entries + 6 entries **= 19 entries**	= 9 entries + 6 entries **= 15 entries**	= 3 entries + 3 entries **= 6 entries**

(e) Yearly Rewards Category – Minimum Month End Balance: RM10,000/RM15,000/RM30,000/RM60,000

Scenario A

I. Example of customer balance movement throughout the year as per HLB Meezani Account-i Calendar 30 July 2026 to 29 July 2027.

a) Month 1, August 2026: A customer opens a HLB Meezani Account-i with an initial deposit of RM50,000 and maintains this balance throughout the quarter.
b) Month 5, December 2026: The customer withdrew all funds, leaving a balance of RM0.
c) Month 11, June 2027: The customer deposited RM50,000 into the account.
d) Month 12, July 2027: The customer added another RM10,000 in the final month to close the year with a MEB of RM60,000.

Calculation of Entries
** Yearly Cumulative entries = Sum of Monthly Entries for 12 months*
(Monthly Entries Calculated as Month End Balance ÷ End Balance Requirements)

Entries earned by maintaining End balances									
Yearly Categories by Tier/ Rewards		**Tier 1** RM30,000 Cash		**Tier 2** Holiday Package worth RM50,000		**Tier 3** 250g of Gold Bar		**Tier 4** Porsche Cayenne S E-Hybrid Coupé	
MEB Requirement		RM10,000		RM15,000		RM30,000		RM60,000	
Month	**MEB Balance (RM)**	Entries by month	**Total cumulative Entries**	Entries by month	**Total cumulative Entries**	Entries by month	**Total cumulative Entries**	Entries by month	**Total cumulative Entries**
1	50,000	5 entries		3 entries		1 entry		0 entries	
2	50,000	5 entries		3 entries		1 entry		0 entries	
3	50,000	5 entries		3 entries		1 entry		0 entries	
4	50,000	5 entries		3 entries		1 entry		0 entries	
5	0	0 entries		0 entries		0 entries		0 entries	
6	0	0 entries	**31 entries**	0 entries	**19 entries**	0 entries	**7 entries**	0 entries	**1 entry**
7	0	0 entries		0 entries		0 entries		0 entries	
8	0	0 entries		0 entries		0 entries		0 entries	
9	0	0 entries		0 entries		0 entries		0 entries	
10	0	0 entries		0 entries		0 entries		0 entries	
11	50,000	5 entries		3 entries		1 entry		0 entries	
12	60,000	6 entries		4 entries		2 entries		1 entry	

This customer's total entries for each category are listed in the table below, which will be used on the point of the Rewards Selection Date.

Total Entries of the Year				
Yearly Categories by Tier/ Rewards	**Tier 1** RM30,000 Cash	**Tier 2** Holiday Package worth RM50,000	**Tier 3** 250g of Gold Bar	**Tier 4** Porsche Cayenne S E-Hybrid Coupé
MEB Requirement	RM10,000	RM15,000	RM30,000	RM60,000
Total Entries of the Year	**31 entries**	**19 entries**	**7 entries**	**1 entry**

5. Rewards Notification and Fulfillment

5.1 The Rewards Selection will be carried out within **thirty (30)** business days after the end of each relevant period (Daily, Weekly, Monthly, Quarterly, or Yearly) during the Qualifying Period determined by the Bank refer to Table 2 Rewards Duration.

5.2 Rewards recipients will be notified of their selection results via HLB Connect App within **fourteen (14)** business days from the Rewards Selection date.

5.3 Rewards fulfillment will be awarded based on the following processing period:

a) **Cash Rewards**

I. Crediting of Daily, Weekly, Monthly, Quarterly and Yearly Cash Rewards will be credited to the Rewards recipient's HLB Meezani Account-i following day after the Rewards Selection Date.

b) **Non-cash Rewards**

I. Fulfillment will be carried out within **ninety (90)** business days from the date of the Rewards recipient notification. The recipients will be contacted by the Bank on a best-effort basis at their latest updated address or phone numbers recorded in the Bank's system for Rewards collection arrangement.

II. For non-cash Rewards, Rewards recipients must present the official winning letter received from the Bank at the time of Rewards collection at the preferred Rewards outlet. Rewards recipients will be required to provide valid identification and/or sign a release form upon Rewards collection.

5.4 If a Rewards recipient cannot be contacted or fails to claim the Rewards within **thirty (30)** business days from the date of the announcement of the Rewards recipients, the Bank reserves the right to forfeit the Rewards and select an alternative Rewards recipient.

5.5 In the event the Rewards recipient passes away after being notified but before claiming the Rewards, the Rewards may be claimed by the deceased's legally appointed representative and/or next of kin, depending on the Tier of the Rewards which will be decided by the Bank, at the Bank's discretion and on a case-to-case basis and subject to the following:

a) The legal representative and/or next of kin must notify the Bank and register their claim within **three (3)** months from the date of the original Rewards notification.

b) To ensure the Rewards is handed to the rightful party, the Bank will only release the Rewards upon receipt of:

I. The Rewards recipient's death certificate (original death certificate must be present);

II. The representative's identification documents (ie identification card, birth certificate or marriage certificate);

III. Valid legal documents proving the legal representative's authority to manage the deceased's estate (such as a Grant of Probate, Letters of Administration, *Sijil Faraid*, or an Order from Amanah Raya Berhad ("Legal Documents");

IV. However, if the legal representative informs the Bank that they do not have the Legal Documents, the Bank may, at its sole discretion, consider alternative supporting documents to release the Rewards on a case-by-case basis.

c) The Bank may, at its discretion, grant the representative an extension of time to provide the documents mentioned in 5.5(b). If the documents are not provided within the agreed timeframe, the Rewards may be forfeited.

d) Upon the Bank releasing the Rewards to the verified legal representative and/or next of kin, the Bank is fully discharged from any further obligations and/or liabilities regarding the Rewards.

5.6 In the event of non-receipt of the Rewards, it is the obligation of the selected Rewards recipients to inform the Bank within **ninety (90)** business days from the date of the announcement of the recipients. Failing to do so, the selected recipients are deemed to have received the Rewards and any complaints of non-receipt thereof shall not be entertained by the Bank.

5.7 Where the Bank organises an award ceremony or similar event for the presentation or collection of any Rewards, the Rewards recipient shall be solely responsible for and shall personally bear all costs and expenses associated with attending such event, including but not limited to travel, accommodation, and any other incidental expenses.

5.8 Rewards recipients shall assume full liability and responsibility in case of any liability, mishap, injury, damage, claim or accidents (including death) resulting from their participation in the Rewards program, redemption and/or utilisation of the Rewards and agree to release and hold the Bank free and harmless of any liability.

5.9 In addition to notification via the HLB Connect App, the Bank may publish or announce names, identification card (IC) numbers (in masked or partial format), and photographs/videos of Rewards recipients on the HLB/HLB Islamic's website, social media platforms, or any other media channels deemed appropriate by the HLB Islamic. By participating in the Rewards Program, the Customer expressly consents to such disclosure and use for the purpose of announcing and promoting the Rewards Program, in compliance with the Personal Data Protection Act (PDPA) 2010.

6. General Terms

6.1 Rewards are not transferable, exchangeable for cash, or substitutable with other items and are exclusive of any taxes, fees, or surcharges, which shall be borne by the Rewards recipient. The Bank reserves the right to replace the Rewards with any other item of equal value at its discretion due to unavailability of the item or unforeseen circumstances etc.

6.2 The decisions of the Bank on all matters relating to or in connection with the Rewards Program, including, but not limited to, the eligibility of any Customer, the selection of the Rewards recipients, and the term of the Rewards Program, are at its discretion and shall be final, conclusive and binding on all parties. The Bank shall not be obliged to give any reason or enter into any correspondence with any persons on any matter concerning the Rewards Program and no appeal, correspondence or claims will be entertained.

6.3 The Bank is not an agent of the third-party merchants. Accordingly, the Bank makes no representation to the quality or performance of the goods and services provided by the third-party merchants and the Bank assumes no liability or responsibility for the acts or omissions of the third-party merchants or any non-performance, non-functional or defects in the Rewards. Any dispute about the quality or service standard must be resolved directly with the third-party merchants. The Bank shall not be required to assist or act on the Customer's behalf in communicating with the third-party merchants.

6.4 Notwithstanding the stated value of the Holiday Package (Yearly Tier 2 Rewards), in the event the actual cost of the package selected by the Rewards recipient is less than the stated value, the maximum cash balance or difference that the recipient is allowed to receive as a refund shall be strictly capped at Ringgit Malaysia Five Hundred (RM500).The remaining unused balance of the Rewards value (if any) exceeding RM500 shall be deemed forfeited and shall not be credited to the Customer's account.

6.5 By participating in the Rewards Program, the Customer:

a) confirm that they have read, understood and agree to be bound by the T&Cs herein, available at the HLB/HLB Islamic's website

b) agree that all records of the DEB, WEB and MEB captured by the Bank's system for the purpose of this Rewards Program are accurate, conclusive and final;

c) agree that the Bank's decision on all matters relating to this Rewards Program, including the selection of the Rewards recipients, shall be final, conclusive and binding on all the Customers;

d) confirm that their contact details (i.e. phone number, email address, etc.) in the Bank's system are up-to-date and shall keep such contact details up-to-date;

e) agree that the Rewards are non-transferable to any third-party and non-exchangeable for any cash, credit, cheque or in kind;

f) agree to access the HLB/HLB Islamic's website at regular intervals to view these T&Cs to ensure they keep up-to-date with any changes or variations to these T&Cs;

g) agree to authorise the Bank to disclose their personal data i.e., contact numbers and email addresses to its authorised third-party vendor, for the purpose of sending the Rewards (where applicable); and

h) 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 Rewards Program;

i) agree to be responsible to check and ensure their respective telecommunication service providers or any network providers are able to support the receipt of messages. HLB Islamic shall not be held responsible if the Customer fail to receive the Rewards announcement due to network interruptions or insufficient device or inbox storage space.

6.6 The Bank reserves the right to:

a) review, change, modify, or remove the Rewards prize, criteria, eligibility, Rewards Selection mechanics, Rewards structure, and Rewards Selection frequency at any time with notice by posting the same on the HLB/HLB Islamic's website;

b) disqualify any Customer who: has in the past committed, or is currently suspected of committing, fraudulent, unlawful, or wrongful acts in relation to any facilities granted by HLB/HLB Islamic; is facing bankruptcy or who attempts to manipulate the Rewards Selection entry mechanism;

c) forfeit and/or claw back any Rewards, or cash components paid or credited to Customer's account where there is non-compliance with the T&Cs herein or where any of the disqualifying events under sub-clause (b) are detected after the rewards is fulfilled.

d) add, delete or amend the T&Cs herein, wholly or partially, or to terminate the Rewards Program, by way of posting on the HLB/HLB Islamic's website or in any other methods which the Bank deems practical, in order to give prior notice to the Customer; and

e) disqualify any Customers from participating in the Rewards Program if they do not comply with these T&Cs or any other terms and conditions applicable to the HLB Meezani Account-i, as the Bank considers reasonably appropriate.

f) substitute any Rewards with an alternative Rewards of equal or greater value should the initial Rewards become unavailable, unable to be procured, or if deemed necessary due to unforeseen circumstances.

6.7 The T&Cs herein 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.

6.8 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 Rewards Program, the final terms and conditions on the HLB/HLB Islamic's website shall prevail.

If Customers have any enquiries regarding the T&Cs, please email us at *hlonline@hlbb.hongleong.com.my.*

If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or BNMLINK at 4th floor, Podium Bangunan AICB, No 10, Jalan Dato' Onn, 50480 Kuala Lumpur. Tel: 1-300-88-5465 or 03-2174 1717 (for overseas calls) Fax: 032174 1515 Web form: bnmlink.bnm.gov.my

WARNING

THE RETURNS ON THIS INVESTMENT ACCOUNT-i WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND ACCOUNT HOLDER RISKS EARNING NO RETURNS AT ALL. THIS INVESTMENT ACCOUNT-i IS NOT PROTECTED BY PIDM.