

**HLB Meezani Account-i Chinese New Year 2026 Promotion ([Versi Bahasa Malaysia](#))**

Updated on 8 December 2025

**PROMOTION PERIOD**

Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("HLISB" or "Bank") "HLB Meezani Account-i Chinese New Year 2026 Promotion" ("Promotion") commences on **3 February 2026** and ends on **3 March 2026**, both dates inclusive ("Promotion Period"), unless notified otherwise.

**TERMS & CONDITIONS**

The following sets out the terms & conditions applicable to the Promotion ("T&Cs"):

**ELIGIBILITY**

1. The Promotion is open to Malaysian citizens and permanent residents who are new account holders ("Customers") of HLB Meezani Account-i ("Account"). New account holders refer to customers who do not have an Account prior to the Promotion Period.
2. 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. Any customer who has committed or is suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLISB or has been declared bankrupt (pursuant to a petition by HLISB or other financial institutions or by any third party or is subject to any bankruptcy proceedings at any time prior to or during the Promotion Period) shall **NOT** be eligible to participate in the promotion.

**PROMOTION MECHANICS**

4. In order to participate in this Promotion, the Customers MUST fulfil Qualifying Criteria as set out in Table 1 for Promotion A or Table 2 for Promotion B below during the Promotion Period ("Eligible Customers").

**a) PROMO A: GENERAL OFFER**Table 1

No.	Qualifying Criteria
1	Customers must <b>open an Account</b> with a minimum <b>initial deposit of RM1,688</b> and <b>maintain</b> this deposit amount or more for a period of <b>one (1) month</b> .

**b) PROMO B: EXCLUSIVE ONE-DAY OFFER**Table 2

No.	Qualifying Criteria
1	Customers must <b>open an Account</b> with a minimum <b>initial deposit of RM3,888</b> on <b>4th February 2026</b> and <b>maintain</b> this deposit amount or more for a period of <b>one (1) month</b> .

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## **REWARD AND PROMOTION FULFILMENT**

5. Eligible Customers who meet the criteria as stated above will stand a chance to be rewarded as set out in Table 3 (“**Reward**”) below:

Table 3

Promotion Category	Reward	Total Winners
Promo A	RM88 E-Angpow	50
Promo B	RM88 E-Angpow and Samsung Galaxy Fit3	18

6. The winner selection process is as follows:

- At the end of the Promotion Period, Eligible Customers will automatically earn only **one (1) entry based on the qualifying criteria**.
- From the pool, Eligible Customers will be selected by the Bank to receive the Reward (“**Winner**”).
- Each Winner is eligible for only one (1) Reward during the Promotion Period.

7. For avoidance of doubt, Eligible Customers who participate in the **Promo B** will not be eligible to participate in or receive Rewards under the Promo A, and vice versa.

8. The Bank will notify the Winners within ninety (90) business days after the Promo Period ends either by email, phone, In App Push (IAP) notification or in any other manner that the Bank deems practical (“**Winners’ Notification**”). The notification is on a best effort basis based on the latest customer details provided by the Eligible Customers, as shown in the HLISB’s record.

9. The E-Angpow will be credited to the Winners’ Account within thirty (30) days following the Winners’ Notification.

10. For Non-cash Reward, Winners are required to collect the Reward from the Bank at his/her own cost and expense. The Bank shall not be responsible for bearing such costs. Winners are required to provide their NRIC and sign a release form to claim their Rewards within thirty (30) days following the Winners’ Notification. If a Winner cannot be contacted or fails to claim the Reward within thirty (30) days following the Winners’ Notification, the Bank reserves the right to forfeit the Reward and select an alternative Winner.

11. In the event of non-receipt of the Reward, it is the obligation of the Winners to inform the Bank within thirty (30) days from the date of the Winners’ Notification. Failing to do so, the Winners are deemed to have received the Reward and any complaints of non-receipt thereof shall not be entertained by the Bank.

12. In the event the Winner is not able to collect the Non-cash Reward, the Winner can nominate a representative to collect the Reward on his/her behalf and the terms set herein shall be applicable to the representative. The representative will be required to present a written authorisation from the Winner and a photocopy of the Winner’s NRIC (front and back).

13. The Reward is not exchangeable and/or transferable. Reward will be given to the Winners on an as-is basis only. HLISB reserves the right to replace the Reward with any other item of equal value at its discretion due to unavailability of the Reward or unforeseen circumstances, etc.
14. The Bank gives no representation or warranty with respect to the quality or suitability of the Reward and shall not be responsible for replacing any lost, stolen or damaged Reward.
15. Winners 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 Campaign, redemption and/or utilisation of the Reward and agree to release and hold the Bank free and harmless of any liability.
16. Winners agree that their personal information including name, the last four (4) digits of their NRIC and/or the last four (4) digits of their Account number may be used for the purpose of the Promotion including publication of the Winner's list on the Bank's website or the promotion website.
17. The Winner's Account **MUST** remain valid/active and in good standing up to ninety (90) business days after the Promotion Period. Winners must not be in breach of any of these T&Cs, HLB Meezani Account-i Terms & Conditions and Debit Card-i Terms and Conditions (collectively referred to as the **"Applicable Terms & Conditions"**), failing which the Winner shall be automatically disqualified from the Promotion.
18. The visual of the Reward on HLISB's website or any official promotional materials for this Campaign serves for illustration purposes only.

## **GENERAL**

19. By participating in this Promotion, the Customers:
  - (a) confirm to have read, understood, accepted and agreed to be bound by the T&Cs herein and Applicable Terms and Conditions;
  - (b) agree that HLISB's decision on all matters relating to the Promotion shall be accurate, final, conclusive and binding on all Customers;
  - (c) agree to access [www.hlisb.com.my](http://www.hlisb.com.my) ("Bank's Website") at regular intervals to view the T&Cs of the Promotion and ensure to be kept up-to-date on any changes or variations to the T&Cs;
  - (d) agree that the Reward is non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or benefit-in-kind;
  - (e) that these T&Cs are subject to changes from time to time with prior notice to the Customers or via updating the T&Cs on HLISB's Website;
  - (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.
20. HLISB reserves the right:
  - (a) 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 HLISB's Website or in any other manner which the Bank deems practical with prior notice to the Eligible Customers;
  - (b) to disqualify any Eligible Customers who:
    - (i) have in the past committed, or are currently suspected of committing fraudulent, unlawful or wrongful acts in relation to any facilities granted by HLISB;
    - (ii) are facing bankruptcy proceedings, or have been declared bankrupt either before, during or after the Promotion Period; and/or
    - (iii) have breached any of the Applicable Terms and Conditions at any time before, during or

after the Promotion Period; and

- (c) to forfeit and claw back any of the e-Angpow paid and return the same into the selection pool 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
- (d) to replace the Reward at its discretion, with notice published on the HLISB's Website and it shall be the responsibility of Eligible Customer to check for such updates.

21. In addition to the T&Cs stipulated herein, the Eligible Customers agree that the Applicable Terms and Conditions shall be read together with these T&Cs as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.

22. 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 HLISB's Website shall prevail.

23. The T&Cs of this Promotion 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.

24. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**HLB Meezani Account-i is not protected by PIDM. Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to a non-deposit account.**

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

#### **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.**