

3-MONTH FIXED DEPOSIT PROMOTION

Last updated on 30 April 2018

PROMOTION PERIOD

The Hong Leong Bank Berhad's (97141-X) ("HLB") "**3-month Fixed Deposit Promotion**" ("Promotion") commences on 1 May 2018 and ends on 30 June 2018, both dates inclusive or upon reaching the Promotion set target of **Ringgit Malaysia One Billion and Six Hundred Million (RM1.6 Billion)** ("Fund Size Limit"), whichever comes first ("Promotion Period"), unless notified otherwise.

TERMS & CONDITIONS

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

ELIGIBILITY

1. The Promotion is open for participation by all new and existing accountholders of Hong Leong Conventional Fixed Deposit ("FD"):
 - (a) Malaysian individuals;
 - (b) Malaysian non-individuals;
 - (c) Non-Malaysian individuals;
 - (d) Non-Malaysian non-individuals,who are defined as "Customers".
2. For the avoidance of doubt :
 - (i) New accountholders refer to Customers who do not have any participating FD Account with HLB prior to the Promotion Period.
 - (ii) Non-individual Customers refer to associations, clubs, schools, societies, non-profit organizations, sole proprietors, partnerships and professional practices, duly registered or incorporated in Malaysia, **excluding companies and corporate bodies**.
3. The Promotion is applicable for New Funds only. "New Funds" are defined as:
 - (a) Cash, Financial Process Exchanges ("FPX"), instant transfer, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker's cheque issued by other banks which are deposited into the existing or new FD Accounts of the Customers opened with HLB / Hong Leong Islamic Bank Berhad's (686191-W) ("HLISB"). For this purpose, new funds must be placed and deposited into the Customers' existing or new FD Accounts within seven (7) days of the transfer to HLB / HLISB; and
 - (b) Proceeds arising from the redemption of equity, unit trust funds, bonds / sukuk and / or Hong Leong Invest Safe during the Promotion Period that are re-deposited into any of HLB's Current Account or Savings Account ("CASA") of the Customers.
4. The following shall not be considered as "New Funds":
 - (a) Maturing FD or premature withdrawal of FD from any existing HLB's FD / HLISB Fixed Deposit-i ("FD-i") account;
 - (b) Intra bank transfer of funds, i.e. transfer of funds from another HLB / HLISB account (whether Savings, Savings-i, Current, Current-i, Fixed Deposit, FD-i or General Investment Account ("GIA")); and
 - (c) Inter and / or intra branch transfer within HLB and HLISB including third (3rd) party account transfer.
5. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB / HLISB or have been declared bankrupts or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period shall **NOT** be eligible to participate in the Promotion.
6. Customers who have committed, or determined by HLB / HLISB to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Promotion.

PROMOTION MECHANICS

7. The Customers who have made placement(s) of deposits ranging between the specified Minimum FD Placement Amount and Maximum FD Placement Amount ("FD Placement Amount" as specified in the table below) into their

respective new or existing FD Account for the FD Tenure as set out below during the Promotion Period shall be entitled to the following corresponding Promotional FD Rates ("Eligible Customers"):

FD Tenure	Promotional FD Rates	Effective FD Rates	Minimum FD Placement Amount	Maximum FD Placement Amount
3-month	3.90%p.a.	3.90%p.a.	RM10,000	RM2,000,000

8. The Minimum FD Placement Amount is **Ringgit Malaysia Ten Thousand (RM10,000)** and the Maximum FD Placement Amount is **Ringgit Malaysia Two Million (RM2,000,000)**. In the event any FD Placement Amount exceeds the prescribed Maximum FD Placement Amount or if the respective Fund Size Limit as stated above is reached, the excess sum shall be subjected to the prevailing conventional FD board rates as determined by HLB.
9. The Eligible Customers are required to nominate a CASA maintained with HLB under the name of the Eligible Customers ("Nominated CASA") for the purpose of crediting the interest earned under this Promotion. The interest earned will be credited into the Eligible Customers' Nominated CASA upon maturity.
10. Upon maturity, the principal FD Placement Amount shall be auto-renewed at the prevailing 3-month Conventional FD board rates and the interest earned will be credited into the Eligible Customers' Nominated CASA upon maturity.
11. Partial withdrawal of FD Placement Amount is not allowed.
12. In the event the FD Placement Amount is uplifted prior to maturity of the FD Tenure, the rules of the Association of Banks in Malaysia ("**ABM**") in particularly Section E(v) shall be applicable:-
 - (a) No interest is to be paid on any FD Placement Amount uplifted before the completion of three (3) months.
 - (b) In the event the FD Placement Amount is uplifted in the fourth (4th) month onwards, the Eligible Customers will receive 50% of the contracted FD Placement Amount interest earned for the completed months on the principal FD Placement Amount only.

HLB reserves the right to claw back and deduct an amount equivalent to the interest paid to the Eligible Customers in respect of the FD Placement Amount which is prematurely withdrawn from the principal FD Placement Amount upon withdrawal.

13. FD Placement Amount shall NOT be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Eligible Customers.

GENERAL

14. By participating in the Promotion, the Customers agree:
 - (i) to have read, understood and to be bound by the T&Cs herein and HLB General Terms and Conditions of Accounts;
 - (ii) that HLB's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Eligible Customers and no further correspondence and / or appeal to dispute HLB's decision shall be entertained;
 - (iii) to access HLB's website at www.hlb.com.my ("HLB's Website") at regular time 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;
 - (iv) that the interest earned is non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind; and
 - (v) 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.
15. HLB reserves the right:
 - (i) at any time with twenty-one (21) calendar days' prior notice to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part at HLB's discretion by way of posting on the amended T&Cs on HLB's Website, or in any manner deemed suitable by HLB;
 - (ii) to disqualify any Customers or Eligible Customers for any reason whatsoever as HLB may in its absolute discretion deemed fit, from participating in the Promotion without assigning any reason thereof;
 - (iii) to forfeit the interest earned in the event of non-compliance by the Eligible Customers of the T&Cs herein and HLB General Terms & Conditions of Accounts.
16. The T&Cs herein and the HLB General Terms & Conditions of Accounts shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein and the General Terms & Conditions of Accounts, the specific T&Cs herein shall prevail to the extent of such discrepancy.

17. In the event of any discrepancy between the T&Cs herein and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on HLB's Website shall prevail.
18. The T&Cs 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.

Deposit Products are eligible for protection by PIDM