

## FIXED DEPOSIT / FIXED DEPOSIT-i AUTO RENEWAL PROMOTION

*Last updated on 10 April 2020*

### PROMOTION PERIOD

The Hong Leong Bank Berhad's [193401000023 (97141-X)] ("HLB") / Hong Leong Islamic Bank Berhad's [200501009144 (686191-W)] ("HLISB") (collectively referred to as "the Bank") "Auto Renewal Fixed Deposit / Fixed Deposit-i Promotion" ("Promotion") commences on 11 April 2020 and ends on 31 December 2020, both dates inclusive ("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 the Bank's existing individual accountholders of the Participating Fixed Deposit / Fixed Deposit-i ("FD / FD-i") Accounts (as defined under Clause 8 below) and who have fulfilled the following criteria ("Customers"):
  - (a) registered for Hong Leong Connect Internet Banking / Connect App ("Hong Leong Connect") prior to the Promotion Period;
  - (b) received a Promotion Pop Up Message via Hong Leong Connect to participate in this Promotion. The Promotion Pop Up Message will state the relevant Fixed Deposit / Fixed Deposit-i rate made available under the Promotion ("Promotion FD / FD-i Rate"); and
  - (c) successfully submitted Participating FD / FD-i Accounts in the manner as instructed in the Promotion Pop Up Message in order to enjoy the Promotion FD / FD-i Rate via Hong Leong Connect.
2. For the avoidance of doubt, joint FD / FD-i holders are NOT eligible to participate in the Promotion.
3. It is the responsibility of the Customers to access Hong Leong Connect at regular time intervals to ensure that their Hong Leong Connect is active. The Bank shall not be held responsible or liable in the event of any non-receipt of the Promotion Pop Up Message by the Customers for any reason whatsoever.
4. The Customers who do not receive the Promotion Pop Up Message are deemed not qualified to participate in this Promotion and the Bank shall not entertain any dispute pertaining to the non-receipt of the Promotion Pop Up Message by the Customers.
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 the Bank or have been declared bankrupt 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 the Bank to be potentially committing any of the wrongful acts or breach the terms and conditions as stipulated herein shall be immediately disqualified from participating in the Promotion.

### PROMOTION MECHANICS

7. Customers who have received the Promotion Pop Up Message shall be entitled to the Promotion FD / FD-i Rate as specified in the Promotion pop up Message for the Participating FD / FD-i Accounts (as defined under Clause 8 below) upon auto-renewal of the tenure of their existing Participating FD / FD-i Accounts, instead of the prevailing FD / FD-i board rates ("Eligible Customer"). The FD / FD-i tenure and renewal date remains unchanged.
8. Participating Fixed Deposit / Fixed Deposit-i accounts ("Participating FD / FD-i Accounts") for this Promotion are as follows:
  - (a) Conventional FD;
  - (b) Islamic FD ("FD-i");
  - (c) Online FD;
  - (d) Online FD-i
  - (e) Priority Banking Premium FD;
  - (f) Senior Savers Flexi FD;
  - (g) Junior FD; and
  - (h) Junior FD-i

9. The Promotion is applicable for renewal of funds placed under previous FD / FD-i promotion rates.
10. The interest / profit earned under this Promotion will be credited to the Eligible Customers' nominated Current Account or Savings Account / Current Account-i or Savings Account-i maintained with the Bank under the name of the Eligible Customer ("**Nominated CASA / CASA-i**").
11. The interest / profit earned for Conventional FD, Priority Banking Premium FD, Junior FD, FD-i and Junior FD-i will be credited into the Eligible Customers' Nominated CASA / CASA-i on a six-monthly basis and / or upon maturity. For FD / FD-i with tenures of six (6) months or less, interest / profit will be paid at maturity. The interest earned for Senior Savers Flexi FD will be credited into the Eligible Customers' Nominated CASA on a monthly basis.
12. This Promotion is valid only for one (1) FD / FD-i tenure cycle. Upon maturity of the FD / FD-i tenure, the principal FD / FD-i placement amount shall be auto-renewed at the prevailing FD / FD-i board rates respectively and the interest / profit earned will be credited into the Eligible Customers' Nominated CASA / CASA-i on a monthly basis and / or at maturity. For FD / FD-i with tenures of six (6) months or less, interest / profit will be paid at maturity.
13. For Priority Banking Premium FD, Senior Savers Flexi FD and Junior FD, partial withdrawal of FD amount is allowed in multiples of **Ringgit Malaysia Three Thousand (RM3,000)** only. However, in the event the amount in Priority Banking Premium FD, Senior Savers Flexi FD and / or Junior FD is less than **Ringgit Malaysia Ten Thousand (RM10,000)**, no partial withdrawal is allowed for that particular account.
14. Partial withdrawal of Conventional FD placement amount is allowed in multiples of **Ringgit Malaysia One Thousand (RM1,000)** only. In the event the amount in Conventional FD is less than **Ringgit Malaysia Five Thousand (RM5,000)**, no partial withdrawal is allowed for that Conventional FD.
15. Partial withdrawal of FD-i / Junior FD-i placement amount is allowed in a minimum amount of **Ringgit Malaysia Three Thousand (RM3,000)** with multiples of **Ringgit Malaysia One Thousand (RM1,000)** only. In the event the amount in FD-i / Junior FD-i is less than **Ringgit Malaysia Five Thousand (RM5,000)** for tenure 1-month or **Ringgit Malaysia Five Hundred (RM500)** for tenure 2-month and above, no partial withdrawal is allowed for that particular account
16. In the event the FD / FD-i placement amount is uplifted prior to maturity of the FD / FD-i Tenure, no interest / profit shall be payable on partially withdrawn amounts and premature withdrawals of FD / FD-i.  
  
The Bank reserves the right to claw back and deduct an amount equivalent to the interest / profit paid to the Eligible Customers in respect of the FD / FD-i amount, which is prematurely withdrawn from the principal FD / FD-i amount upon withdrawal.  
  
HLISB customer(s) shall be deemed to have agreed to waive his / her right to claim the full selling price for any withdrawal of FD-i before the maturity date.
17. FD / FD-i 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**

18. By participating in the Promotion, Customers agree:
  - (i) to have read, understood and to be bound by the T&Cs herein and General Terms and Conditions of Accounts;
  - (ii) that the Bank's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Eligible Customers;
  - (iii) to access HLB's website at [www.hlb.com.my](http://www.hlb.com.my) / HLISB's website at [www.hlisb.com.my](http://www.hlisb.com.my) ("collectively referred to as "the Bank's Websites") 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 / profit earned is non-transferrable 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.
19. The Bank reserves the right:
  - (i) to disqualify any customer as the bank may in its absolute discretion deemed fit from participating in this Promotion;
  - (ii) to add, delete, suspend or vary the T&Cs contained herein with valid reasons, by way of posting on the Bank's Websites, at any time with prior notice; and

- (iii) to forfeit the interest / profit earned in the event of non-compliance by the Eligible Customers of the T&Cs herein, the Bank's General Terms and Conditions of Accounts and Terms and Conditions for Hong Leong Fixed Deposit-i.
20. The T&Cs herein, the General Terms and Conditions of Accounts and Terms and Conditions for Hong Leong Fixed Deposit-i shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein, the General Terms and Conditions of Accounts and Terms and Conditions for Hong Leong Fixed Deposit-i, the specific T&Cs herein shall prevail to the extent of such discrepancy.
21. 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 the Bank's Websites shall prevail.
22. 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.
23. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**Deposit / Deposit-i Products are protected by PIDM up to RM250,000 for each depositor**