

**HONG LEONG BANK  
MALAYSIA MY SECOND HOME (MM2H) DEPOSIT PROGRAMME**

**TERMS & CONDITIONS (“T&Cs”)**

Last updated on 1 October 2014

**PROGRAMME PERIOD**

1. The Hong Leong Bank’s (“HLB”) “**Malaysia My Second Home Deposit Programme**” (“Programme”) commences on **1 October 2014** until further notification (“Programme Period”).

**ELIGIBILITY**

2. The Programme is open to all new MM2H participants (“Participants”) who are 18 years old and above.
3. Participants are required to present to HLB the following to participate in the Programme:
  - (a) The Conditional Approval Letter (“Letter”) from the Malaysia Immigration Department. If the Letter has expired, the Participants must request for an extension to the Letter or a fresh Letter from the Immigration Department; and
  - (b) Passport of the Participant(s).
4. The Programme is open to all Participants who opened the following accounts during the Programme Period (“Participating Accounts”):
  - (a) Hong Leong Basic Savings Account
  - (b) Hong Leong Savings Account
  - (c) Hong Leong Senior Savers Savings Account
  - (d) Hong Leong Basic Current Account
  - (e) Hong Leong Current Account
  - (f) Hong Leong One Account
  - (g) Hong Leong Pay&Save Account
5. The Participating Accounts can be opened at selected HLB branches (Refer to **Appendix A**).

**PROGRAMME BENEFITS**

**(i) Early Bird Gift**

6. Participants who earmark a Minimum Deposit Amount of **Ringgit Malaysia Three Thousand (RM3,000)** for **four (4)** months consecutively (“Earmark Period”) in the **Hong Leong Pay&Save Account** only during the Programme Period shall be entitled to the following one (1) Early Bird Gift (“Gift”) (“Successful Participants”).

Minimum Deposit Amount	Gift	Earmark Period	Quantity
RM3,000	Exclusive 3-in-1 Travel Organizer	4 months	200 units

7. All deposits must be new funds. “New funds” is defined as:
  - (a) Cash, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker’s cheque issued by other banks;
  - (b) Redeemed equity unit trust funds, bonds/sukuk and Hong Leong Invest Safe that are re-deposited into any of HLB Savings or Current Account/i (“CASA/i”).
8. “New Funds” are **NOT**:
  - (a) Maturing Fixed Deposits (“FD”), General Investment Account (“GIA”) or Term Deposit-i (“TDI”) or premature withdrawal of FD, GIA or TD-i;
  - (b) Inter-branch transfer within HLB and Hong Leong Islamic Bank (“HLISB”) including third party transfer.
9. The Gifts will be given to the Participants on the spot at the time of the deposit placement at the selected HLB branch.
10. A total of **two hundred (200)** units of the Gift are allocated for this Programme and the Gift is valid on a first-come-first-serve basis, subject to stock availability, limited to **one (1)** Gift for each Successful Participant irrespective of the total deposit amount placed in the Participating Account throughout the Programme Period.
11. Notification by way of posting on the website at [www.hlb.com.my](http://www.hlb.com.my) (“HLB’s Website”) will be given in the event the Gift is out of stock.

## **(ii) Fixed Deposit (“FD”) Promotion**

12. Participants are entitled to the following FD Promotional Interest Rate subject to fulfilling of the following prescribed age requirement band, minimum placement amount and specific tenure (“Promotion”).

<b>Age</b>	<b>Minimum FD Placement</b>	<b>Maximum FD Placement</b>	<b>Tenure</b>	<b>Promotional Interest Rate (p.a.)</b>
Below 50 years old	RM300,000	RM2million	12 months	3.30% (Tier 1 FD board rate)
50 years old and above	RM150,000	RM2million	12 months	3.30% (Tier 1 FD board rate)

13. The Promotional Interest Rate of the FD is only applicable for minimum placement amount of **Ringgit Malaysia Three Hundred Thousand (RM300,000)** for Participants aged below 50 years old or **Ringgit Malaysia One Hundred and Fifty Thousand (RM150,000)** for Participants aged 50 years old and above for a specific tenure of 12 months.

14. The Promotional Interest Rate is only applicable up to the maximum placement amount of **Ringgit Malaysia Two Million (RM2,000,000)** for each Participants.

15. For the avoidance of doubt, all external accountholders who are not MM2H Participants are only entitled to the HLB 12-month Conventional FD Tier 2 board rate.

16. The Promotional Interest Rate is applicable for New Funds only as defined under Clauses 7 and 8 above.

17. Promotional Interest Rate earned on the FD can only be withdrawn by the Participants upon maturity of the Tenure by crediting into the nominated Participating Account or withdrawn in cash but without changing the FD account number.

18. FD is not to be uplifted/ withdrawn without the approval letter from the Ministry of Tourism and Culture Malaysia (“MOTAC”).

19. Participant’s FD will remain with one (1) bank only during the long-term stay in Malaysia of up to ten (10) years.

20. Partial withdrawal of FD for first (1st) year stay in Malaysia is not allowed.

21. Partial withdrawal of FD is only allowed after the first (1st) year stay for education, housing and medical purposes only.

22. Using FDs held on lien to offset debts without the prior permission from the Ministry is not allowed.

23. Upon maturity, the Principal FD amount shall be auto-renewed at the prevailing HLB 12-month Conventional FD Tier 2 board rate.

24. HLB 12-month Conventional FD Tier 2 board rate is at 3.10%p.a. as at 1 October 2014, subject to Overnight Policy Rate (“OPR”) changes decided by Bank Negara Malaysia (“BNM”).

25. In the event the FD is uplifted prior to the maturity of the Tenure, the following Association of Banks in Malaysia (“ABM”) rules shall apply:

(a) No interest is to be paid on any FD uplifted before the completion of **three (3)** months.

(b) In the event the FD is uplifted in the **fourth (4<sup>th</sup>)** month onwards, the Participant will receive 50% of the contracted FD interest earned for the completed months in the Principle FD amount only.

26. HLB reserves the right to claw back and deduct an amount equivalent to the interest paid in respect of a FD which is prematurely withdrawn, from the principal FD amount upon withdrawal.

27. FD placement and withdrawal must be made at the domicile branch.

## **(iii) Preferential Foreign Telegraphic Transfer (“TT”) Rate**

28. Participants are encouraged to visit the selected HLB branches (Refer to **Appendix A**) to enquire on the Preferential TT Rate for the following selected foreign currencies:

(a) United States Dollar (“USD”)

(b) British Pound Sterling (“GBP”)

(c) Chinese Yuan (“RMB”)

(d) Japanese Yen (“JPY”)

(e) Singapore Dollar (“SGD”)

29. "TT" means transfer of funds denominated in foreign currencies to corresponding financial institutions/agents outside Malaysia within the Programme Period.
30. All TT transactions must be made in Ringgit Malaysia and converted at the prevailing exchange rate within the Programme Period.
31. Participants are subject to the terms and conditions stated herein and the Terms and Conditions applicable to HLB's Remittance Application.
32. The remitted funds are to be debited from any of the nominated Participating Accounts of the Participants in order to be eligible for the Preferential TT Rate. For the avoidance of doubt, cash transactions performed by the Participants over the counter without debiting from any of the Participants' Participating Accounts are not eligible for this Preferential TT Rate.

## **GENERAL**

33. By participating in the Programme, the Participants agree:
  - (a) to be bound by the T&Cs of the Programme, HLB's General Terms and Conditions of Participating Accounts, Debit Card Terms and Conditions, Terms and Conditions governing TT or any other relevant T&Cs HLB may impose from time to time with **twenty-one (21)** calendar days' prior notice.
  - (b) that HLB's decision on all matters relating to the Programme shall be final, conclusive and binding on all Participants and no further correspondence and/or appeal to dispute HLB's decision shall be entertained.
  - (c) to access HLB's Website at regular time intervals to view the T&Cs of the Programme and to ensure that they are kept up-to-date with any changes or variations to the said T&Cs; and
  - (d) that Participants are 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 Programme.
34. HLB reserves the right at any time:
  - (a) to substitute the Gift with any other products of similar value;
  - (b) to disqualify any Participants for any reason whatsoever as HLB may in its absolute discretion deem fit to participate in the Programme; and
  - (c) 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 HLB's Website or in any manner deemed suitable by HLB with **twenty-one (21)** calendar days' prior notice.
35. HLB gives no representation or warranty with respect to the quality or suitability of the Gift. Participants shall deal directly with the dealer and/or manufacturer for all warranty information.
36. The Gift featured in all printed materials and/or website is for illustration purposes only. Any props, accessories or equipment featured with the Gift in any pictorial materials are for decorative purposes and shall not form part of the Gift.
37. HLB shall not be liable in any circumstances for any loss, damaged or stolen Gift. Any request for replacement of such loss, damaged, or stolen Gift shall not be entertained by HLB.
38. The Gift is non-transferable to any **third (3<sup>rd</sup>)** party and non-exchangeable for up-front cash, credit, cheque or in kind.
39. Participants agree that the T&Cs and General Terms and Conditions of Accounts shall be read together with these terms and conditions as an entire agreement. In the event of any discrepancy, the specific terms and conditions herein shall prevail to the extent of such discrepancy.
40. These T&Cs shall be governed by and construed in accordance with the laws of Malaysia and Participants agree to submit to the jurisdiction of the Courts of Malaysia.
41. In the event of any discrepancy between the T&C and any advertising, promotional, publicity and other materials relating to or in connection with the Programme, the final terms and conditions on HLB's Website shall prevail.

## **Eligible for protection by PIDM.**

**Appendix A**

List of selected branches for the Malaysia My Second Home (MM2H) Deposit Programme:

No.	BRANCH LOCATION	CONTACT NUMBER	BRANCH ADDRESS
1.	Perlis, Kangar	04-9771888	No. 40 & 42, Jalan Bukit Lagi, 01000, Kangar, Perlis.
2.	Kedah, Alor Setar	04-7315269	Ground Floor & 1st Floor, No 212 Jalan Gangsa, Seberang Jalan Putra, 05150 Alor Setar, Kedah Darul Aman.
3.	Pulau Pinang	04-2615022	No. 1, Light Street, Georgetown, 10200 Pulau Pinang.
4.	Perak, Ipoh	05-2530048	Lot-A-G-2 (Ground Floor), No 1, Persiaran Greentown 2, Greentown Business Centre, 30450 Ipoh, Perak Darul Ridzuan.
5.	Selangor, Klang	03-33431188	26-32, Jalan Kapar, 41400 Klang, Selangor Darul Ehsan.
6.	Kuala Lumpur, Bangsar	03-22833710	No. 37, Jalan Telawi 3, Bangsar Baru, 59100 Kuala Lumpur.
7.	Kuala Lumpur, KL Main	03-21642525	Level 1, Wisma Hong Leong, 18, Jalan Perak, 50450 Kuala Lumpur.
8.	Kuala Lumpur, Publika Solaris	03-62053078	Lot No. 70, Level G2, Publika Shopping Gallery, Solaris Dutamas, Jln Dutamas 1, 50480 Kuala Lumpur.
9.	Kuala Lumpur, Taman Setiawangsa	03-42511258	No. 28, Ground & First Floor, Jalan Setiawangsa 10/55A, Taman Setiawangsa, 54200 Kuala Lumpur.
10.	Kuala Lumpur, Taman Tun Dr. Ismail	03-77293716	No. 26, Lorong Rahim Kajai 14, Taman Tun Dr Ismail, 60000 Kuala Lumpur.
11.	Negeri Sembilan, Seremban,	06-7628699	No. 69, 70 & 71, Jalan Dato Bandar Tunggal, 70000 Seremban, Negeri Sembilan Darul Khusus.
12.	Melaka	06-2842309	No. 345, Jalan Ong Kim Wee, 75300 Melaka.
13.	Johor, Johor Bahru	07-2228311	No. 12 - 16, Jalan Wong Ah Fook, 80000 Johor Bahru, Johor Darul Takzim.
14.	Pahang, Kuantan	09-5664100	No. B 278 & B 280, Jalan Beserah, 25300 Kuantan, Pahang Darul Makmur.
15.	Terengganu, Kuala Terengganu,	09-6227701	No. 1107 - R,S & T, Jalan Pejabat, 20200 Kuala Terengganu, Terengganu Darul Iman.
16.	Kelantan, Kota Bahru	09-7486888	PT 320 & 321, Seksyen 25, Jalan Sultan Yahya Petra, 15200 Kota Bahru, Kelantan Darul Naim.
17.	Sabah, Kota Kinabalu	088-247688	Lot 3-0-14 to 3-0-16, Block 3, Lorong Api-Api 2, Api-Api Centre, 88000 Kota Kinabalu, Sabah.
18.	Sarawak, Kuching	082-254224	345-347, Ground Floor & 1st Floor, Central Park Commercial Centre, Jalan Tun Ahmad Zaidi Aduce, 93200 Kuching, Sarawak.
19.	Labuan	087-423290	No. 64, Jalan Tun Mustapha, 87007 Labuan.
20.	Putrajaya	03-88882188	Lot T00 - U01, No. 5, Jalan P16, Precinct 16, 62150 Putrajaya, Wilayah Persekutuan.