HONG LEONG BANCASSURANCE [2026 REGULAR PREMIUM WITH FIXED DEPOSIT PROMOTION] (Last update: [24 September 2026])

PROMOTION PERIOD

The **Hong Leong Bank Berhad (Company No. 193401000023 (97141-X))** ("**HLB**") **[**"**Hong Leong Bancassurance 2027 Regular Premium with Fixed Deposit Promotion"]** ("**Promotion**") commences on **[24 September 2026]** and ends on **[30 September 2026]**, both dates inclusive of ("**Promotion Period**"), unless otherwise notified.

TERMS AND CONDITIONS

The following terms and conditions apply to the Promotion ("**T&Cs**"):

ELIGIBILITY

1. The **Promotion** is open to all HLB individual customers ("**Customers**"):

   (a) who have successfully applied for **Hong Leong Bancassurance Regular Premium Products,** as detailed in **Table 1** below **(**"**the Insurance Products**") which are underwritten by the insurer, Hong Leong Assurance Berhad ("**HLA**") (Company No. 198201014849 (94613-X)) during the Promotion Period ("**Application**");

   (b) whose Application for the Insurance Product has been approved by HLA and the Insurance Product policy must be in force no later than fifteen (15) calendar days from the date of approval. For example, the Insurance Product policy must be in force no later than 15 October 2027 (after the Promotion Period) for an application submitted and approved on 30 September 2026 which is the last day of the Promotion Period; and

   (c) who have paid the premium for the Insurance Product policy on an **annual basis** with the first annual premium paid within the Promotion Period ("**Annual Premium Size**"). The minimum Annual Premium Size under this Promotion is set out in **Table 1** below.

   Customers who have fulfilled **ALL** the applicable requirements set out above within the Promotion Period are eligible to participate in this Promotion ("**Eligible Customers**").

2. Eligible Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to the Insurance Product and/or any of the products offered or facilities granted by HLB/Hong Leong Islamic Bank ("**HLB Islamic"**) (Company No. 200501009144 (686191-W)) or have been declared bankrupt (pursuant to a petition by either HLB/HLB Islamic, other banks or by any third party) 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.

PROMOTION MECHANICS

3. Subject to the T&Cs set out herein, Eligible Customers may enjoy a promotional fixed deposit interest rate ("**Promotional FD Rate**") when placing a Fixed Deposit ("**FD**") into a new or existing FD Account. The term "**FD Account**" refers to:
   a) Conventional FD;
   b) Senior Savers Flexi FD; and/or
   c) Priority Banking Premium FD.

4. HLB will issue a notification letter ("Notification Letter") to the HLB sales staff, who will then contact the Eligible Customer via phone call (based on the mobile number in HLB's record) to collect the Notification Letter for their FD placement. The Eligible Customer is required to present the collected Notification Letter at any HLB branch as proof of eligibility for the Promotional FD Rate in order to proceed with the FD placement. Failure to do so shall disqualify the Eligible Customer from participating in this FD Promotion. HLB shall not be responsible for any non-receipt or non-collection of the Notification Letter by the Eligible Customer. For avoidance of doubt, the Eligible Customers shall only make the FD placement after the expiry of the fifteen (15) calendar- day cooling-off period from the date the Insurance Product policy takes effect.

5. For the purpose of the Promotion, HLB will be guided by the terms and conditions stated in the Notification Letter to ascertain the entitlement of the Eligible Customer to make the respective FD placement with HLB for the Promotional FD Rate.

6. To participate and to qualify for the Promotional FD Rate:

   a) The Eligible Customer must place a minimum FD amount of RM30,000 for any of the selected Insurance Products as specified in Table 1 below within the timeframe stipulated in the Notification Letter;
   b) The FD amount is determined based on the Annual Premium Size to FD Placement Ratio as specified in Table 1 below; and
   c) The FD must be placed for a tenure as specified in Table 1 below.

   The applicable Promotional FD Rate is available for tenure of **6 months or 12 months, depending on the FD tenure selected:**

Table 1

Insurance Products#	**Annual Premium Size**	**Annual Premium Size to FD Placement Ratio**	**Promotional FD Rate and FD Tenure**
• Hong Leong SMART Legacy Insurance • Hong Leong SMART Wealth Insurance • Hong Leong SMART Income Plus Insurance • Hong Leong SMART3 Shield Insurance • Hong Leong SMART5 Flexi Insurance • Hong Leong SMART Protect Plus Insurance • Hong Leong SMART Protect Vantage Insurance	Minimum RM30,000	1:1 (Min FD Placement of RM30,000)	**6 months** FD tenure interest at **6.50% p.a.**
			12 months FD tenure interest at **5.10% p.a.**

Note: HLB reserves the right to revise the Promotional FD Rates at the HLB's discretion.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY/PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact HLA or PIDM (visit www.pidm.gov.my).

7. For the purpose of determining the Annual Premium amount used to calculate the maximum FD placement amount under this FD Promotion, only 10% of the Regular Premium Top Up (RPTU) amount will be recognised and taken into account in the calculation of the Annual Premium Size. This provision applies exclusively for the Insurance Products.

Table 2 below illustrates how the Annual Premium Size is calculated for FD placement when RPTU is involved.

Table 2

Total Annual Premium Paid	Basic Regular Premium	Regular Premium Top Up (RPTU)	FD Placement Entitlement Amount
RM38,000	**RM30,000**	**RM8,000**	**[Basic Regular Premium] + [RPTU x10%]** **= RM30,000 + (RM8,000x 10%) RM30,800**

8. The total fund size limit for the Promotional FD Rate under this FD Promotion is **Ringgit Malaysia One Hundred Thirty–Six Million Five Hundred Thousand (RM136,500,000)** ("**Fund Size Limit**") only, subject to first-come, first-served basis, allocated as follows:

Table 3

Promotional FD Rate (p.a.)	Tenure	Fund Size Limit (RM)
6.50%	6 months	25,350,000
5.10%	12 months	111,150,000

9. The Promotional FD Rate shall only apply to FD placements made with New Funds during the Promotion Period. "**New Funds**" means:
   a) Fund transfers via Financial Process Exchanges ("**FPX**"), instant transfer, interbank GIRO, telegraphic transfer from other banks aside from HLB Islamic during the Promotion Period; or
   b) Deposits via local cheque or banker's cheque from other banks aside from HLB Islamic; which are deposited into HLB Current Account or Savings Account ("**CASA**") of the Eligible Customer before depositing the said fund into the FD Accounts, during the Promotion Period.

10. The following are **NOT** considered as New Funds:
    a) maturing FD or early withdrawal of the FD from any existing FD Accounts with HLB;
    b) transfer of funds from another HLB account, i.e., transfer of funds from another HLB CASA, FD or General Investment Account etc. that the Eligible Customer holds;
    c) inter or intra-branch transfer;
    d) third-party account transfer within HLB;
    e) proceeds from the redemption of equity, unit trust funds, bonds, sukuk or another HLB FD accounts re-deposited into the FD Accounts; and

f) withdrawals from the savings pursuant to the Employees Provident Fund Act 1991.This Promotion cannot combine with any other on-going HLB promotions.

11. Each Eligible Customer shall be entitled to only one (1) time Promotional FD Rate per Insurance Product (whether in an individual FD Account under the Eligible Customer's sole name or a joint FD account where the Eligible Customer is the Principal FD Accountholder). In the case of a joint FD Account, only the joint FD Account where the Eligible Customer (as stated in the Notification Letter) is the Principal FD Accountholder, is entitled for the Promotional FD Rate.

12. In the event the Insurance Product is cancelled or surrendered by any party at any time during the FD Tenure of the FD placement, the Eligible Customer shall cease to be eligible for the Promotional FD Rate. In such circumstances, the Eligible Customer will be notified by the HLB sales staff to uplift their FD placement.

13. Promotion FD Interest earned under this FD Promotion will be credited into the Eligible Customer's nominated CASA upon the maturity of the FD.

14. No interest will be paid on partially withdrawn or prematurely withdrawn FD, regardless of the tenure completed.

15. Upon maturity, FD will be auto-renewed at the prevailing conventional FD board rate, with interest earned credited to the nominated CASA.

16. In the event it is subsequently discovered that the Eligible Customer does not meet any or all of the T&Cs under the FD Promotion, HLB reserves the right to claw-back and deduct the additional interest earned from the Promotional FD Rate previously credited to the Eligible Customer's nominated CASA ("**Difference in Promotional FD Interest**"). In such an event, HLB will provide the Eligible Customer with twenty-one (21) days' prior written notice before effecting any claw-back and deduction of the Difference in Promotional FD Interest from the Eligible Customer's nominated CASA.

17. The initial FD placement pursuant to this FD Promotion cannot be used by the Eligible Customer to take part in any other promotion/campaign of HLB/HLB Islamic unless it is expressly provided for in these T&Cs.

GENERAL

18. By participating in the Promotion, the Eligible Customers:

(a) confirm that they have read, understood and agreed to be bound by the T&Cs, the General Terms and Conditions of Accounts;

(b) confirm that they have read, understood and agreed to be bound by the respective terms and conditions of the selected Insurance Products of HLA and any other relevant terms and conditions that HLB may impose from time to time with prior notice by posting on HLB's website at www.hlb.com.my ("**HLB's Website**") and/or that HLA may impose from time to time;

(c) undertake to regularly visit HLB's Website to view the latest T&Cs of the Promotion and stay informed of any updates and changes;

(d) agree that HLB's and/or HLA's decision on all matters relating to the Promotion and/or Insurance Products are final, conclusive and binding.

(e) acknowledge that any benefits received under the Promotion are non-transferable and non-exchangeable for up-front credit, cheque or benefit in- kind;

(f) agree to bear all applicable taxes, government fees or any other charges that may be imposed under the applicable laws in connection with their participation in the Promotion; and

(g) agree to be responsible for providing HLB with their valid and current contact details including their mobile number and promptly notifying HLB in the event of any changes. HLB shall not be held responsible/liable in the event that HLB is unable to contact the Eligible Customers due to inaccurate/invalid mobile number provided by the Eligible Customers.

19. HLB reserves the right to:

(a) With prior notice to the Eligible Customers, add, delete, suspend or vary any or all of the T&Cs contained herein and/or details of the Insurance Products, wholly or in part by way of posting on HLB's Website, or in any manner deemed suitable by HLB in order to give prior notice to the Eligible Customers of such additions, deletions or amendments; and

(b) Disqualify any of the Eligible Customers as HLB may decide in its discretion to participate in the Promotion.

20. The T&Cs herein, the General Terms and Conditions of Accounts and any other terms and conditions that may be imposed by HLB shall be read shall be read as an entire agreement. In the event of any inconsistency, the T&Cs herein shall prevail to the extent of such inconsistency.

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 version published on HLB's Website shall prevail.

22. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia. The Eligible 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.

INSURANCE DISCLAIMER

This document is not intended to be an invitation or offer for subscription of insurance nor does it amount to solicitation by HLB for subscription of insurance by anyone. Eligible Customers are advised to read and understand the contents of the insurance product brochure/policy contract before signing up.

IMPORTANT NOTES:

1. **THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEETS YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS "TOP UPS". RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.**

2. Eligible Customers are not covered by the compensation fund under Part IV of the Capital Markets and Services Act 2007. This compensation fund does not extend to Eligible Customers if Eligible Customers suffer monetary loss as a result of a defalcation, or fraudulent misuse of moneys and other property, by a director, officer, employee or representative of HLB.

3. The above plan is underwritten by Hong Leong Assurance Berhad (HLA). HLA is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by HLA are protected against loss of part or all of the insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from HLA or visit the PIDM website (www.pidm.gov.my) or call the PIDM toll free line (1-800-88-1266).

4. Hong Leong Bank Berhad is a member of PIDM. **Fixed deposits are protected by PIDM up to RM250,000 for each depositor.**

If you have any enquiries regarding the T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlbbrwmbanca@hlbb.hongleong.com.my