

3-MONTHS eFIXED DEPOSIT/eFIXED DEPOSIT-i PROMOTION

PROMOTION PERIOD

1. The Hong Leong Bank Berhad's [193401000023 (97141-X)] ("**HLB**") and Hong Leong Islamic Bank Berhad's [200501009144 (686191-W)] ("**HLISB**") (collectively referred to as "the Bank") "**3-months eFixed Deposit/eFixed Deposit-i Promotion**" ("**Promotion**") commences on 6 May 2020 and ends on 14 May 2020, both dates inclusive, or upon reaching the Fund Size Limit as defined under Clause 12 below, 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

2. The Promotion is open to individuals who are the primary accountholders of a HLB Current or Savings account/HLISB Current or Savings account-i ("**CASA/CASA-i**") and have registered for Hong Leong Connect prior to or during the Promotion Period ("**Customers**"). The Customers are eligible to open and operate an Online Fixed Deposit/Online Fixed Deposit-i ("**eFD/eFD-i**") account ("**eFD/eFD-i Account**"). For the avoidance of doubt, joint CASA/CASA-i holders are NOT eligible to open or operate an eFD/eFD-i Account and are NOT eligible to participate in the Promotion.
3. 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 or shall be immediately disqualified from participating in the Promotion.
4. Customers who have committed, or are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Promotion.

PROMOTION MECHANICS

5. Customers who make placement(s) of eFD/eFD-i into their new or existing eFD/eFD-i Account in the amount ranging between the Minimum eFD/eFD-i Placement Amount and the Maximum eFD/eFD-i Placement Amount specified below ("**eFD/eFD-i Placement Amount**") for the Tenure as set out below during the Promotion Period shall be entitled to the following corresponding Promotional eFD/eFD-i Rate:

Type of eFD/eFD-i	Promotional eFD/eFD-i Rate ¹	Tenure	Minimum eFD/eFD-i Placement Amount	Maximum eFD/eFD-i Placement Amount
Online Fixed Deposit-i (eFD-i)	2.65% p.a.	3 months	RM5,000	RM2,000,000
Online Fixed Deposit (eFD)	2.55% p.a.	3 months	RM5,000	RM2,000,000

¹ Should there be an Overnight Policy Rate (OPR) change, the Promotional eFD/eFD-i Rate may be revised

6. Customers who have fulfilled the criteria under Clause 5 above shall be referred to as the "**Entitled Customers**".
7. For the purpose of this Promotion, the funds for the placement(s) of eFD/eFD-i must be from other banks and transferred via Financial Process Exchange ("**FPX**"). FPX is a secure online payment method that facilitates interbank transfer of funds, facilitated by Payments Network Malaysia Sdn. Bhd. ("**PayNet**"). Further details can be found at <https://www.paynet.my/business-fpx.html>
8. The Promotional eFD/eFD-i Rate is applicable once only, i.e. for the initial placement. Any auto-renewal of the principal eFD/eFD-i Placement Amount shall be at the prevailing eFD/eFD-i board rates.
9. The maximum deposit amount per transaction via FPX transfer is **Ringgit Malaysia Two Hundred Thousand (RM200,000)**, subject to such prescribed maximum amount/limit of transfer in the Customers' individual internet banking maintained with the relevant bank.

10. The processing of placements of eFD/eFD-i may take up to two (2) working days and the effective date of the placement of eFD/eFD-i shall be the date the Bank successfully completes the placement process. The Bank shall not be responsible any losses which the Customer may incur due to the time taken to process the placements.
11. The eFD/eFD-i placements can only be made through Hong Leong Connect between 6:00 a.m. and 11:55 p.m., seven (7) days a week, or during such hours and days as stipulated by the Bank at Hong Leong Connect and shall be treated on a first-come, first-served basis.
12. The fund size limit for this Promotion is Ringgit Malaysia One Billion (RM1,000,000,000) ("**Fund Size Limit**").
13. In the event any eFD/eFD-i placement exceeds the prescribed Maximum eFD/eFD-i Placement Amount or if the Fund Size Limit is reached, the eFD/eFD-i Placement Amount which exceeds the prescribed Maximum eFD/eFD-i Placement Amount or the Fund Size Limit shall be subjected to the prevailing eFD/eFD-i board rates.
14. Entitled Customers are required to nominate a CASA/CASA-i maintained with the Bank under the individual name of the Entitled Customers ("**Nominated CASA/CASA-i**") for the purpose of crediting the interest/profit earned under this Promotion. The interest/profit earned will be credited into the Entitled Customers' Nominated CASA/CASA-i at maturity.
15. Upon maturity, the principal eFD/eFD-i Placement Amount shall be auto-renewed at the prevailing eFD/eFD-i board rates respectively or auto-withdrawn and credited to the Nominated CASA/CASA-i, based on the option selected by the Entitled Customer upon placement.
16. In the event the eFD/eFD-i Placement Amount is withdrawn prior to the maturity of the Tenure, whether wholly or partially, no interest/profit shall be payable on such premature withdrawals amounts of eFD/eFD-i, regardless of the number of completed months at the time of premature withdrawal.
17. The Bank reserves the right to claw back and deduct an amount equivalent to the interest/profit paid to the Entitled Customers in respect of the eFD/eFD-i Placement Amount which is prematurely withdrawn from the principal eFD/eFD-i Amount upon withdrawal.
18. HLISB customers shall be deemed to have agreed to waive his/her right to claim the full selling price for any withdrawal of eFD-i before the maturity date.
19. Subject to Clause 16 herein, partial withdrawal of eFD Placement Amount is allowed in multiples of **Ringgit Malaysia One Thousand (RM1,000)** only. However, in the event the eFD Placement Amount is less than **Ringgit Malaysia Five Thousand (RM5,000)**, no partial withdrawal is allowed for that particular account.
20. Subject to Clause 16 herein, partial withdrawal of eFD-i Placement Amount is allowed with a minimum of **Ringgit Malaysia Three Thousand (RM3,000)** in multiples of **Ringgit Malaysia One Thousand (RM1,000)** only. However, in the event the eFD-i Placement Amount is less than **Ringgit Malaysia Five Hundred (RM500)**, no partial withdrawal is allowed for that particular account.
21. The eFD/eFD-i Placement Amount shall NOT be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Entitled Customers.

GENERAL

22. 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 for Deposits and Islamic Banking Deposits;
 - (ii) that the Bank's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Customers;
 - (iii) to access HLB's website at www.hlb.com.my/HLISB's website at www.hlisb.com.my (collectively referred to as "the Bank's Websites") 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;
 - (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.

23. The Bank reserves the right:
 - (i) to disqualify any Customer as the Bank may deem fit from participating in this Promotion;
 - (ii) to add, delete, suspend or vary any or all of the T&Cs contained herein or terminate the Promotion at the Bank's discretion by way of posting on the Bank's Websites or in any manner deemed suitable by the Bank at any time with prior notice; and
 - (iii) to forfeit the interest/profit earned in the event of non-compliance by the Entitled Customers of the T&Cs herein and/or the General Terms and Conditions of Accounts for Deposits and Islamic Banking Deposits.
24. The T&Cs herein, [General Terms and Conditions of Accounts](#) for Deposits and Islamic Banking Deposits, [Terms and Conditions for Hong Leong eFixed Deposit Account](#) and [Terms and Conditions for Hong Leong Fixed Deposit-i](#) shall be read as an entire agreement. In the event of any discrepancies, the specific T&Cs herein shall prevail to the extent of such discrepancy.
25. 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.
26. 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.
27. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

eFixed Deposit/eFixed Deposit-i is protected by PIDM up to RM250,000 for each depositor.