

FIXED DEPOSIT BUNDLE WITH CURRENT OR SAVINGS ACCOUNT PROMOTION

PROMOTION PERIOD

The Hong Leong Bank Berhad's [193401000023 (97141-X)] ("**HLB**") "**Fixed Deposit Bundle with Current or Savings Account Promotion**" ("**Promotion**") commences on 1 January 2021 and ends on 31 March 2021, both dates inclusive or upon reaching the Fund Size Limit as defined under Clause 13 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

1. The Promotion is open to all customers of HLB, including but not limited to new and existing, individuals and non-individuals, Malaysian and non-Malaysian residents ("**Customers**").
2. For the purpose of this Promotion:
 - (i) New Customers refer to customers who do not hold any products with HLB and/or Hong Leong Islamic Bank Berhad [200501009144 (686191-W)] ("**HLISB**") prior to the Promotion Period.
 - (ii) Existing Customers refer to customers who hold any products with HLB/HLISB prior to the Promotion Period.
 - (iii) Non-individual Customers refer to associations, clubs, schools, societies, non-profit organizations, sole proprietors, partnerships, limited liability partnerships and professional practices, duly registered or incorporated in Malaysia, **excluding companies and corporate bodies**.
3. The participating Fixed Deposit ("**FD**") accounts ("**Participating FD Accounts**") for this Promotion are as below:
 - (a) Conventional FD;
 - (b) Priority Banking Premium FD; and
 - (c) Senior Savers Flexi FD.
4. The participating Current Account or Savings Accounts ("**Participating CASA**") for this Promotion are as follows:
 - (a) Hong Leong Basic Savings Account;
 - (b) Hong Leong Savings Account;
 - (c) Hong Leong Harvest Savings Account;
 - (d) Hong Leong Pay&Save Account; and
 - (e) Hong Leong Top Yield Account.
5. 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 HLB FD Accounts/HLISB Fixed Deposit-i ("**FD/FD-i**") Accounts, HLB Current Account or Savings Account/HLISB Current Account-i or Savings Account-i ("**CASA/CASA-i**") of the Customers; 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 **CASA/CASA-i** of the Customers.
6. For the purpose of this Promotion, all New Funds must be placed and deposited into the Customers' Participating FD Accounts and Participating CASA within seven (7) days from the availability of the New Funds.
7. The following shall not be considered as "New Funds":
 - (a) Maturing FD/FD-i or premature withdrawal of FD/FD-i from any existing HLB/HLISB FD/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, FD, FD-i, Term Investment Account-i or General Investment Account ("**GIA**")); and
 - (c) Inter and/or intra branch transfer within HLB and HLISB including third (3rd) party account transfer.

8. 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 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.
9. 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

10. In order to be entitled to the corresponding Promotional FD Rates set out in Table 1 below, the Customers shall, during the Promotion Period:
 - (a) deposit an amount as specified in Table 1 below into any Participating FD Account (“**FD Placement Amount**”) with a tenure of three (3) months (for Conventional FD) or six (6) months (for Conventional FD/Priority Banking Premium FD/Senior Savers Flexi FD) (“**FD Tenure**”). Such deposit shall be referred to as “**FD Placement**”; and
 - (b) deposit an amount as specified in Table 1 below into any Participating CASA (“**CASA Placement Amount**”) under the name of the Customer (“**Nominated CASA**”) with a minimum earmark period of three (3) consecutive months where the FD Tenure is three (3) months, or six (6) consecutive months where the FD Tenure is six (6) months (“**Earmark Period**”). Such deposit shall be referred to as “**CASA Placement**”.
11. The CASA Placement and earmarking shall be made concurrently with the FD Placement during the Promotion Period. In the event the CASA Placement and/or the FD Placement is cancelled, removed/withdrawn (in part or in full) or released within the Earmark Period and/or within the FD Tenure for whatever reasons (save for as provided for under Clauses 18 and 19 herein), the prevailing Conventional FD board rate shall apply to the entire FD Placement.

Table 1

Products	FD Tenure	Promotional FD Rates ¹	Placement Amount	Effective Rate ²				
				Pay&Save ³	Harvest SA	SA	Basic SA	Top Yield
Conventional FD	3-month	2.50% p.a.	FD RM10,000 and CASA RM1,000	2.39% p.a.	2.27% p.a.	2.27% p.a.	2.30% p.a.	2.27% p.a.
			FD RM50,000 and CASA RM5,000	2.39% p.a.	2.27% p.a.	2.27% p.a.	2.30% p.a.	2.27% p.a.
			FD RM100,000 and CASA RM10,000	2.39% p.a.	2.27% p.a.	2.27% p.a.	2.30% p.a.	2.27% p.a.
			FD RM200,000 and CASA RM20,000	2.39% p.a.	2.27% p.a.	2.27% p.a.	2.30% p.a.	2.27% p.a.
			FD RM500,000 and CASA RM50,000	2.39% p.a.	2.27% p.a.	2.27% p.a.	2.30% p.a.	2.27% p.a.
			FD RM1mil and CASA RM100,000	2.39% p.a.	2.27% p.a.	2.27% p.a.	2.30% p.a.	2.27% p.a.
			FD RM2mil and CASA RM200,000	2.34% p.a.	2.27% p.a.	2.27% p.a.	2.30% p.a.	2.27% p.a.
			FD RM5mil and CASA RM500,000	2.30% p.a.	2.32% p.a.	2.27% p.a.	2.30% p.a.	2.27% p.a.
Conventional FD, Priority Banking Premium FD, Senior Savers Flexi FD	6-month	2.50% p.a.	FD RM10,000 and CASA RM1,000	2.39% p.a.	2.27% p.a.	2.27% p.a.	2.30% p.a.	2.27% p.a.
			FD RM50,000 and CASA RM5,000	2.39% p.a.	2.27% p.a.	2.27% p.a.	2.30% p.a.	2.27% p.a.
			FD RM100,000 and CASA RM10,000	2.39% p.a.	2.27% p.a.	2.27% p.a.	2.30% p.a.	2.27% p.a.
			FD RM200,000 and CASA RM20,000	2.39% p.a.	2.27% p.a.	2.27% p.a.	2.30% p.a.	2.27% p.a.
			FD RM500,000 and CASA RM50,000	2.39% p.a.	2.27% p.a.	2.27% p.a.	2.30% p.a.	2.27% p.a.

			FD RM1mil and CASA RM100,000	2.39% p.a.	2.27% p.a.	2.27% p.a.	2.30% p.a.	2.27% p.a.
			FD RM2mil and CASA RM200,000	2.34% p.a.	2.27% p.a.	2.27% p.a.	2.30% p.a.	2.27% p.a.
			FD RM5mil and CASA RM500,000	2.30% p.a.	2.32% p.a.	2.27% p.a.	2.30% p.a.	2.27% p.a.

¹ Should there be an Overnight Policy Rate (OPR) change, the Promotional FD Rates may be revised.

² The Effective Rate varies according to the FD Placement Amount, CASA Placement Amount and type of Nominated CASA. Should there be an OPR change, the effective rates may be revised.

³ In order to be entitled to the Pay&Save interest rate, Customers shall place RM2,000 in a single deposit into their Pay&Save account every month during the Earmark Period.

12. For the purpose of this Promotion, Customers who have fulfilled all of the criteria under Clauses 10 and 11 above shall be referred to as the “Entitled Customers”.
13. The fund size limit for the respective FDs is as set out in Table 2 below (“**Fund Size Limit**”):

Table 2

Fixed Deposit (“FD”)	Fund Size Limit
3-month Fixed Deposit	RM245 Million
6-month Fixed Deposit	RM630 Million

14. In the event any FD Placement Amount exceeds the prescribed FD Placement Amount or if the respective Fund Size Limit is reached, the FD Placement Amount which exceeds the prescribed FD Placement Amount or the Fund Size Limit shall be subjected to the prevailing FD board rates as determined by HLB.
15. No FD receipt will be issued for each placement.
16. The interest earned for Conventional FD and Priority Banking Premium FD will be credited into the Entitled Customers’ Nominated CASA upon maturity whereas the interest earned for Senior Savers Flexi FD will be credited into the Entitled Customers’ Nominated CASA on a monthly basis.
17. Upon maturity, the principal FD Placement Amount shall be auto-renewed at the prevailing FD board rates respectively and the interest earned will be credited into the Entitled Customers’ Nominated CASA on a monthly basis or at maturity, as applicable.
18. Subject to Clause 20 herein, for Priority Banking Premium FD and Senior Savers Flexi FD, partial withdrawal of FD Placement Amount is allowed in multiples of **Ringgit Malaysia Three Thousand (RM3,000)** only. However, in the event the amount in Priority Banking Premium FD and/or Senior Savers Flexi FD is less than **Ringgit Malaysia Ten Thousand (RM10,000)**, no partial withdrawal is allowed for that particular account. Notwithstanding the foregoing, the CASA Placement Amount must be maintained throughout the Earmark Period.
19. Subject to Clause 20 herein, for Conventional FD, partial withdrawal of FD Placement Amount is allowed in multiples of **Ringgit Malaysia One Thousand (RM1,000)** only. However, in the event the amount in Conventional FD is less than **Ringgit Malaysia Five Thousand (RM5,000)**, no partial withdrawal is allowed for that particular account. Notwithstanding the foregoing, the CASA Placement Amount must be maintained throughout the Earmark Period.
20. In the event the FD Placement Amount is withdrawn prior to maturity of the FD Tenure, whether wholly or partially, no interest shall be payable on partially withdrawn amounts and premature withdrawals of FD.
21. HLB reserves the right to deduct and debit an amount equivalent to the interest paid to the Entitled Customers in respect of the FD Placement Amount which is prematurely withdrawn from the Participating FD Account.
22. FD 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 with the exception that the FD Placement Amount can be used as collateral to secure the conventional Credit Card(s) (i.e. Credit Card(s) issued by HLB) with HLB. For such pledging arrangement, Entitled Customers shall refer to Secured Credit Card with Fixed Deposit product page.
23. This Promotion is NOT valid with any other on-going promotions offered by HLB from time to time.

GENERAL

24. 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 ("**HLB's Website**") 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 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.
25. HLB reserves the right:
- (i) to disqualify any Customer as HLB deems 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 HLB's discretion by way of posting on the HLB's Website or in any manner deemed suitable by HLB at any time with prior notice; and
 - (iii) to forfeit the interest 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.
26. The T&Cs herein and the General Terms and Conditions of Accounts for Deposits and Islamic Banking Deposits shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein and the General Terms and Conditions of Accounts for Deposits and Islamic Banking Deposits, the specific T&Cs herein shall prevail to the extent of such discrepancy.
27. 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.
28. 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.
29. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Deposit Products are protected by PIDM up to RM250,000 for each depositor.