

## FIXED DEPOSIT-i WITH CURRENT OR SAVINGS ACCOUNT-i PROMOTION

### PROMOTION PERIOD

The Hong Leong Islamic Bank Berhad's [200501009144 (686191-W)] ("HLISB") "**Fixed Deposit-i with Current or Savings Account-i 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 HLISB, 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 HLISB and/or Hong Leong Bank Berhad ("**HLB**") prior to the Promotion Period.
  - (ii) Existing Customers refer to customers who hold any products with HLISB/HLB 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-i ("**FD-i**") account ("**Participating FD-i Account**") for this Promotion is as below:
  - (a) Hong Leong Fixed Deposit-i
4. The participating Current Account-i or Savings Accounts-i ("**Participating CASA-i**") for this Promotion are as follows:
  - (a) Hong Leong Basic Savings Account-i;
  - (b) Hong Leong Savings Account-i;
  - (c) Hong Leong Multi-tier Savings Account-i; and
  - (d) Hong Leong Pay & Save Account-i
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 HLISB Fixed Deposit-i ("**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-i Account and Participating CASA-i within seven (7) days from the availability of the New Funds.
7. The following must not be considered as "New Funds":
  - (a) Maturing Fixed Deposit("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 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 HLISB to be potentially committing any of the wrongful acts stipulated herein must be immediately disqualified from participating in the Promotion.

### **PROMOTION MECHANICS**

10. In order to be entitled to the corresponding Promotional FD-i Rates set out in Table 1 below, the Customers must, during the Promotion Period:
- deposit an amount as specified in Table 1 below into Participating FD-i Account (“**FD-i Placement Amount**”) with the FD-i Tenure of 3-month or 6-month. Such deposit must be referred to as “FD-i Placement”; and
  - deposit an amount as specified in Table 1 below into any Participating CASA-i (“**CASA-i Placement Amount**”) under the name of the Customer (“**Nominated CASA-i**”) with a minimum earmark period of three (3) consecutive months for FD-i Tenure 3-month or six (6) consecutive months for FD-i Tenure 6-month (“**Earmark Period**”). Such deposit must be referred to as “CASA-i Placement”.
11. The CASA-i Placement and earmarking must be made concurrently with the FD-i Placement during the Promotion Period. In the event the CASA-i Placement and/or the FD-i Placement is cancelled, removed/withdrawn (in part or in full) or released within the Earmark Period and/or within the FD-i Tenure for whatever reasons (save for as provided for under Clauses 17 and 18 herein), the prevailing FD-i board rate must apply to the entire FD-i Placement.

Table 1

Tenure	FD-i Promotional Rate <sup>1</sup>	Placement amount	Effective Profit Rate <sup>2</sup>			
			Pay&Save-i	Normal SA-i	Basic SA-i	Multi-tier SA-i
3-month & 6-month	2.50% p.a.	FD-i: RM10K and CASA-i: RM1K	2.39%p.a.	2.27%p.a.	2.30%p.a.	2.27%p.a.
		FD-i: RM50K and CASA-i: RM5K	2.39%p.a.	2.27%p.a.	2.30%p.a.	2.27%p.a.
		FD-i: RM100K and CASA-i: RM10K	2.39%p.a.	2.27%p.a.	2.30%p.a.	2.27%p.a.
		FD-i: RM200K and CASA-i: RM20K	2.39%p.a.	2.27%p.a.	2.30%p.a.	2.27%p.a.
		FD-i: RM500K and CASA-i: RM50K	2.39%p.a.	2.27%p.a.	2.30%p.a.	2.27%p.a.
		FD-i: RM1mil and CASA-i: RM100K	2.39%p.a.	2.27%p.a.	2.30%p.a.	2.27%p.a.
		FD-i: RM2mil and CASA-i: RM200K	2.34%p.a.	2.27%p.a.	2.30%p.a.	2.27%p.a.
		FD-i: RM5mil and CASA-i: RM500K	2.30%p.a.	2.27%p.a.	2.30%p.a.	2.27%p.a.

<sup>1</sup> Should there be an Overnight Policy Rate (OPR) change, the Promotional FD-i Rates may be revised.

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

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

Table 2

Fixed Deposit-i (“FD-i”)	Fund Size Limit
3-month Fixed Deposit-i	RM105 Million
6-month Fixed Deposit-i	RM270 Million

14. In the event any FD-i Placement Amount exceeds the prescribed Maximum FD-i Placement Amount or if the respective Fund Size Limit is reached, the FD-i Placement Amount which exceeds the prescribed Maximum FD-i Placement Amount or the Fund Size Limit must be subjected to the prevailing FD-i board rates as determined by HLISB.
15. The profit earned for FD-i will be credited into the Entitled Customers’ Nominated CASA-i upon maturity.
16. Upon maturity, the principal FD-i Placement Amount must be auto-renewed at the prevailing FD-i board rates respectively and the profit earned will be credited into the Entitled Customers’ Nominated CASA-i at maturity, as applicable.

17. Subject to Clause 18 herein, partial withdrawal of FD-i Placement Amount is allowed in minimum amount Ringgit Malaysia Three Thousand (RM3,000) with multiples of Ringgit Malaysia One Thousand (RM1,000) only. In the event the amount FD-i is less than Ringgit Malaysia Five Hundred (RM500), no partial withdrawal is allowed for that particular account. Notwithstanding the foregoing, the CASA-i Placement Amount must be maintained throughout the Earmark Period.
18. In the event the FD-i Placement Amount is withdrawn prior to maturity of the FD-i Tenure, whether wholly or partially, no profit will be pay on partially withdrawn amounts and premature withdrawals of FD-i.
19. HLISB reserves the right to deduct and debit an amount equivalent to the profit paid to the Entitled Customers in respect of the FD-i Placement Amount which is prematurely withdrawn from the principal FD-i Amount.
20. Customers are deemed to have agree to waive his/her right to claim the full selling price for any withdrawal of FD-i before the maturity date.
21. Promotional FD-i Placement Amount must NOT be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Entitled Customers.
22. This Promotion is NOT valid with any other on-going promotions offered by HLISB from time to time.

#### **GENERAL**

23. By participating in the Promotion, Customers agree:
  - (i) to have read, understood and to be bound by the T&Cs herein, General Terms and Conditions of Accounts for Deposits and Islamic Banking Deposits and Terms and Conditions for Hong Leong Fixed Deposit-i;
  - (ii) that the HLISB's decision on all matters relating to the Promotion will be final, conclusive and binding on all Customers;
  - (iii) to access HLISB's website at [www.hlisb.com.my](http://www.hlisb.com.my) ("HLISB'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 profit 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 must 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.
24. HLISB reserves the right:
  - (i) to disqualify any Customer for non-compliance to the T&Cs stated herein;
  - (ii) to add, delete, suspend or vary any or all of the T&Cs contained herein or terminate the Promotion at HLISB's discretion by way of posting on HLISB's Website or in any manner deemed suitable by HLISB at any time with prior notice; and
  - (iii) to forfeit the 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 and Terms and Conditions for Hong Leong Fixed Deposit-i..
25. The T&Cs herein, General Terms and Conditions of Accounts for Deposits and Islamic Banking Deposits and Terms and Conditions for Hong Leong Fixed Deposit-i must be read as an entire agreement. In the event of any discrepancy between the T&Cs herein and Terms and Conditions for Hong Leong Fixed Deposit-i or the General Terms and Conditions of Accounts for Deposits and Islamic Banking Deposits, the specific T&Cs herein will prevail to the extent of such discrepancy.
26. 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 HLISB's Website will prevail.
27. The T&Cs is 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.
28. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

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