

INVITATION ONLY: BONUS INTEREST/PROFIT PROMOTION (Versi Bahasa Malaysia)

Last updated on 8 May 2024

PROMOTION PERIOD

The Hong Leong Bank Berhad's [193401000023 (97141-X)] ("**HLB**") and the Hong Leong Islamic Bank Berhad's [200501009144 (686191-W)] ("**HLISB**") (collectively referred to as "**the Bank**") "**Bonus Interest/Profit Promotion**" ("**Promotion**") commences on 10 May 2024 and ends on 1 July 2024 ("**Promotion Period**"), both dates inclusive, unless notified otherwise.

TERMS & CONDITIONS

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

ELIGIBILITY

1. This Promotion is open for participation exclusively by the Bank's selected existing individual customers ("**Customers**") only who hold a Valid Bank Account (defined under Clause 2) and who have received a direct invitation from the Bank via electronic direct mailer, SMS and/or In-App Push Notification.
2. "**Valid Bank Account**" means the HLBB current account or savings account or HLISB current account-i or savings account-i of the Customers that is listed in the direct invitation sent to the Customers.
3. Any Customers who have in the past committed or are currently 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 (pursuant to a petition by the Bank or other financial institutions or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the Promotion Period or have breached any of these T&Cs herein, the General Terms and Conditions of Accounts, and terms and conditions applicable to the Valid Bank Accounts (collectively the "**Applicable Terms and Conditions**") or the Applicable Laws (as defined herein) shall **NOT** be eligible to participate and/or shall be immediately disqualified from participating in this Promotion.

PROMOTION MECHANICS & FULFILMENT

4. Customers are required to fulfil the following Promotion Criteria during the Promotion Period ("**Eligible Customers**") in order to be entitled to the Promotion's Bonus Interest/Profit ("**Bonus Reward**") as stated in **Table 1** below:

Table 1

Promotion Criteria	Bonus Reward
• Top-up ("Deposit") New Funds into their Valid Bank Account during the Promotion Period; and • Ensure that the incremental balance in their Valid Bank Account is GREATER than the Valid Bank Account's balance as at 9 May 2024 ("Eligible Amount").	4.50% p.a.

5. Eligible Customers shall only be entitled to the Bonus Reward of the incremental balance deposit up to the sum of **Ringgit Malaysia One Hundred Thousand (RM100,000)**. The Eligible Customers shall not be entitled to any Bonus Reward on any incremental balance deposit in excess of **Ringgit Malaysia One Hundred Thousand (RM100,000)**.

6. All deposits must be “New Funds” only. For the avoidance of doubt, “**New Funds**” is defined as:
- cash, interbank GIRO, Instant Transfers and DuitNow Transfers, new funds received via telegraphic transfer from other banks, and local cheque or banker's cheque issued by other banks which are deposited into the Valid Bank Account; and
 - 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 the Valid Bank Account.
7. The following shall **NOT** be considered as “New Funds”
- Maturing Fixed Deposit or Fixed Deposit-i (“**FD/FD-i**”) or premature withdrawal of any existing FD/FD-i account and maturing Term Investment Account-i (“**TIA-i**”) or premature withdrawal of any existing TIA-i;
 - 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, TIA-i or General Investment Account (“**GIA**”); and
 - Inter-branch transfer within HLB and HLISB including third (3rd) party transfer.
8. For the avoidance of doubt:
- the Bonus Reward is calculated and accrued daily based on the daily end day balance as follows:

$$\text{Bonus Reward} = \text{Eligible Amount} \times \text{Time (T)} \times \text{Rate (R)}$$

Note:

Eligible Amount	= Incremental balance in the Eligible Customer's Valid Bank Account that is GREATER than the Valid Bank Account's balance as at 9 May 2024
Time (T)	= Number of days divided by a 365-day year
Rate (R)	= Bonus Reward

- the scenario below set out examples on how the Bonus Reward is calculated:

Customer A receives an invitation from the Bank to enjoy 4.50% Bonus Reward for any balance in their Valid Bank Account above its balance as at 9 May 2024 (“**Baseline**”).

Date	Valid Bank Account End Day Balance (RM)	Above Baseline?	Eligible Amount (RM)	Bonus Reward (RM)
9-May-24	5,000	Baseline		
10-May-24	20,000	Yes	15,000	$15,000 \times 4.5\% \times 1/365 = 1.85$
11-May-24	5,000	No	0	Not eligible
12-May-24	80,000	Yes	75,000	$75,000 \times 4.5\% \times 1/365 = 9.25$
13-May-24	50,000	Yes	45,000	$45,000 \times 4.5\% \times 1/365 = 5.55$
14-May-24 to 1-Jul-24	200,000	Yes	100,000	$100,000 \times 4.5\% \times 49/365 = 604.11$
Total for 53 days				620.75

9. This Promotion's maximum capping of total placement of Deposit allocated throughout the Promotion Period (“**Maximum Capping**”) is **Ringgit Malaysia Two Hundred Million (RM200,000,000)** on a first come, first served basis. Notwithstanding the T&Cs herein, no further Bonus Reward will be rewarded once the Maximum Capping is reached and the Bank is not obliged to notify the Eligible Customers should this happen.
10. The Bonus Reward will be credited by **31 July 2024** into the Valid Bank Account. For this purpose, the Eligible Customers shall ensure that their Valid Bank Account remains valid/active till 31 July 2024 and the Eligible Customers must not be in breach of any Applicable Terms and Conditions and all applicable laws including the Financial Services Act 2013, Islamic Financial Services Act 2013 and the Foreign Exchange Policy Notices (“**Applicable Laws**”), failing which the Eligible Customers shall be automatically disqualified from this Promotion.

11. Eligible Customers will be notified by way of SMS notification on the same day the Bonus Reward is credited into their Valid Bank Account. For the avoidance of doubt, the SMS notification sent to the Eligible Customers will be based on the latest contact numbers duly captured by and reflected in the Bank's system and/or records and it is the responsibility of the Eligible Customers to ensure their contact details are updated accordingly.
12. For Shariah compliant purposes, the Eligible Customers have consented HLISB to utilise the Eligible Amount at the End Day Balance being the purchase price for the purpose of Commodity Trading to facilitate the payment of the Bonus Reward.
13. It is the obligation of the Eligible Customers to contact the Bank regarding any non-receipt of the Bonus Reward within two (2) months after 31 July 2024, failing which the Eligible Customers are deemed to have received the Bonus Reward and any claim for the Bonus Reward thereafter will not be entertained.
14. The Bank reserves the right to vary the Promotion Period, Bonus Reward, Promotion Criteria and/or other criteria/requirement(s) for the Promotion with prior notice by way of posting the varied T&Cs on the Bank's websites at www.hlb.com.my and www.hlisb.com.my ("**Bank's Websites**") or any other manner which the Bank deems practical and such variation shall be effective from the effective date specified in the notification.

GENERAL

15. By participating in this Promotion, the Eligible Customers:
 - (a) confirm to have read, understood, accepted and agreed to be bound by the Applicable Terms and Conditions and the Applicable Laws;
 - (b) agree that the Bank's decision on all matters relating to the Promotion shall be accurate, final, conclusive and binding on all Eligible Customers;
 - (c) agree to access the Bank's Websites at regular intervals to view the T&Cs and ensure to be kept up-to-date on any changes or variations to the T&Cs;
 - (d) agree that the Bonus Reward is non-exchangeable for up-front cash, credit, cheque or benefit-in-kind; and
 - (e) agree 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.
16. The Bank reserves the right:
 - (a) with prior notice to the Eligible Customers, to add, delete, suspend or vary the T&Cs listed herein, either fully or partially, or to terminate the Promotion, by way of posting such addition, deletion, suspension or amendment of the T&Cs or termination of this Promotion on the Bank's Websites; and
 - (b) to forfeit and claw back any of the Bonus Reward paid in the event there is any detected fraud, or non-compliance of any of the T&Cs of this Promotion.
17. In addition to the T&Cs stipulated herein, the Eligible Customers agree that the Applicable Terms and Conditions shall be read together with these T&Cs herein as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.
18. In the event of any discrepancies between the T&Cs stipulated herein and any advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the final T&Cs on the Bank's Websites shall prevail.
19. The T&Cs of this Promotion shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
20. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Deposit-i Products are deposit accounts based on the Shariah contract of Tawarruq.

Member of PIDM. The Valid Bank Accounts are protected by PIDM up to RM250,000 for each depositor (refer to [Products Eligible for PIDM Protection](#)).

If you have any enquiries regarding the terms and conditions and/or require a copy of the Bahasa Malaysia version, please email us at hlonline@hlbb.hongleong.com.my or call 03-76268899.

Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat dan/atau memerlukan Salinan terma dan syarat dalam versi Bahasa Malaysia, sila e-mel kami di hlonline@hlbb.hongleong.com.my atau hubungi 03-7626 8899.