

3-MONTH AND 6-MONTH FIXED DEPOSIT BUNDLE WITH CURRENT OR SAVINGS ACCOUNT PROMOTION

Last updated on 31 October 2019

PROMOTION PERIOD

The Hong Leong Bank Berhad's (97141-X) ("HLB") **"3-month and 6-month Fixed Deposit Bundle with Current or Savings Account Promotion"** ("Promotion") commences on 1 November 2019 and ends on 30 November 2019, both dates inclusive or upon reaching their respective fund sizes ("Fund Size Limit") as provided in the table appended below, whichever comes first ("Promotion Period"), unless notified otherwise.

Fixed Deposit ("FD")	Fund Size Limit
3-month Fixed Deposit	RM250 Million
6-month Fixed Deposit	RM500 Million

TERMS & CONDITIONS

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

ELIGIBILITY

- The Promotion is open to all new and existing customers who are Malaysian individuals or non-individuals customers and non-Malaysian individuals or non-individuals ("Customers").
- For the avoidance of doubt :
 - New customers refer to customers who do not hold any products with HLB / Hong Leong Islamic Bank Berhad's (686191-W) ("HLISB") prior to the Promotion Period.
 - Existing customers refer to customers who hold any products with HLB / HLISB prior to the Promotion Period.
 - Non-individual Customers refer to associations, clubs, schools, societies, non-profit organizations, sole proprietors, partnerships and professional practices, duly registered or incorporated in Malaysia, **excluding companies and corporate bodies**.
- The participating Fixed Deposit ("FD Account") for this Promotion are as below:-
 - Conventional FD;
 - Priority Banking Premium FD;
 - Junior Flexi FD; and
 - Senior Savers Flexi FD
- The Promotion is applicable for New Funds only. "New Funds" are defined as:
 - 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 FD Accounts of the Customers opened with HLB; 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 any of HLB's / HLISB's Current Account or Savings Account / Current Account-i or Savings Account-i ("CASA / CASA-i") of the Customers.

For this purpose, all new funds must be placed and deposited into the Customers' existing or new FD Accounts and CASA within seven (7) days of the transfer to HLB / HLISB

- The following shall not be considered as "New Funds":
 - Maturing FD / Fixed Deposit-i ("FD-i") or premature withdrawal of FD / FD-i from any existing HLB's FD / HLISB's FD-i account;
 - 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
 - Inter and / or intra branch transfer within HLB and HLISB including third (3rd) party account transfer.
- 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.
- 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

8. In order to be entitled to the corresponding Promotional FD Rates, the Customers shall concurrently during the Promotion Period, made placement(s) of deposits ranging between the Minimum Placement Amount and Maximum Placement Amount ("Placement Amount") as specified in the table below into their respective new or existing: -
- Participating FD Account with the FD Tenure of 3-month or 6-month; and
 - CASA with a minimum earmark period of 3 months for 3-month FD or 6 months for 6-month FD.

Products	FD Tenure	Promotional FD Rates ¹	Effective Rate ²	FD Placement Amount	CASA Placement Amount ³	FD : CASA Ratio
Conventional FD	3-month	4.18%p.a.	3.80%p.a. to 3.91%p.a.	Minimum: RM10,000 Maximum RM2mil	Minimum: RM1,000 Maximum: RM200,000 (earmark 3 months)	10 : 1
Conventional FD / Priority Banking Premium FD / Junior FD/ Senior Savers Flexi FD	6-month	4.28%p.a.	3.89%p.a. to 4.00%p.a.		Minimum: RM1,000 Maximum: RM200,000 (earmark 6 months)	

¹ Should there be an Overnight Policy Rate (OPR) change, the promotional 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 The CASA Placement Amount is 10% of the FD Placement Amount.

Example 1: Customers A places RM10,000 in 3-month FD and RM1,000 in Pay&Save Account (interest rate: 0.00%p.a.), earmarked 3 months. The effective rate is 3.80%p.a.

Example 2: Customers B places RM10,000 in 6-month FD and RM1,000 in Basic Savings Account (interest rate: 0.25%p.a.), earmarked 3 months. The effective rate is 3.91%p.a.

For the purpose of this Promotion, Customers who have fulfilled all the criteria in Clause 8 above shall be referred to as "Eligible Customers".

9. The Minimum FD Placement Amount is **Ringgit Malaysia Ten Thousand (RM10,000)** and the Maximum FD Placement Amount is **Ringgit Malaysia Two Million (RM2,000,000)**. In the event any FD Placement Amount exceeds the prescribed Maximum FD Placement Amount or if the respective Fund Size Limit as stated above is reached, the FD Placement Amount which exceeds the prescribed Maximum FD Placement Amount or the Fund Size Limit shall be subjected to the prevailing FD board rates as determined by HLB.
10. To enjoy the Promotional FD Rates, the Eligible Customers are required to deposit an amount indicated in Clause 8 above into any one of the following CASA under the name of the Eligible Customers ("Nominated CASA") which will be earmarked for three (3) consecutive months for 3-month FD and six (6) consecutive months for 6-month FD ("Earmark Period").
- Hong Leong Basic Savings Account
 - Hong Leong Savings Account
 - Hong Leong Senior Savers Savings Account
 - Hong Leong Harvest Savings Account
 - Hong Leong Pay&Save Account
 - Hong Leong SmartLink Account
 - Hong Leong Top Yield Account
 - Hong Leong One Account
 - Hong Leong 3-in-1 Junior Account
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 (in part or in full) or released within the Earmark Period and / or within the FD Tenure for whatever reasons, the prevailing Conventional FD board rate shall apply.
12. No FD Receipt will be issued for each placement. A transaction advice will be issued for each FD placement. The advice slip shall bear the signature(s) of the authorized signatory of HLB. The advice slip is not a document of title and acts only as an evidence of placement of the Fixed Deposit. It is also non-negotiable, non-transferable and non-assignable.
13. The interest earned for Conventional FD, Junior FD and Priority Banking Premium FD will be credited into the Eligible Customers' Nominated CASA upon maturity. Whereas the interest earned for Senior Savers Flexi FD will be credited into the Eligible Customers' Nominated CASA on a monthly basis.

14. 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 Eligible Customers' Nominated CASA on a monthly basis and / or at maturity. For tenures of 5-month or less, interest / profit is paid at maturity.
15. For Priority Banking Premium FD, Junior FD and Senior Savers Flexi FD, partial withdrawal of FD 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. However, the CASA Placement must be maintained within the Earmark Period.
16. Partial withdrawal of Conventional FD Placement Amount is allowed in multiples of **Ringgit Malaysia One Thousand (RM1,000)** only. 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. However, the CASA Placement must be maintained within the Earmark Period.
17. In the event the FD Placement Amount is uplifted prior to maturity of the FD Tenure, no interest shall be payable on partially withdrawn amounts and premature withdrawals of FD.

HLB reserves the right to claw back and deduct an amount equivalent to the interest paid to the Eligible Customers in respect of the FD Amount which is prematurely withdrawn from the principal FD Amount upon withdrawal.
18. FD Placement Amount shall NOT be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Eligible Customers.
19. This Promotion is NOT valid with any other on-going promotions offered by HLB from time to time.

GENERAL

20. 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;
 - (ii) that HLB's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Eligible Customers and no further correspondence and / or appeal to dispute HLB's decision shall be entertained;
 - (iii) to access HLB's website at www.hlb.com.my ("HLB's Website") at regular time 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.
21. HLB reserves the right:
 - (i) to disqualify any Customers for any reason whatsoever as HLB may in its absolute discretion deemed fit, from participating in the Promotion without assigning any reason thereof;
 - (ii) to forfeit the interest earned in the event of non-compliance by the Eligible Customers of the T&Cs herein and HLB General Terms and Conditions of Accounts
22. The T&Cs herein and the General Terms and Conditions of Accounts 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, the specific T&Cs herein shall prevail to the extent of such discrepancy.
23. 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.
24. 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.
25. 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.