

HONG LEONG BANK BERHAD HARVEST SAVINGS ACCOUNT PROMOTION

PROMOTION PERIOD

The Hong Leong Bank Berhad's ("HLB") "**Harvest Savings Account Promotion**" ("Promotion") commences on **01 May 2017** and ends on **30 June 2017**, both dates inclusive ("Promotion Period"), unless notified otherwise and consists of the following:

- (a) Sign-up Gift
- (b) Hong Leong Senior Savers Flexi Fixed Deposit Promotion; and
- (c) Hong Leong Debit Card Cash Back Promotion.

TERMS & CONDITIONS

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

ELIGIBILITY

1. The Promotion is open to all existing HLB and New-To-Bank ("NTB") Malaysian and non-Malaysian Individuals who are HLB's Harvest Savings Account ("Harvest SA") Accountholders (collectively referred to as "Accountholders").
2. The Promotion excludes Private Banking customers and Non-individual customers.
3. For the avoidance of doubt:
 - (a) NTB customers refer to new customers who do not have any existing Harvest SA with HLB prior to the Promotion Period and open a new Harvest SA during the Promotion Period.
 - (b) Non-individual customers refer to associations, clubs, schools, societies, non-profitable organizations, sole proprietors, partnerships and professional practices duly registered or incorporated in Malaysia, including "Sendirian Berhad", listed companies and MNCs.

PROMOTION MECHANICS

Sign-up Gift

4. The first **One Thousand (1,000)** NTB customers who open a Harvest SA with HLB during the Promotion Period with the prescribed minimum deposit amount of **Ringgit Malaysia Ten Thousand (RM10,000)** only and earmark for **four (4)** consecutive months from the date the Harvest SA account is opened ("Eligible NTB Accountholders") shall be entitled to a **Sign-up Gift ("Gift")**, i.e. a Pensonic Food Steamer (PSM-1603).
5. All deposits must be "New Funds" only. "New Funds" are defined as:
 - (a) Cash, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker's cheque issued by other banks deposited into either the Harvest SA and/or the Senior Savers Flexi FD; and
 - (b) Proceeds arising from the redemption of equity, unit trust funds, bonds and/or Hong Leong Invest Safe that are re-deposited into either the Harvest SA and/or the Senior Savers Flexi FD.
6. The following shall **NOT** be considered as New Funds.
 - (a) Intra bank transfer of funds, i.e. transfer of funds from another HLB/Hong Leong Islamic Bank Berhad ("HLISB") account(s) (whether Savings, Current, Fixed Deposit, General Investment Account); and/or
 - (b) Inter-branch transfer within HLB/HLISB including **third (3rd)** party account transfer.

7. The Gift is valid on a first-come, first-served basis, limited to **one (1)** Gift for each Eligible NTB Accountholder who satisfies the requirements as provided herein during the Promotion Period with a capping of **one thousand (1,000)** Pensonic Food Steamers (PSM-1603) (“Capped Gifts”). With respect to the Capped Gifts, notwithstanding anything stated herein, no further Gift will be made available to the Eligible NTB Accountholders once the Capped Gifts are fully allocated. Notification will be given in the event the Gift is out of stock by way of posting on HLB’s website at www.hlb.com.my (“HLB’s Website”).
8. The Eligible NTB Accountholders will be notified by HLB either in writing or by phone no later than **30 September 2017** (“Notification Date”) to collect the Gift from their respective home branches.
9. The Eligible NTB Accountholders are responsible to collect the Gift from the respective home branches within **one (1)** month from the Notification Date, failing which, the Gift will be forfeited and HLB shall not entertain any claim from the Eligible NTB Accountholders upon the expiry of the aforesaid deadline.

Hong Leong Senior Savers Flexi Fixed Deposit Promotion

10. In addition to the above, the Accountholders are also eligible for the Hong Leong Senior Savers Flexi Fixed Deposit Promotion (“FD Promotion”).
11. The FD Promotion commences on **01 May 2017** and ends on **30 June 2017**, both dates inclusive or upon reaching the fund size of **Ringgit Malaysia Five Hundred Million (RM500,000,000)**, whichever comes first (“FD Promotion Period”), unless notified otherwise.
12. Accountholders who deposit the specified Placement Amount in FD and Harvest SA shall be entitled to the following corresponding FD Promotion Rate (“Eligible FD Customers”):-

FD Tenure	FD Promotion Rate	Effective FD Rate	FD Placement Amount	Minimum Harvest SA Placement Amount (Earmark for 2 consecutive months)
12-month	4.15%p.a.	4.10%p.a.*	RM10,000 – RM2,000,000	RM10,000

* The Effective FD Rate for 12-month Hong Leong Senior Savers Flexi FD bundled Harvest SA varies according to the FD Placement Amount.

13. In order to enjoy 4.15%p.a. for the 12-month FD Tenure, the Eligible FD Customers are required to earmark the Harvest SA Placement Amount specified in table under clause 12 herein for **two (2)** consecutive months (“Earmark Period”) in Harvest SA. The Effective Rate 12-month FD bundled with Harvest SA varies according to the FD Placement Amount.
14. The Harvest SA placement and earmarking shall be made concurrently with the FD placement during the FD Promotion Period. In the event the Harvest SA 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 12-month Senior Savers Flexi FD board rate shall apply.
15. The FD Promotion is applicable for New Funds only. “New Funds” are defined under clauses 5 and 6 above.
16. The FD interest will be credited into Eligible FD Customers’ nominated Harvest SA on a monthly basis. Interest add-on to principal FD amount is not allowed.
17. In the event the FD is uplifted prior to maturity of the FD Tenure, the following Association of Banks Malaysia (“ABM”) rules section E (v) shall apply:
 - (a) No interest is to be paid on any FD uplifted before the completion of **three (3)** months.

- (b) In the event the FD is uplifted in the **fourth (4th)** month onwards the Eligible FD Customers will receive 50% of the contracted FD interest earned for the completed months on the principal amount only.

HLB reserves the right to claw back and deduct an amount equivalent to the interest paid in respect of a FD which is prematurely withdrawn, from the principal FD amount upon withdrawal.

18. Subject to clause 14 of the T&C herein, partial withdrawal of FD Placement Amount is allowed in multiples of **Ringgit Malaysia Three Thousand (RM3,000)**. However, in the event the amount in FD is less than **Ringgit Malaysia Ten Thousand (RM10,000)**, no partial withdrawal is allowed for that particular account.
19. 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 FD Customers.

Hong Leong Debit Card Cash Back Promotion (“Cash Back Promotion”)

20. The Cash Back Promotion is available to all Accountholders who possess a HLB Debit Card which is successfully tagged to Harvest SA as the retail purchase account (“Eligible Cardholders”).
21. The following Cardholders are **NOT** eligible for Cash Back Promotion:
- Cardholders who possess HLB Debit Card(s) NOT issued in Malaysia;
 - Cardholders whose Debit Card account(s) are NOT in good standing, inactive, tagged to a closed or inactive Current and/or Saving Account(s) (“CASA”) and Current and/or Saving Account-i (“CASA-i”) or who are in breach of any terms and conditions of HLB;
 - Cardholders whose Debit Card account(s) are believed to be operated fraudulently, unlawfully and/or who have had their Debit Card(s) invalidated or cancelled by HLB;
 - Cardholders who are HLB Private Banking customers; and
 - Cardholders 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 bankrupts (pursuant to a petition by either banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period,
22. Eligible Cardholders will be entitled for **5% Cash Back** during the Promotion Period when the Eligible Cardholders use their HLB Debit Card for retail transactions with selected medical, health care and pharmaceutical related merchants which are successfully tagged to the Merchant Category Code (“MCC”) set out below (“Eligible Transactions”):

MCC	Description
5912	Drug Stores and Pharmacies
5975	Hearing Aids (Sales, Service and Supply Stores)
5976	Orthopedic Goods (Artificial Limb Stores)
8011	Doctors (not elsewhere classified)
8021	Dentists and Orthodontists
8031	Osteopathic Physicians
8041	Chiropractors
8042	Optometrists and Ophthalmologists
8049	Chiropodists and Podiatrists
8050	Nursing and Personal Care Facilities
8062	Hospitals
8071	Dental and Medical Laboratories
8099	Health Practitioners and Medical Services (not classified elsewhere)

23. Eligible Transactions refer to retail purchase transactions effected in **Ringgit Malaysia (RM)** only during the Promotion Period.
24. Eligible Transactions shall include point-of-sale purchase, online purchases and auto-billing.

25. Only successful Eligible Transactions as specified in clauses 21 to 23 above which are successfully recorded and posted to the Harvest SA monthly statements will be eligible for the Cash Back Promotion.
26. The total Cash Back pay-out for each Eligible Cardholder is capped at **Ringgit Malaysia One Hundred (RM100)** each month during the Promotion Period.
27. Eligible Cardholders' HLB Debit Card and Harvest SA must remain valid and active until the Cash Back is credited into the Harvest SA, failing which, the Cash Back shall be forfeited.
28. The Cash Back will be credited into the Eligible Cardholder's Harvest SA within the first two (2) weeks of the month following the month in which Eligible Transactions are effected.
29. An illustration of how the Cash Back entitlement is calculated is set out below:

Month in which Eligible Transactions are effected	Total Accumulated Amount by Eligible Transactions	5% Cash Back Entitlement	Month in which Cash Back will be credited to the Harvest SA
May 2017	RM1,000	RM50	June 2017
June 2017	RM2,500	RM100	July 2017

GENERAL

30. By participating in the Promotion, the Eligible NTB Accountholders, Eligible FD Customers and Eligible Cardholders (collectively referred to as "Customers"):
 - (a) Have read, understood and agree to be bound by the T&Cs of the Promotion, General Terms and Conditions of Accounts for Deposits, Terms and Conditions of Harvest SA and Debit Card Terms and Conditions;
 - (b) Agree to access to HLB's Website at regular time intervals to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs;
 - (c) Agree that HLB gives no representation or warranty with respect to the quality or suitability of the Gift and that they shall deal directly with the providers and/or manufacturers for all warranty information pertaining to the Gift without recourse to HLB;
 - (d) Agree that the Gift featured in all printed materials and/or HLB's Website are for illustration purposes only. Any props, accessories or equipment featured with the Gift in any pictorial materials are for decorative purposes and shall not form part of the Gift;
 - (e) Agree that HLB shall not be liable in any circumstances for any loss, defaced, torn, damaged, expired or stolen Gift. Any request for replacement of such loss, defaced, torn, damaged, expired or stolen Gift shall not be entertained by HLB;
 - (f) Agree that the Gift are non-transferable to any **third (3rd)** party and non-exchangeable for up-front cash, credit, cheque or in kind;
 - (g) Agree that HLB's decision on all matters relating to the Promotion and/or the Gift shall be final, conclusive and binding against them and no further correspondence and/or appeal to dispute HLB's decision shall be entertained; and
 - (h) Agree to be personally liable for all taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to accepting the Gift.
31. HLB reserves its right to:
 - (a) Add, delete, suspend or vary the T&Cs contained herein, either wholly or in part ("Variation") at its absolute discretion by way of posting on HLB's Website of such Variation, or in any other manner deemed suitable by HLB with **twenty-one (21) calendar days'** prior notice;
 - (b) Substitute the Gift with other colours and/or products of similar value at any time with prior notice;
 - (c) Disqualify any of the Customers for any reason whatsoever as HLB may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Gift.

32. The T&Cs herein, General Terms and Conditions of Accounts for Deposits, Terms and Conditions of Harvest SA, Debit Card Terms and Conditions and/or any relevant terms and conditions that HLB may specify from time to time shall be read as an entire agreement and if there is any discrepancy between the T&Cs herein and the General Terms and Conditions of Accounts for Deposits, Terms and Conditions of Harvest SA and the Debit Card Terms and Conditions, the specific T&Cs herein shall prevail to the extent of such discrepancy.
33. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the jurisdiction of the Courts of Malaysia.

Harvest Savings Account and Senior Savers Flexi Fixed Deposit are eligible for protection by PIDM