

“DIGITAL DAY” PROMOTION

Latest updated on 4 July 2017

PROMOTION PERIOD

The Hong Leong Bank Berhad (97141-X) (“HLB”)’s and/ or Hong Leong Islamic Bank Berhad (HLISB)’s “Digital Day” (“Promotion”) is applicable for Hong Leong Connect, HLB/HLISB branches, HLB Mortgage Center, HLB Telemarketing, HLB Credit Card and Personal Loan Direct Sales Team (“Participating Channel”). The Promotion consists of online fixed deposits/-i, IBG & instant transfer, current & saving account (“CASA/-i”), debit card/-i, fixed deposits/-i, bancassurance, credit cards, online personal loan/financing, auto loan/financing, mortgage/-i, telegraphic transfer (TT), personal loan/financing and share margin financing promotion. The Promotion commences on 07 July 2017 to 13 July 2017 (both dates inclusive) (“Promotion Period”) unless notified otherwise.

HLB and HLISB are collectively known as “the Bank”.

TERMS & CONDITIONS (“T&Cs”)

BRANCH OFFER: FD BANCASSURANCE BUNDLING (“BANCA PROMOTION”)

1. This Banca Promotion is only applicable to applications (i.e. Products as stated in the table appended in Clause 6 below) submitted during the **Promotion Period** and policy must be enforced latest by 15 calendar days after the **Promotion Period**.

ELIGIBILITY

2. This **Banca Promotion** is open to all new and existing HLB customers including Malaysian and non-Malaysian residents who, during the Promotion Period, apply for any of the participating Bancassurance Regular Premium Products as stated in the table appended in Clause 6 below and pay **New Business Premium** with a minimum **Annual Premium Size** in respect of the relevant participating Bancassurance Regular Premium Products (“**Eligible Banca Customers**”).
3. The participating Bancassurance Regular Premium Products for this Banca Promotion are Hong Leong SMART Cash Insurance, Prestige Life, Hong Leong SMART5 Insurance and Hong Leong SMART Value Insurance (collectively referred to as “the Banca Products” and individually referred to as “the Banca Product”) which are all underwritten by the insurer, Hong Leong Assurance Berhad (“HLA”).
4. For the avoidance of doubt:-

“**New Business Premium**” means the first year premium paid towards the purchase of any of the Products;

“**Annual Premium Size**” refers to total amount premium paid annually with minimum of Ringgit Malaysia Six Thousand (RM6,000) for Hong Leong SMART Cash Insurance and Prestige Life and Ten Thousand (RM10,000.00) for Hong Leong SMART5 Insurance and Hong Leong SMART Value Insurance.

5. Eligible Banca Customers who have committed or are suspected of committing any fraudulent or wrongful acts in relation to the Banca Products and/or any of the facilities granted by HLB or have been declared bankrupt (pursuant to a petition by either HLB, other banks or by any third party) or

are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period shall **NOT** be eligible to participate in this Banca Promotion.

MECHANICS

6. The Eligible Banca Customers who place a deposit of FD in their existing FD accounts or new FD accounts with HLB in the prescribed amount in respect of the relevant Banca Products during the Promotion Period shall be entitled to the Banca Promotional FD Interest set out below (“**Qualified Eligible Banca Customers**”):

Bancassurance Regular Premium Products	Annual Premium Size	Fixed Deposit (“FD”) Placement Amount*	Banca Promotional FD Interest
<p><u>Group A</u></p> <ul style="list-style-type: none"> Hong Leong SMART5 Insurance Hong Leong SMART Value Insurance 	Minimum RM10,000	1 to 1 Basis up to the maximum of RM20,000	<p>3 Months (“FD Tenure”) FD interest at effective rate of 7% p.a.</p> <p>Limited to the first 1,000 Qualified Eligible Customers only (per customer and first come first served basis)</p>
<p><u>Group B</u></p> <ul style="list-style-type: none"> Hong Leong SMART Cash Prestige Life 	Minimum RM6,000		

Note: Fixed deposit and insurance are eligible for protection by PIDM.

7. For the purpose of this Banca Promotion, the Annual Premium Size shall consist of “Fresh Funds” which refer to monies from sources other than any existing account(s) with HLB and/or Hong Leong Islamic Bank Berhad (“HLISB”).
8. In addition to Clause 7 above, the following shall not be considered as “Fresh Funds”:
- Maturing FD, Term Deposit-i (“TD-i”), General Investment Account (“GIA”) or premature withdrawal of FD, TD-i or GIA;
 - Inter-branch transfer within HLB and HLISB including third (3rd) party transfer.
9. For the avoidance of doubt, this Banca Promotional FD Interest is only valid on a first-come, first-served basis and limited to the first one thousand (1,000) Qualified Eligible Banca Customers.
10. The Eligible Banca Customers can only make FD placement upon approval by the insurer, HLA of the Banca Products applied for and after the expiry of the fifteen (15) calendar days’ cooling off period once the policy is in force. Notification letter will be sent to the Eligible Banca Customers by HLA and the Eligible Banca Customers are required to present the Notification letter to any HLB branch as proof of eligibility to enjoy the Banca Promotional FD Interest in order to proceed with the FD placement, failing which the Eligible Banca Customers are deemed not qualified to participate with this Banca Promotion and it is essentially the obligation of the Eligible Banca Customers to obtain such Notification letter from HLA / to inform HLA in the event that the Eligible Banca Customers do not receive such Notification letter from HLA, and HLB shall not be responsible for the non-receipt of the Notification letter by the Eligible Banca Customers for any reason whatsoever. It is also the duty of the Eligible Banca Customers to ensure that they have provided their latest, valid and accurate address to HLB / HLA for the purpose of the delivery of the Notification letter.

11. For the avoidance of doubt, HLB will be guided by the Notification letter to ascertain the entitlement of the Eligible Banca Customers to make their respective FD placement with HLB.
12. Each Qualified Eligible Banca Customer shall only be entitled to the Banca Promotional FD Interest for one (1) time only (whether in an individual FD account under the Qualified Eligible Banca Customer's name only or a joint FD account where the Qualified Eligible Banca Customer is the Principal FD Accountholder) irrespective of the number of the Banca Products subscribed throughout the Promotion Period. In the case of joint FD accounts, only joint FD accounts where the Eligible Banca Customer (as stated in the Notification letter) is the Principal FD Accountholder, is entitled for the Banca Promotional FD Interest.
13. In the event the Banca Product is cancelled by any party for any reason whatsoever anytime within the FD Tenure of the FD placement, the Qualified Eligible Banca Customers will not be eligible to enjoy the Banca Promotional FD Interest. In such circumstance, the prevailing conventional FD board rate for the FD Tenure shall apply from the date of the FD placement.
14. The Banca Promotional FD Interest under this Banca Promotion will be credited into the Qualified Eligible Banca Customers' nominated current account or savings account ("CASA") upon the maturity of the FD Tenure. Interest add-on to the initial FD placement is not allowed.
15. Upon maturity, the FD shall be auto-renewed at the prevailing conventional FD board rate. Partial withdrawal of FD during the FD Tenure is not allowed.
16. Withdrawal of FD can only be made at the home branch i.e. the branch where the FD placement was made.
17. In the event the FD is uplifted prior to maturity of the relevant FD Tenure no interest is to be paid on any FD uplifted.
18. In the event it is subsequently discovered that the Qualified Eligible Banca Customer does not meet any or all of the T&Cs under this Banca Promotion, HLB reserves the right to claw-back and deduct the additional Banca Promotional FD Interest credited earlier from the Qualified Eligible Banca Customer's nominated CASA. The Qualified Eligible Banca Customers will be notified by HLB in writing prior to any FD Promotional Interest claw-back and deduction from the Qualified Eligible Banca Customers' nominated CASA.
19. This Banca Promotion is NOT valid with any other on-going promotions offered by HLB in respect of the Products from time to time.

INSURANCE DISCLAIMER

This document/T&Cs is not intended to be an invitation or offer for subscription of insurance nor does it amount to solicitation by HLB for subscription of insurance by anyone. Customers are advised to read and understand the contents of the product brochure/policy contract before signing up.

***IMPORTANT NOTES:**

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. CUSTOMERS MUST EVALUATE THEIR OPTIONS CAREFULLY AND SATISFY THEMSELVES THAT THE INVESTMENT-LINKED PLAN CHOSEN MEETS THEIR RISK APPETITE, AND THAT THE CUSTOMERS CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE

THAT THE CUSTOMERS PAY THE ADDITIONAL PREMIUMS AS "TOP UPS". RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

20. Customers are not covered by the compensation fund under Part IV of the Capital Markets and Services Act 2007. This compensation fund does not extend to Customers if Customers suffer monetary loss as a result of a defalcation, or fraudulent misuse of moneys and other property, by a director, officer, employee or representative of HLB.
21. The above Products are underwritten by Hong Leong Assurance Berhad (HLA). HLA is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by HLA are protected against loss of part or all of the insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from HLA or visit the PIDM website (www.pidm.gov.my) or call the PIDM toll free line (1-800-88-1266).

GENERAL

22. Eligible Online FD/-i Customers, Eligible IBG/Instant Transfer Customers, Eligible Personal Loan/Financing Customers (including Shortlisted Online Customers), Eligible Bonus Interest/Profit Accountholders, Debit Cardholders, HLB Cardholders, Eligible Credit Cardholders, Eligible FD/-i Customers, Eligible PowerLink Customers, Eligible Banca Customers, Eligible Credit Card Applicants, Eligible Mortgage/-i Customers, Qualified Auto Loan/Financing Customers, Eligible Personal Loan/Financing Customers, Eligible SMF Customers, Eligible Participants and Eligible TT Customers are collectively known as "the Customers".

Promotional eFD / eFD-i Rates, Fee Waiver, Personal Loan / Financing Online Cash Back, Bonus Interest/Profit, Cash Back, Grab Redemption, Credit Card Gifts, Online Cash Back, UT Promotional FD Rate, Banca Promotional FD Interest, Mortgage/-i Cash Back, Personal Loan/Financing Cash Back, Auto Loan/Financing Rebate, SMF Rebate, Promotional FD/-i Rate and Remittance Offer are collectively known as "the Gifts".

The iPhone 7 and FD Prize are collectively known as "the Prize".

Online FD/-i Promotion, Zero Cost IBG & Instant Transfer Promotion, Personal Loan / Financing Online Promotion (including the iPhone Giveaway Contest), Bonus Interest/Profit Promotion, Cash Back Promotion, Grab Promotion, FD/-i Promotion, Online Shopping Cash Back Promotion, Unit Trust Promotion, Banca Promotion, Credit Card Promotion, Personal Loan/Financing Promotion, Auto Loan/Financing Promotion, Mortgage/-i Promotion, SMF Promotion, Contest and TT Promotion are collectively known as "the Promotion" and each as "each Promotion".

23. By participating in the Promotion, the Customers:
 - (i) agree to have read, understood and to be bound by the T&Cs of the Promotion;
 - (ii) agree that HLB's/HLISB's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Customers and no further correspondence and/or appeal to dispute HLB/HLISB's decision shall be entertained;
 - (iii) agree that the T&Cs herein, HLB's/HLISB's General Terms and Conditions of Accounts, HLB's Remittance Application Form where applicable, and other applicable Terms & Conditions are read as an entire agreement and if there is any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy; and
 - (iv) agree to access HLB's website at www.hlb.com.my ("HLB's Website"), HLISB's website at www.hlisb.com.my ("HLISB's Website") and Hong Leong Facebook page 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.

- (v) authorizes HLB/HLISB to disclose their personal data (i.e. names, NRIC Numbers and contact details) to the Bank's service providers including but not limited to Dynamic Search and M3Tech for the purpose of running and fulfilling this Promotion;
 - (vi) consent to HLB/HLISB disclosing or publishing their names and IC numbers (in masked form) or photos in media, marketing or advertising materials
 - (vii) agree that any reversal of Eligible Online Spend shall be excluded; and
24. HLB/HLISB reserves the right:
- (i) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part at its absolute discretion, by way of posting on HLB's/HLISB's Website or in any other manner which HLB/HLISB's deems practical;
 - (ii) to substitute any or all of the Gifts/Prize with alternative products of similar value at any time with prior notice;
 - (iii) to disqualify any of the Customers for any reason whatsoever as HLB/HLISB may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Gift/Prize; and
 - (iv) to forfeit the Gifts/Prize in the event of non-compliance to the T&Cs herein.
 - (v) to forfeit the Gifts/Prize in the circumstance where there is reversal of Eligible Online Spend, termination of HLB Credit Card for any reason whatsoever during the Promotion Period or non-compliance to the terms and conditions herein
25. The Credit Card Gifts are limited to one (1) each per new applicant on a first-come, first-served basis and subject to stock availability during the Promotion Period and subject to the terms and conditions of each Promotion.
26. 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 any of the Promotion and/or shall NOT be entitled for the Gift and/or the Prize.
27. The respective Customers are liable and shall personally bear all applicable taxes, government fees, all the cost related to delivery or installation or any other charges that may be levied against them under applicable laws, if any, in relation to participating in the Promotion and/or collection of the Gifts/Prize.
28. HLB/HLISB shall not be liable and responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated/MasterCard Worldwide, merchant establishments, postal or any party in which may result in the Customers being omitted from the Promotion herein;
29. HLB/HLISB shall not be responsible for nor does HLB/HLISB have any control whatsoever on the network or internet connection failure and/or interruptions and/or network traffic congestion on the part of the respective telecommunications service provider ("Telco") or for any other reason whatsoever during the process of performing transactions pertaining to the Promotion herein (including but not limited to TT Transaction), which may result in the delay of the relevant transactions (including but not limited to TT Transaction) being performed during the Promotion Period.
30. The Customers' account(s) must be valid/ active, in good standing and must not be in breach of any of the terms and conditions of this Promotion and/or Cardholder Agreement at all times.
31. The Gifts and/or the Prize will be provided on an "As Is" basis. The Gifts/Prize featured in all printed materials and/or website are for illustration purposes only. Any props, accessories or equipment featured with the Gifts and/or the Prize in any pictorial materials are for decorative purposes and shall not form part of the Gifts and/or the Prize.

32. HLB/HLISB gives no representation or warranty with respect to the quality or suitability of the Gifts and/or the Prize and shall not be responsible to replace any lost, stolen or damaged Gifts and/or the Prize (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). The Customers shall deal directly with the relevant merchant(s) and/or manufacturer(s) for all warranty information and claims without recourse to HLB/HLISB.
33. The Gifts/Prize are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.
34. In the event of any discrepancy between these T&Cs as compared to any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on HLB's/HLISB's Website shall prevail.
35. In addition to the terms stipulated above, the Customers agree that the general terms and conditions in the Cardholder Agreement, Share Financing Agreement, Insurance Contract, General Terms and Conditions of Accounts/Debit Card/Connect/Mortgage/Mortgage-i/Personal Loan/Financing, Terms and Conditions stated in HLB's Remittance Application Form/Hong Leong Fixed Deposit-i/Hong Leong Current and Savings Account-I (Tawarruq CASA-i) or relevant terms and conditions that the Bank may specify from time to time are read as an entire agreement. . Any discrepancies between these terms and conditions as compared to the general terms and conditions contained in the Cardholder Agreement, Share Financing Agreement, General Terms and Conditions of Accounts/Debit Card/Connect Mortgage/Mortgage-i/Personal Loan/Financing and Terms and Conditions stated in HLB's Remittance Application Form/Hong Leong Fixed Deposit-i/Hong Leong Current and Savings Account-I (Tawarruq CASA-i), the specific terms above shall prevail to the extent of such discrepancy.
36. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Accountholders agree to submit to the jurisdiction of the Courts of Malaysia.
37. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*

Deposit/Deposit-i and Insurance Products are eligible for protection by PIDM.