

## “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, bancaassurance, 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: 7% p.a. CASA/-i BONUS INTEREST/PROFIT (“BONUS INTEREST/PROFIT PROMOTION”)**

#### ELIGIBILITY

1. The Bonus Interest/Profit Promotion is open to HLB/HLISB’s individual Malaysian customers who are new and existing primary accountholders of the following participating HLB/HLISB current and savings account (“CASA/-i”), including Hong Leong Priority Banking and Private Banking customers (“Accountholders”).
2. The participating CASA/-i for this Bonus Interest/Profit Promotion are as follows (“Participating Accounts”):

HLB CASA	HLISB CASA-i
Hong Leong Basic Savings Account	Hong Leong Pay&Save Account-i
Hong Leong Savings Account	Hong Leong Savings Account-i
Hong Leong Pay&Save Account	Hong Leong Basic Savings Account-i
Hong Leong Harvest Savings Account	Hong Leong Junior Savings Account-i
Hong Leong 3-in-1 Junior Account	Hong Leong Multi-tier Savings Account-i
Hong Leong Junior Savings Account	Hong Leong Current Account One-i
Hong Leong Senior Savers Savings Account	Hong Leong Payroll Plus-i
Hong Leong Top Yield Account	
Hong Leong One Account	
Hong Leong Current Account	
Hong Leong Basic Current Account	

The participating HLISB CASA-i is a deposit account based on Shariah Principal of Tawarruq.

3. The following are **NOT** eligible to participate in this Bonus Interest/Profit Promotion:
  - a. Secondary accountholders of the Participating Accounts; and
  - b. Accountholders 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 (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.

## MECHANICS

4. The Accountholders are entitled to earn 7% p.a. Bonus Interest/Profit Rate (“Bonus Interest/Profit”) when they fulfill a minimum Incremental Deposit (as defined in Clause 5) of Ringgit Malaysia One Thousand (RM1,000) to a maximum of Ringgit Malaysia Seventy Thousand (RM70,000) during the Promotion Period (“Eligible Bonus Interest/Profit Accountholders”). For the avoidance of doubt, the Bonus Interest/Profit is capped at RM93.97 per Eligible Bonus Interest/Profit Accountholders throughout the Promotion Period.
5. Incremental Deposit for the Bonus Interest/Profit is defined as the Daily Average Balance (“DAB”) of the Participating Accounts during the Promotion Period, minus the closing balance in the Participating Accounts a day before the Promotion Period. For new Participating Accounts opened during the Promotion Period, the baseline to calculate the Incremental Deposit is **Ringgit Malaysia zero (RM0)**.
  - (a) **Existing Participating Accounts opened before 7 July 2017**

$$DAB = \frac{\text{Sum of daily end day balances of the Promotion Period}}{\text{Number of days of the Promotion Period i.e. 7 days}}$$

$$\text{Incremental Deposit} = DAB - \text{Closing balance on 6 July 2017}$$
  - (b) **New Participating Accounts opened during the Promotion Period**

$$DAB = \frac{\text{Sum of daily end day balances of the Promotion Period}}{\text{Number of days of the Promotion Period since opened}}$$

$$\text{Incremental Deposit} = DAB$$
6. For the Eligible Bonus Interest/Profit Accountholders with more than one (1) Participating Accounts, the Incremental Deposit in each of the Participating Accounts shall be aggregated to calculate the total Incremental Deposit entitled for the Bonus Interest/Profit. The calculation of the aggregated total Incremental Deposit is separately calculated for HLB and HLISB.
7. For the purpose of this Bonus Interest/Profit Promotion, all deposits into the Participating Accounts must be New Funds. For the avoidance of doubt, New Funds are:
  - a. Cash, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker’s cheque issued by other banks; and/or
  - b. Proceeds arising from the redemption of equity, unit trust funds, bonds and/or Hong Leong Invest Safe that are re-deposited into any of HLB/HLISB’s CASA/-i.
8. New Funds are **NOT**:
  - a. Intra bank transfer of funds i.e. transfer of funds from another account maintained with HLB/HLISB; including but not limited to CASA/-i, maturing Fixed Deposit (“FD/-i”), General Investment Account (“GIA”) or premature withdrawal of FD/-i or GIA; and/or
  - b. Inter-branch transfer within HLB/HLISB including third (3rd) party account transfer.
9. Bonus Interest/Profit is calculated on a daily basis and will be credited into the Participating Account within twelve (12) weeks after the end of the Promotion Period.
10. In cases where the Eligible Bonus Interest/Profit Accountholders have more than one (1) Participating Accounts, the Bonus Interest/Profit will be credited to them based on the following priority sequence:

HLB CASA	HLISB CASA-i
Hong Leong Pay&Save Account	Hong Leong Pay&Save Account-i
Hong Leong Savings Account	Hong Leong Savings Account-i
Hong Leong Basic Savings Account	Hong Leong Basic Savings Account-i
Hong Leong Harvest Savings Account	Hong Leong Junior Savings Account-i
Hong Leong Senior Savers Savings Account	Hong Leong Multi-tier Savings Account-i
Hong Leong 3-in-1 Junior Account;	Hong Leong Current Account One-i
Hong Leong Junior Savings Account	Hong Leong Payroll Plus-i
Hong Leong Top Yield Account	
Hong Leong One Account	
Hong Leong Current Account	
Hong Leong Basic Current Account	

Note: The crediting of Bonus Interest will be directly to HLB CASA, while crediting of Bonus Profit will be directly HLISB CASA-i

11. The Bonus Interest/Profit is non-accrued, non-compounded and shall be paid in addition to the prevailing interest payable on the Incremental Account Balance of the Participating Accounts (where applicable).

## **GENERAL**

12. 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”.

13. 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](http://www.hlb.com.my) ("HLB's Website"), HLISB's website at [www.hlisb.com.my](http://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
14. 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
15. 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.
16. 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.
17. 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.
18. 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;
19. 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.
20. 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.

21. 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.
22. 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.
23. The Gifts/Prize are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.
24. 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.
25. 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.
26. 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.
27. 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.**