

“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”)

ONLINE OFFER: 7-MONTH ONLINE FIXED DEPOSIT / ONLINE FIXED DEPOSIT-i PROMOTION (“ONLINE FD PROMOTION”)

The “7-month Online Fixed Deposit / Online Fixed Deposit-i Promotion” (“Online FD Promotion”) commences during the Promotion Period or upon reaching the relevant fund size as determined by the Bank, whichever comes first, unless notified otherwise.

ELIGIBILITY

1. The Online FD Promotion is open to individuals who are the accountholders of a HLB / HLISB Current Account/ Current Account-i or Savings Account/ Savings Account-i (“CASA / CASA-i”) and who have registered for Hong Leong Connect. For the avoidance of doubt, the joint CASA / CASA-i holders are NOT eligible to open or operate an Online Fixed Deposit / Online Fixed Deposit-i Account (“eFD / eFD-i”) and NOT eligible to participate in this Online FD Promotion.
2. Sole proprietorships, partnerships, professional practices, clubs, societies, associations, schools, corporations, non-profit organizations and other business entities are NOT eligible to open or to operate an eFD / eFD-i and NOT eligible to participate in this Online FD Promotion. For the avoidance of doubt, solicitors’ client’s account holders are also NOT eligible to open or operate an eFD / eFD-i and therefore NOT eligible to participate in this Online FD Promotion.
3. 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 and until 13 July 2017 shall **NOT** be eligible to participate or shall be immediately disqualified from participating in the Promotion.
4. 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 this Online FD Promotion.

MECHANICS

5. For the purpose of this Online FD Promotion, all placement(s) of deposits must be from fund transfers from other banks via Financial Process Exchanges (“FPX”). FPX is a secure and real time online payment method that facilitates interbank transfer of funds. FPX is not owned by HLB/HLISB. FPX is facilitated by Malaysian Electronic Clearing Corporation (“MyClear”), a wholly-owned subsidiary of Bank Negara Malaysia. Further details can be viewed at <http://www.myclar.org.my/personal-fpx.html>
6. Customers who have made placement(s) of deposits ranging between the specified Minimum eFD / eFD-i Placement Amount up to a Maximum eFD / eFD-i Placement Amount (“eFD / eFD-i Amount”) into their respective new or existing eFD / eFD-i for the eFD / eFD-i Tenure as set out below during the Promotion Period shall be entitled to the following corresponding Promotional eFD / eFD-i Rates (“Eligible Online FD Customers”):

eFD / eFD-i Tenure	Promotional eFD / eFD-i Rates	Effective eFD / eFD-i Rates	Minimum eFD / eFD-i Placement Amount	Maximum eFD / eFD-i Placement Amount
7-month	4.17%p.a.	4.17%p.a.	RM10,000	RM2,000,000

7. The maximum deposit amount per transaction via FPX transfer is **Ringgit Malaysia Thirty Thousand (RM30,000)** or subject to such prescribed maximum amount / limit of transfer in the customer’s individual internet banking maintained with the relevant bank, whichever is lower. In the event the eFD / eFD-i Amount placed by the Eligible Online FD Customers during the Promotion Period exceeds the prescribed Maximum eFD / eFD-i Placement Amount, the eFD / eFD-i Amount which exceeds the prescribed Maximum eFD / eFD-i Placement Amount shall be subject to the prevailing conventional eFD / eFD-i board rates
8. The Promotional eFD / eFD-i Rates are available to Eligible Online FD Customers for placements made through Hong Leong Connect during the Promotion Period between 6.00 a.m. and 11.00 p.m., seven (7) days a week, or during such hours as stipulated by HLB / HLISB at Hong Leong Connect.
9. The Eligible Online FD Customers are required to nominate a CASA / CASA-i Account maintained with HLB / HLISB under the individual name of the Eligible Online FD Customers (“Nominated CASA / CASA-i”) for the purpose of crediting the interest/profit earned under this Online FD Promotion. The interest/profit earned will be credited into the Eligible Online FD Customers’ Nominated CASA / CASA-i on monthly basis.
10. Upon maturity, the principal eFD / eFD-i Amount shall be auto-renewed at the prevailing eFD / eFD-i board rates respectively.
11. In the event the eFD / eFD-i Amount is uplifted prior to maturity of the eFD / eFD-i Tenure, the following Association of Banks in Malaysia (“ABM”)rules, Section E (v) (for eFD) and/or Terms and Conditions for Hong Leong Fixed Deposit-i Section 2.15 (for eFD-i) shall apply:
 - (a) No interest/profit is to be paid on any eFD / eFD-i Amount uplifted before the completion of three (3) months.
 - (b) In the event the eFD / eFD-i is uplifted in the fourth (4th) month onwards, the Eligible Online FD Customer will receive interest/profit earned equivalent to 50% of the contracted eFD / eFD-i Amount only for the completed months.

HLB / HLISB reserves the right to claw back and deduct an amount equivalent to the interest/profit paid to the Eligible Online FD Customers in respect of the eFD / eFD-i Amount which is prematurely withdrawn, from the principal eFD / eFD-i Amount upon withdrawal.

HLISB Customer(s) shall be deemed to have agreed to waive his / her right to claim the full selling price for any withdrawal of the eFD-i before the maturity date.

12. Partial withdrawal of eFD / eFD-i Amount is not allowed.
13. eFD / eFD-i Amount shall NOT be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Eligible Online FD Customers.

GENERAL

14. 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”.

15. 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

16. 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
17. 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.
18. 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.
19. 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.
20. 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;
21. 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.
22. 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.
23. 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.
24. 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.

25. The Gifts/Prize are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.
26. 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.
27. 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.
28. 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.
29. 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.