

## eFIXED DEPOSIT / eFIXED DEPOSIT-i NEW YEAR BONUS PROMOTION

### PROMOTION PERIOD

- Hong Leong Bank Berhad's (97141-X) ("HLB") / Hong Leong Islamic Bank Berhad's (686191-W) ("HLISB") "eFixed Deposit / eFixed Deposit-i New Year Bonus Promotion" ("Promotion") commences on 1 January 2019 and ends on 7 January 2019, both dates inclusive or upon reaching the total fund size of RM380,000,000.00, whichever comes first ("Promotion Period"), unless notified otherwise.

### Terms & Conditions

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

### ELIGIBILITY

- The Promotion is open to individuals who are the primary accountholders of a HLB Current or Savings account / HLISB Current or Savings account-i ("CASA / CASA-i") and who have registered for Hong Leong Connect prior to or during the Promotion Period ("Customers"). For the avoidance of doubt, 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 the Promotion.
- 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 or shall be immediately disqualified from participating in the Promotion.
- Customers who have committed, or are 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

- For the purpose of this Promotion, all placement(s) of deposits must be fund transfers from CASA / CASA-i or other banks via Financial Process Exchanges ("FPX"). FPX is a secure online payment method that facilitates interbank transfer of funds, facilitated by Payments Network Malaysia Sdn. Bhd. ("PayNet"), Further details can be viewed at <https://www.paynet.my/business-fpx.html>
- Customers who have made placement(s) of deposits via Hong Leong Connect Internet Banking ranging between the specified Minimum eFD / eFD-i Placement Amount up to the Maximum eFD / eFD-i Placement Amount ("eFD / eFD-i Amount") into their respective new or existing eFD / eFD-i for the respective Tenure as set out below during the Promotion Period shall be entitled to the following corresponding Promotional eFD / eFD-i Rates ("Eligible Customers"):

Promotion Period	eFD / eFD-i Tenure	Promotional eFD / eFD-i Rates	Minimum eFD / eFD-i Placement Amount	Maximum eFD / eFD-i Placement Amount
1 Jan - 7 Jan 2019	6 months	4.28% p.a.	RM10,000	RM2,000,000

The Promotional eFD / eFD-i Rate is applicable for one (1) cycle only.

- The maximum deposit amount per transaction via FPX transfer is **Ringgit Malaysia Thirty Thousand (RM30,000)** or is subject to such prescribed maximum amount / limit of transfer in the Customer's individual internet banking maintained with the relevant bank, whichever is lower.

8. Processing of placements of eFD / eFD-i may take up to 2 working days and in such event, the effective date of the placement of eFD / eFD-i shall commence after successful completion of the process and HLB / HLISB shall not be responsible for such delay (if any).
9. The Promotional eFD / eFD-i Rates are available to Eligible Customers for placements made through Hong Leong Connect Internet Banking between 6.00 a.m. and 11.59 p.m., seven (7) days a week, or during such hours as stipulated by HLB / HLISB at Hong Leong Connect on a first-come, first-served basis.
10. Eligible Customers are required to nominate a CASA / CASA-i maintained with HLB / HLISB under the individual name of the Eligible Customers ("Nominated CASA / CASA-i") for the purpose of crediting the interest / profit earned under this Promotion. The interest / profit earned will be credited into the Eligible Customers' Nominated CASA / CASA-i every 6 months and/or at maturity. For tenures of 6 months or less, interest / profit is paid at maturity.
11. Upon maturity, the principal eFD / eFD-i Amount shall be auto-renewed at the prevailing eFD / eFD-i board rates respectively.
12. For premature withdrawals effective from 27 July 2018 until 31 December 2018, where an eFD / eFD-i is uplifted before maturity, the following rules shall apply:
  - (a) No interest / profit is to be paid on:
    - (i) any deposits placed for periods of one (1), two (2) or three (3) months that have not run the full period;
    - (ii) any other eFD / eFD-i uplifted before the completion of three (3) months.
  - (b) Other than the circumstances set out in Clause 12(a) above, interest / profit is payable for eFD / eFD-i uplifted before completion and will be at half (1/2) the original contracted interest / profit rate for each completed month.
13. No interest / profit shall be payable on premature withdrawals of eFD / eFD-i with effect from 1 January 2019 onwards, regardless of the number of completed months at the time of premature withdrawal.

HLB / HLISB reserves the right to claw back and deduct an amount equivalent to the interest / profit paid to the Eligible 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.
14. Partial withdrawal of eFD-i Amount is not allowed. Subject to Clause 12 of the T&Cs herein, partial withdrawal of eFD Amount is allowed in multiples of Ringgit Malaysia One Thousand (RM1,000) only. However, in the event the eFD Amount is less than Ringgit Malaysia Five Thousand (RM5,000), no partial withdrawal is allowed for that particular account.
15. 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 Customers.

#### GENERAL

16. By participating in the Promotion, the Customers agree:
  - (a) To have read, understood and to be bound by the T&Cs herein;
  - (b) 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's / HLISB's decision shall be entertained;
  - (c) to access HLB's website at [www.hlb.com.my](http://www.hlb.com.my) ("HLB Website") / HLISB's website at [www.hlisb.com.my](http://www.hlisb.com.my) ("HLISB'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;
  - (d) 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.

17. HLB / HLISB reserves the right:
  - (a) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, at HLB's / HLISB's discretion by way of posting on HLB's Website / HLISB's Website, or in any manner deemed suitable by HLB / HLISB, at any time with prior notice;
  - (b) to disqualify any Customers for any reason whatsoever as HLB / HLISB may in its absolute discretion deem fit to participate in the Promotion without assigning any reason thereof.
18. The T&Cs herein, General Terms and Conditions of Accounts, Hong Leong e-Fixed Deposit/-i Account Terms and Conditions, and Terms and Conditions for Hong Leong Fixed Deposit/-i shall be read as an entire agreement. In the event of any discrepancies, the specific T&Cs herein shall prevail to the extent of such discrepancy.
19. In the event of any discrepancies 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 / HLISB's Website shall prevail.
20. 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.
21. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**Fixed Deposit / Fixed Deposit-i is eligible for protection by PIDM.**