

3-MONTH FIXED DEPOSIT/FIXED DEPOSIT-i PROMOTION FOR NEW CUSTOMERS

PROMOTION PERIOD

The Hong Leong Bank Berhad's [193401000023 (97141-X)] ("**HLB**") and Hong Leong Islamic Bank Berhad's [200501009144 (686191-W)] ("**HLISB**") (collectively referred to as "**the Bank**") "**3-month Fixed Deposit/Fixed Deposit-i Promotion for New Customers**" ("**Promotion**") commences on 1 January 2021 and ends on 31 March 2021, both dates inclusive or upon reaching the Fund Size Limit as defined under Clause 11 below, 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

1. The Promotion is open to all new customers of the Bank including individuals who have registered for Hong Leong Connect Online Banking and Hong Leong Connect Mobile Banking ("**Hong Leong Connect**") during the Promotion Period or non-individuals and Malaysian or non-Malaysian residents ("**Customers**").
2. For the purpose of this Promotion:
 - (i) New Customers refer to customers who do not hold any products with the Bank prior to the Promotion Period.
 - (ii) Non-individual Customers refer to associations, clubs, schools, societies, non-profit organizations, sole proprietors, partnerships, limited liability partnerships and professional practices, duly registered or incorporated in Malaysia, **excluding companies and corporate bodies**.
3. The participating Fixed Deposit/Fixed Deposit-i ("**FD/FD-i**") accounts ("**Participating FD/FD-i Accounts**") for this Promotion are as below:
 - (a) Conventional FD; and
 - (b) Fixed Deposit-i
4. The Promotion is applicable for **New Funds** only. "New Funds" are defined as:
 - (a) Cash, Financial Process Exchanges ("**FPX**"), instant transfer, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker's cheque issued by other banks which are deposited into the existing or new HLB FD Accounts/HLISB FD-i Accounts, HLB Current Account or Savings Account/HLISB Current Account-i or Savings Account-i ("**CASA/CASA-i**") of the Customers; and
 - (b) Proceeds arising from the redemption of equity, unit trust funds, bonds/sukuk and/or Hong Leong Invest Safe during the Promotion Period that are re-deposited into any of CASA/CASA-i of the Customers.
5. For the purpose of this Promotion, all New Funds must be placed and deposited into the Customers' Participating FD/FD-i Accounts within seven (7) days from the availability of the New Funds.
6. The following shall not be considered as "New Funds":
 - (a) Maturing FD/FD-i or premature withdrawal of FD/FD-i from any existing HLB/HLISB FD/FD-i account;
 - (b) Intra bank transfer of funds, i.e. transfer of funds from another HLB/HLISB account (whether Savings, Savings-i, Current, Current-i, FD, FD-i, Term Investment Account-i or General Investment Account ("**GIA**")); and
 - (c) Inter and/or intra branch transfer within HLB and HLISB including third (3rd) party account transfer.
7. Customers 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 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 the Promotion.

8. Customers who have committed, or determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Promotion.

PROMOTION MECHANICS

9. In order to be entitled to the corresponding Promotional FD/FD-i Rates set out in Table 1 below, the Customers shall deposit an amount ranging between the Minimum Placement Amount and the Maximum Placement Amount specified in Table 1 below into their Participating FD/FD-i Account (“**FD/FD-i Placement Amount**”) with an FD/FD-i Tenure as specified in the table below during the Promotion Period. Such deposit shall be referred to as “FD/FD-i Placement”.

Table 1

Products	FD/FD-i Tenure	Promotional FD/FD-i Rates ¹	Minimum Placement Amount	Maximum Placement Amount
Conventional FD, FD-i	3-month	3.00% p.a.	RM10,000	RM50,000

¹ Should there be an Overnight Policy Rate (OPR) change, the Promotional FD/FD-i Rates may be revised.

10. For the purpose of this Promotion, Customers who have fulfilled all of the criteria under Clause 9 above shall be referred to as the “**Entitled Customers**”.
11. The fund size limit for the respective FD/FD-i is as set out in Table 2 below (“**Fund Size Limit**”):

Table 2

FD/FD-i	Fund Size Limit
3-month Conventional FD	RM350 Million
3-month FD-i	RM150 Million

12. In the event any FD/FD-i Placement Amount exceeds the prescribed Maximum FD/FD-i Placement Amount or if the respective Fund Size Limit is reached, the FD/FD-i Placement Amount which exceeds the prescribed Maximum FD/FD-i Placement Amount or the Fund Size Limit shall be subject to the prevailing FD/FD-i board rates as determined by the Bank.
13. No FD/FD-i receipt will be issued for each placement.
14. The Entitled Customers are required to nominate a CASA/CASA-i maintained with the Bank under the name of the Entitled Customers (“**Nominated CASA/CASA-i**”) for the purpose of crediting the interest/profit earned under this Promotion.
15. The interest/profit earned for FD and FD-i will be credited into the Entitled Customers’ Nominated CASA/CASA-i at maturity.
16. Upon maturity, the principal FD/FD-i Placement Amount shall be auto-renewed at the prevailing FD/FD-i board rates respectively and the interest/profit earned will be credited into the Entitled Customers’ Nominated CASA/CASA-i at maturity.
17. Subject to Clause 19 herein, for Conventional FD, partial withdrawal of FD Placement Amount is allowed in multiples of **Ringgit Malaysia One Thousand (RM1,000)** only. However, in the event the amount in Conventional FD is less than **Ringgit Malaysia Five Thousand (RM5,000)**, no partial withdrawal is allowed for that particular account.
18. Subject to Clause 19 herein, for FD-i, partial withdrawal of FD-i Placement Amount is allowed at a minimum amount of **Ringgit Malaysia Three Thousand (RM3,000)** and with multiples of **Ringgit Malaysia One Thousand (RM1,000)** only. However, in the event the amount in FD-i is less than **Ringgit Malaysia Five Hundred (RM500)**, no partial withdrawal is allowed for that particular account.
19. In the event the FD/FD-i Placement Amount is withdrawn prior to maturity of the FD/FD-i Tenure, whether wholly or partially, no interest/profit shall be payable on partially withdrawn amounts and premature withdrawals of FD/FD-i.

20. The Bank reserves the right to deduct and debit an amount equivalent to the interest/profit paid to the Entitled Customers in respect of the FD/FD-i Placement Amount which is prematurely withdrawn from the principal FD/FD-i Amount upon withdrawal.
21. Customers with HLISB FD-i products shall be deemed to have agreed to waive his/her right to claim the full selling price for any withdrawal of FD-i before the maturity date.
22. FD/FD-i Placement Amount shall NOT be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Entitled Customers with the exception that the FD Placement Amount can be used as collateral to secure the conventional Credit Card(s) (i.e. Credit Card(s) issued by HLB) with the Bank. For such pledging arrangement, Entitled Customers shall refer to Secured Credit Card with Fixed Deposit product page.
23. This Promotion is NOT valid with any other on-going promotions offered by the Bank from time to time.

GENERAL

24. By participating in the Promotion, Customers agree:
 - (i) to have read, understood and to be bound by the T&Cs herein and General Terms and Conditions of Accounts for Deposits and Islamic Banking Deposits;
 - (ii) that the Bank's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Customers;
 - (iii) to access HLB's website at www.hlb.com.my/HLISB's website at www.hlisb.com.my (collectively referred to as "**the Bank's Websites**") at regular 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;
 - (iv) that the interest/profit earned is non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind; and
 - (v) 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.
25. The Bank reserves the right:
 - (i) to disqualify any Customer as the Bank may deems fit from participating in this Promotion;
 - (ii) to add, delete, suspend or vary any or all of the T&Cs contained herein or terminate the Promotion by way of posting on the Bank's Websites or in any manner deemed suitable by Bank at any time with prior notice; and
 - (iii) to forfeit the interest/profit earned in the event of non-compliance by the Entitled Customers of the T&Cs herein and/or the General Terms and Conditions of Accounts for Deposits and Islamic Banking Deposits.
26. The T&Cs herein, the General Terms and Conditions of Accounts for Deposits and Islamic Banking Deposits and Terms and Conditions for Hong Leong Fixed Deposit-i shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein and the General Terms and Conditions of Accounts for Deposits and Islamic Banking Deposits, the specific T&Cs herein shall prevail to the extent of such discrepancy.
27. In the event of any discrepancy 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 the Bank's Websites shall prevail.
28. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the exclusive 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 Products are protected by PIDM up to RM250,000 for each depositor.