

FIXED DEPOSIT BUNDLE WITH CURRENT OR SAVINGS ACCOUNT PROMOTION

Last updated on 27th September 2021

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**") "**Fixed Deposit Bundle with Current or Savings Account**" ("**Promotion**") commences on 01st October 2021 and ends on 31st December 2021, both dates inclusive or upon reaching the Fund Size Limit as defined under Clause 13 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 customers of the Bank, including but not limited to new and existing, individuals and non-individuals, Malaysian and non-Malaysian residents ("**Customers**").
2. For the purpose of this Promotion:
 - (i) New Customers refer to customers who do not hold any products with HLB/HLISB prior to the Promotion Period.
 - (ii) Existing Customers refer to customers who hold any products with HLB/HLISB prior to the Promotion Period.
 - (iii) 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 follows:
 - (a) Conventional FD/FD-i;
 - (b) Priority Banking Premium FD.
4. The participating Current Accounts and Savings Accounts/Current Account-i and Savings Account-i ("**Participating CASA/CASA-i**") for this Promotion are as follows:
 - (a) Hong Leong Basic Savings Account;
 - (b) Hong Leong Basic Savings Account-i;
 - (c) Hong Leong Savings Account;
 - (d) Hong Leong Savings Account-i;
 - (e) Hong Leong Harvest Savings Account;
 - (f) Hong Leong Pay&Save Account;
 - (g) Hong Leong Pay&Save Account-i; and
 - (h) Hong Leong Top Yield Account.
5. 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 ("**FD/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.
6. For the purpose of this Promotion, all New Funds must be placed and deposited into the Customers' Participating FD/FD-i Accounts and Participating CASA within seven (7) days from the availability of the New Funds.
7. The following shall not be considered as "New Funds":
 - (a) Maturing FD/FD-i or premature withdrawal of FD/FD-i from any existing FD/FD-i Accounts;
 - (b) Intra bank transfer of funds, i.e., transfer of funds from another HLB/HLISB account (whether CASA, CASA-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.
8. 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/insolvent or are subject to any insolvency/bankruptcy proceedings at any time prior to or during the Promotion Period shall **NOT** be eligible to participate in the Promotion.
9. Customers who have committed, or determined by HLB to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Promotion.

PROMOTION MECHANICS

10. In order to be entitled to the Promotional FD/FD-i Rate set out in Table 1 below, the Customers shall, during the Promotion Period:
- (a) deposit an amount as specified in Table 1 below into any Participating FD/FD-i Account for the FD Tenure of twelve (12) months. The amount to be deposited shall not be less than **Ringgit Malaysia One Hundred Thousand (RM100,000)** and shall not more than **Ringgit Malaysia Five Million (RM5,000,000)** and such deposit shall be referred to as **“FD/FD-i Placement Amount”** and;
- (b) deposit an amount as specified in Table 1 below into any Participating CASA/CASA-i under the same name and signature requirement as the Participating FD/FD-i Account (**“Nominated CASA/CASA-i”**) with an earmark period of twelve (12) consecutive months (**“Earmark Period”**). Such deposit shall be referred to as **“CASA/CASA-i Placement Amount”**.
11. The CASA/CASA-i Placement Amount and earmarking shall be made concurrently with the FD/FD-i Placement Amount during the Promotion Period. In the event the CASA/CASA-i Placement Amount and/or the FD/FD-i Placement Amount is cancelled, removed/withdrawn (in part or in full) or released within the Earmark Period and/or within the FD Tenure for whatever reasons (save for as provided for under Clauses 18, 19 and 20 herein), the prevailing Conventional FD board rate shall apply to the entire FD/FD-i Placement Amount.

Table 1

Participating FD/FD-i Accounts	FD/FD-i Tenure	Promotional FD/FD-i Rate ¹	Placement Amount	Effective Rate ²				
				Pay&Save ³	Harvest SA	SA	Basic SA	Top Yield
Conventional FD/FD-i and Priority Banking Premium FD	12-month	3.05% p.a.	FD/FD-i RM100,000 and CASA/CASA-i RM30,000	2.61% p.a.	2.36% p.a.	2.36% p.a.	2.41% p.a.	2.36% p.a.
			FD/FD-i RM200,000 and CASA/CASA-i RM60,000	2.61% p.a.	2.36% p.a.	2.36% p.a.	2.41% p.a.	2.36% p.a.
			FD/FD-i RM500,000 and CASA/CASA-i RM150,000	2.54% p.a.	2.36% p.a.	2.36% p.a.	2.41% p.a.	2.36% p.a.
			FD/FD-i RM1mil and CASA/CASA-i RM300,000	2.46% p.a.	2.46% p.a.	2.36% p.a.	2.41% p.a.	2.36% p.a.
			FD/FD-i RM2mil and CASA/CASA-i RM600,000	2.41% p.a.	2.46% p.a.	2.36% p.a.	2.41% p.a.	2.36% p.a.
			FD/FD-i RM5mil and CASA/CASA-i RM1.50mil	2.38% p.a.	2.46% p.a.	2.36% p.a.	2.41% p.a.	2.38% p.a.

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

² The Effective Rate varies according to the FD/FD-i Placement Amount, CASA/CASA-i Placement Amount and type of Nominated CASA/CASA-i. Should there be an OPR change, the effective rates may be revised.

³ In order to be entitled to the Pay&Save/Pay&Save-i interest/profit rate, Customers shall place RM2,000 in a single deposit into their Pay&Save/Pay&Save-i account every month during the Earmark Period, subject to the Pay&Save/Pay&Save-i Account Terms and Conditions.

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

Table 2

Tenure	Fund Size Limit
12-month (Conventional)	RM800 Million
12-month (Islamic)	RM200 Million

14. In the event any FD/FD-i Placement Amount exceeds the prescribed limit of the FD/FD-i Placement Amount (as stated in Clause 10(a) above) or if the respective Fund Size Limit is reached, the FD/FD-i Placement Amount which exceeds the prescribed FD/FD-i Placement Amount or the Fund Size Limit shall be subjected to the prevailing FD board rates as determined by HLB.
15. No FD/FD-i receipt will be issued for each placement.
16. The interest/profit earned for the Participating FD/FD-i Accounts shall be credited into the Entitled Customers' Nominated CASA/CASA-i at maturity.
17. Upon maturity, the principal FD/FD-i Placement Amount shall be auto-renewed at the prevailing FD board rates respectively and the interest/profit earned will be credited into the Entitled Customers' Nominated CASA/CASA-i at maturity.
18. Subject to Clause 21 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 FD Placement Amount is less than **Ringgit Malaysia Five Thousand (RM5,000)**, no partial withdrawal is allowed for that particular account.
19. Subject to Clause 21 herein, for FD-i, partial withdrawal of FD-i Placement Amount is allowed in multiples of **Ringgit Malaysia One Thousand (RM1,000)** only. However, in the event the amount in FD-i Placement Amount is less than **Ringgit Malaysia Three Thousand (RM3,000)**, no partial withdrawal is allowed for that particular account.
20. Subject to Clause 21 herein, for Priority Banking Premium FD and Senior Savers Flexi FD, partial withdrawal of FD Placement Amount is allowed in multiples of **Ringgit Malaysia Three Thousand (RM3,000)** only. However, in the event the FD Placement Amount in Priority Banking Premium FD and/or Senior Savers Flexi FD is less than **Ringgit Malaysia Ten Thousand (RM10,000)**, no partial withdrawal is allowed for that particular account.
21. In the event the FD/FD-i Placement Amount is withdrawn prior to maturity of the FD Tenure, whether wholly or partially, no interest/profit shall be payable on partially withdrawn amounts and premature withdrawals of FD/FD-i.
22. 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 Participating FD/FD-i Accounts.
23. Customers with 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.
24. 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 HLB. For such pledging arrangement, Entitled Customers shall refer to the Secured Credit Card with Fixed Deposit product page.
25. This Promotion is **NOT** valid with any other on-going promotions offered by the Bank from time to time.

GENERAL

26. By participating in the Promotion, Customers agree:

- (i) to have read, understood, accept and to be bound by the T&Cs herein and General Terms and Conditions of Accounts for Deposits for the Participating FD/FD-i Accounts and the Participating CASA/CASA-i;
 - (ii) that 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 "**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.
27. The Bank reserves the right:
- (i) to disqualify any Customer as the Bank 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 at the Bank's discretion by way of posting on the Bank's Website with prior notice, or in any other manner which the Bank deemed practical; 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 for the Participating FD Accounts and the Participating CASA.
28. The T&Cs herein and the General Terms and Conditions of Accounts for Deposits for the Participating FD Accounts and the Participating CASA 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 for the Participating FD Accounts and the Participating CASA, the specific T&Cs herein shall prevail to the extent of such discrepancy.
29. 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 Bank's Website shall prevail.
30. 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.
31. 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 Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.