

2021 NEW-TO-PRIORITY BANKING CAMPAIGN

Last updated on 20 August 2021

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLISB**") (hereinafter collectively referred to as "**the Bank**") "**2021 New-to-Priority Banking Campaign**" ("**Campaign**") commences on 1 September 2021 and ends on 31 January 2022, both dates inclusive ("**Campaign Period**"), unless notified otherwise.

TERMS & CONDITIONS

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

ELIGIBILITY

1. This Campaign is open to all new Priority Banking customers of the Bank, both Malaysian and non-Malaysian residents ("**Customers**"). The Customer must be a new Primary Accountholders of the following Participating Accounts ("**Participating Accounts**"):
 - (a) Hong Leong Pay&Save Account;
 - (b) Hong Leong Pay&Save Account-i;
 - (c) Hong Leong Top Yield Account.
 - (d) Hong Leong Fixed Deposit,
 - (e) Hong Leong Fixed Deposit-i
 - (f) Priority Banking Premium Fixed Deposit; or
 - (g) Senior Savers Fixed Deposit

The Hong Leong Pay&Save Account-i and Hong Leong Fixed Deposit-i are deposit accounts based on the Shariah principle of Tawarruq.

2. For the avoidance of doubt:
 - (a) "**New Priority Banking customers**" refer to individual customers who fulfil the qualifying criteria of Priority Banking membership ("**PB Membership**") which is a total combined Assets Under Management ("**AUM**") of **Ringgit Malaysia Three Hundred Thousand (RM300,000)**.
 - (b) AUM refers to total deposit in any Fixed Deposit/Fixed Deposit-i Account, Savings/Savings-i Account, Current/Current-i Account, Foreign Currency Account and/or the Primary amount of investment in any Unit Trust Funds and/or Structured Products with the Bank at any one time ("**Account**").
 - (c) "**New Primary Accountholders**" refer to Customers who do not have any of the Participating Accounts with the Bank prior to the Campaign Period and open any of the Participating Accounts with minimum Current Account or Savings Account/ Current Account-i or Savings Account-i ("**CASA/CASA-i**") of **Ringgit Malaysia One Hundred Thousand (RM100,000)**.
3. Where there is more than one (1) person applying for the PB Membership, a joint account must be opened. The joint accountholder whose name appears first in the records of HLB will be the primary

accountholder (“**Primary Accountholder**”) and the other joint accountholder will be the secondary accountholder (“**Secondary Accountholder**”).

4. 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 (pursuant to a petition by the Bank or other financial institutions or by any third party or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period) shall **NOT** be eligible to participate in the Campaign.
5. All deposits under this Campaign must be “**New Funds**” only. For the avoidance of doubt, “**New Funds**” are defined as:
 - (a) Cash, Financial Process Exchanges (“**FPX**”), interbank transfer which includes IBG, Instant Transfer and DuitNow, 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 Fixed Deposit Accounts/HLISB Fixed Deposit-i Accounts (“**FD/FD-i**”), 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 Campaign Period that are re-deposited into any of CASA/CASA-i of the Customers.
6. The following shall NOT be considered as “**New Funds**”:
 - (a) Maturing FD/FD-i or premature withdrawal of any existing FD/FD-i account;
 - (b) Intra bank transfer of funds, i.e., transfer of funds from another CASA/CASA-i FD/FD-i, Term Investment Account-i or General Investment Account (“**GIA**”); and
 - (c) Inter-branch transfers within the Bank including third party transfer.

CAMPAIGN MECHANICS

(A) SIGN UP GIFT

7. The Customers are entitled to Sign Up Gift upon opening of a new Participating Account during the Campaign Period as specified in the table 1 below (“**Eligible Customers**”):

Table 1

Participating Account	Sign Up Gift	Total Allocation (Units)
Pay&Save Account-i	Royal Selangor Money Tree Pewter	100

8. The Sign Up Gift is subject to stock availability, limited to one (1) Sign Up Gift for each Eligible Customers and on a first come, first served basis.

(B) FD/FD-i BUNDLE WITH CASA/CASA-i PROMOTION (“FD/FD-i BUNDLE PROMOTION”)

9. In addition to the Sign Up Gift, Eligible Customers are entitled to one (1) FD/FD-i placement with Promotional FD/FD-i Rate as set out in Table 2 below during the Campaign Period or upon reaching the Fund Size Limit as defined in Table 2, whichever comes first (“**FD/FD-i Bundle Promotion Period**”), unless notified otherwise.
10. In order to be entitled to the Promotional FD/FD-i Rate as set out in Table 2 below, the Customers shall, during the Campaign Period:
- deposit an amount as specified in Table 2 below into any Participating CASA/CASA-i (“**CASA/CASA-i Placement Amount**”) under the same name and signature requirement as the Participating FD/FD-i Account (“**Nominated CASA/CASA-i**”) with an earmark period of three (3) consecutive months (“**Earmark Period**”). Such deposit shall be referred to as “**CASA/CASA-i Placement**”; and
 - deposit an amount as specified in Table 2 below into any Participating FD/FD-i Account (“**FD/FD-i Placement Amount**”) for the FD/FD-i Tenure of three (3) months. Such deposit shall be referred to as “**FD/FD-i Placement**”.

Table 2

Participating FD/FD-i Accounts	FD/FD-i Tenure	Promotional FD/FD-i Rate ¹	Placement Amount	Effective Rate ²		Fund Size Limit
				Pay&Save/ Pay&Save-i ³	Top Yield	
Conventional FD and FD-i	3-months	4.00% p.a.	FD/FD-i RM100,000 and CASA/CASA-i RM100,000	2.63% p.a.	2.00% p.a.	RM60mil
			FD/FD-i RM200,000 and CASA/CASA-i RM100,000	3.08% p.a.	2.67% p.a.	

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

11. For the purpose of this FD/FD-i Bundle Promotion, Customers who have fulfilled all of the criteria under Clauses 10 and 11 above shall be referred to as the “**Entitled Customers**”.
12. In the event any FD/FD-i Placement Amount exceeds the prescribed FD/FD-i Placement Amount 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/FD-i board rates as determined by HLB/HLISB.
13. No FD/FD-i receipt will be issued for each placement.
14. The interest/profit earned for the Participating FD/FD-i Accounts shall be credited into the Entitled Customers’ Nominated CASA/CASA-i at maturity.
15. 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.

16. Subject to Clause 18 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.
17. Subject to Clause 18 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 is less than **Ringgit Malaysia Three Thousand (RM3,000)**, no partial withdrawal is allowed for that particular account.
18. 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.
19. 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 Account.
20. 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/FD-i 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.
21. This FD/FD-i Bundle Promotion is **NOT** valid with any other on-going promotions offered by the Bank from time to time.

(C) DAMANSARA CITY SAFE DEPOSIT BOX PROMOTION (“DC SDB PROMOTION”)

22. The offer available for DC SDB Promotion is first year annual rental fee waiver for Safe Deposit Box (“SDB”) for calendar year 2021.
23. In order to be entitled for the DC SDB Promotion, Eligible Customers **MUST** during the Campaign Period, open a new SDB at Priority Banking, HLB Damansara City branch and set a standing instruction of two (2) years for the next annual rental fee starting from January 2022.
24. This DC SDB Promotion is subject to availability of the SDB units. Where applicable, this DC SDB Promotion will continue while the SDB units are still vacant.
25. Each SDB shall have two (2) sets of keys, namely A key which shall be kept by HLB and B key which shall be delivered to the Eligible Customers upon the successful opening of SDB. A one (1) time payment of deposit is required for each SDB unit.
26. Eligible Customers are required to nominate a CASA/CASA-i maintained with HLB or HLISB (under their name) for the purpose of debiting the subsequent annual rental fee for SDB as and when the same shall become due and payable.

27. Annual rental fee for SDB is not refundable in the event the Eligible Customers terminate the hiring of the SDB before the end of the rental period.
28. The SDB is subject to the terms and conditions governing the hiring of SDB stipulated by HLB.

GENERAL

29. By participating in this Campaign, the Customers agree:
- (a) to have read, understood, accept and to be bound by the T&Cs herein, the Bank's General Terms and Conditions of Accounts, the Terms and Conditions governing the hiring of SDB and others Specified Terms & Conditions for the Participating Accounts;
 - (b) that the Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Customers;
 - (c) that the Sign Up Gift are non-transferable to any third party and non-exchangeable for up-front credit, cheque or benefit-in-kind;
 - (d) that the Bank gives no representation or warranty with respect to the quality or suitability of the Sign Up Gift;
 - (e) to access the Bank's Websites at <https://www.hlb.com.my> ("**HLB's Website**") at regular intervals to view the T&Cs of the Campaign and ensure to be kept up-to-date on any changes or variations to the T&Cs;
 - (f) to provide their latest and accurate contact details i.e., mobile numbers and addresses to the Bank. The Bank shall not be held responsible/liable in the event that the Bank is unable to contact the Customers for the purpose of this Campaign, due to the inaccurate/invalid mobile number and/or address provided by the Customers or the SMS is unable to be delivered due to any reason whatsoever;
 - (g) 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 Campaign; and
 - (h) to consent and authorise the Bank to disclose their personal data to Infobip Asia Pacific Sdn Bhd (201001014145 (898379-U) ("**Infobip**") for the purpose of this Campaign.
30. The Bank reserves the right:
- (a) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, by way of posting on the Bank's Websites with prior notice, or in any other manner which the Bank deems practical;
 - (b) to disqualify any Customers for non-compliance of the T&Cs herein from participating in this Campaign; and
 - (c) 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/FD-i Accounts.
31. The T&Cs herein, the Bank's General Terms and Conditions of Accounts, the Terms and Conditions governing the hiring of SDB and others Specified Terms & Conditions for the Participating Accounts shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein and the Bank's General Terms and Conditions of Accounts and the Terms and Conditions governing the

hiring of SDB and others Specified Terms & Conditions for the Participating Accounts, the T&Cs herein shall prevail to the extent of such discrepancy.

32. The T&Cs herein 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.
33. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Hong Leong Pay&Save Account, Hong Leong Pay&Save Account-i, Hong Leong Top Yield Account, Fixed Deposit & Fixed Deposit-i are protected by PIDM up to RM250,000 for each depositor.