

ZERO FEE AND PREFERENTIAL RATES FOR OVERSEAS OUTWARD TELEGRAPHIC TRANSFER CAMPAIGN

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLISB**") [collectively and hereinafter referred to as "**the Bank**"] "**Zero Fee and Preferential Rates for Overseas Outward Telegraphic Transfer Campaign**" ("**Campaign**") commences from 15 March 2021 to 15 September 2021, inclusive of both dates ("**Campaign Period**"), unless notified otherwise.

TERMS & CONDITIONS

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

Eligibility

1. The Campaign is open to the Bank's new, dubbed new-to-bank customers ("**NTB Customer**"), and existing customers, dubbed existing-to-bank customers ("**ETB Customer**"), individuals and non-individuals whose savings account/savings account-i or current account/current account-i as well as non-individual savings account/savings account-i or current account/current account-i are opened under the Bank's Personal Financial Services division (collectively known as "**the Customers**").

For the avoidance of doubt:

(a) NTB Customers refer to customers who do not have any savings account/savings account-i or current account/current account-i with the Bank prior to the Campaign Period;

(b) Non-individual Customers for this Campaign refer to Small and Medium Enterprises customers who open a savings account/savings account-i or current account/current account-i for business related transactions.

2. The following Customers are NOT eligible to participate in the Campaign:

(a) 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 Campaign Period; and

(b) Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein.

Campaign Mechanics

Offer 1: Preferential Rates and Zero Fee for NTB Customers

3. NTB Customers are eligible to enjoy the Preferential Rates ("**Preferential Rates**") and an Overseas Outward Telegraphic Transfer ("**OOTT**") fee waiver when they perform OOTT offered by the Bank via Over-the-Counter ("**OTC**") channel for any of the Foreign Currency listed in Table 1 below with a minimum transaction amount equivalent to Ringgit Malaysia Five Thousand (RM5,000) during the Campaign Period ("**Offer 1**"). There is no limit on the number of transactions allowed for NTB Customers to enjoy Offer 1.

4. The Preferential Rates are offered for the following foreign currencies:

Table 1

No	Foreign Currency	Currency Code
1	Australian Dollar	AUD
2	Canadian Dollar	CAD
3	Euro	EUR
4	Sterling Pound	GBP
5	Hong Kong Dollar	HKD
6	Japanese Yen	JPY
7	New Zealand Dollar	NZD
8	Saudi Arabian Riyal	SAR
9	Singapore Dollar	SGD
10	US Dollar	USD

5. The Preferential Rates are subject to change without prior notice. NTB Customers are to refer to <https://www.hlb.com.my/en/global-markets/forex-rates.html> for the latest Preferential Rates available during the Campaign Period.

The OOTT fee waiver refers to the cable charges with amount up to Ringgit Malaysia Thirty-Five (RM30) per transaction performed at OTC channel.

Offer 2: Zero Fee for ETB

6. ETB Customers are eligible to enjoy an OOTT fee waiver Preferential Rates when they perform OOTT offered by the Bank via OTC channel with a minimum transaction amount equivalent to Ringgit Malaysia Thirty Thousand (RM30,000) during the Campaign Period (“Offer 2”). There is no limit on the number of transactions allowed for ETB Customers to enjoy Offer 2.

7. The OOTT fee waiver refers to the cable charges with amount up to Ringgit Malaysia Thirty-Five (RM30) per transaction performed at OTC channel.

Offer 3: Zero Fee for Hong Leong Connect Users

8. All NTB and ETB Customers who registered as Hong Leong Connect users (“Connect”) are entitled to an OOTT fee waiver (“Offer 3”). For the avoidance of doubt, Hong Leong Connect BIZ and Hong Leong ConnectFirst users are not eligible for this Offer 3.

9. The OOTT fee waiver refers to the cable charges with amount up to Ringgit Malaysia Twenty-Five (RM20) per transaction performed online.

10. The OOTT fee waiver is applicable for all types of currencies offered by the Bank.

11. There is no limit on the number of transactions allowed for the Customers to enjoy Offer 3.

Others

12. All OOTT transactions under this Campaign are subject to all other relevant charges, including but not limited to, the agent’s or beneficiary bank’s charges. The Bank will not be liable to pay any other relevant charges as may be incurred by the Customers.

13. Only successful approved and executed OOTT transactions before the end of the Campaign Period qualifies for the Campaign.
14. The Bank shall not be responsible for and does not have any control whatsoever on network traffic congestion, network failure and/or interruptions that may be experienced by the respective telecommunication service provider in the delay of their service and any delay in the submission or processing the OOTT transaction .
15. By participating in this Campaign, the Customers hereby:
- (a) agree that all records and OOTT transactions captured by the Bank within the Campaign Period are accurate and final;
 - (b) agree that the Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding on all the Customers;
 - (c) read, understand and agree to be bound by the T&Cs of the Campaign and Terms and Conditions of Telegraphic Transfer; and
 - (d) agree to access the Bank's website at <https://www.hlb.com.my> and <http://www.hlisb.com.my> ("**the Bank's Websites**") at regular intervals to view the T&Cs and ensure to be kept up-to-date on any changes or variations.

General T&Cs

16. The Bank reserves the right
- (a) to add, delete, suspend or vary the T&Cs contained, by way of posting on the Bank's Websites with twenty-one (21) days' prior notice, or in any other manner which the Bank deems practical, in order to give prior notice to the Customers; and
 - (b) to disqualify any of the Customers from participating in the Campaign in the event any of the Customers' savings account/savings account-i or current account/current account-i is closed by the Customers and/or the Bank for any reason whatsoever at any time prior to or during the Campaign Period.
17. The T&Cs herein are to be read together with the Terms and Conditions of Telegraphic Transfer as an entire agreement and in the event of discrepancy, the T&Cs herein shall prevail to the extent of such discrepancy.
18. In the event of any discrepancies between this T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the final T&Cs on the Bank's Websites or in any other manner which the Bank deems practical shall prevail.
19. 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.
20. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Savings Account/Savings Account-i and Current Account/Current Account-i are protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to RM250,000 for each depositor.