

FIXED DEPOSIT BUNDLE WITH CURRENT OR SAVINGS ACCOUNT PROMOTION

Last updated on 29 December 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 01 January 2022 and ends on 31 March 2022, both dates inclusive or upon reaching the Fund Size Limit as defined under **Clause 14** 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 avoidance of doubt:
 - (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; and
 - (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; and
 - (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 Participating FD/FD-i Accounts or any Participating CASA/CASA-i of the Customer; 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 the Participating **CASA/CASA-i** of the Customer.
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 FD/FD-i Accounts with the Bank;
 - (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 by third (3rd) party account transfer.

7. 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/CASA-i within seven (7) days from the availability of the New Funds.
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 or has breached any terms and conditions contained in the General T&Cs of Accounts for Deposits and Islamic Banking Deposits, Hong Leong Connect T&Cs and T&Cs applicable to the Participating CASA/CASA-i shall **NOT** be eligible to participate in the Promotion.
9. 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.
10. This Campaign is **NOT** valid with any other on-going promotions offered by the Bank from time to time.

PROMOTION MECHANICS

11. 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/FD-i 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 Ten Million (RM10,000,000)** ("**Maximum Placement Amount**") 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**"). Such deposit shall be referred to as "**CASA/CASA-i Placement Amount**". Such CASA/CASA-i Placement Amount shall have an earmark period of twelve (12) consecutive months ("**Earmark Period**") where no withdrawals of the CASA/CASA-i Placement Amount shall be made.
12. 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 removed/withdrawn (in part or in full) or released within the Earmark Period and/or within the FD/FD-i Tenure for whatever reasons (save for as provided for under Clauses 19, 20, 21 and 22 herein), the prevailing Conventional FD/FD-i board rates 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 months	3.05% p.a.	FD/FD-i RM100,000 and CASA/CASA-i RM30,000	2.63% p.a.	2.35% p.a.	2.35% p.a.	2.40% p.a.	2.35% p.a.
			FD/FD-i RM200,000 and CASA/CASA-i RM60,000	2.63% p.a.	2.35% p.a.	2.35% p.a.	2.40% p.a.	2.35% p.a.
			FD/FD-i RM500,000 and CASA/CASA-i RM150,000	2.54% p.a.	2.35% p.a.	2.35% p.a.	2.40% p.a.	2.35% p.a.
			FD/FD-i RM1mil and CASA/CASA-i RM300,000	2.44% p.a.	2.46% p.a.	2.35% p.a.	2.40% p.a.	2.35% p.a.
			FD/FD-i RM2mil and CASA/CASA-i RM600,000	2.39% p.a.	2.46% p.a.	2.35% p.a.	2.40% p.a.	2.35% p.a.
			FD/FD-i RM5mil and CASA/CASA-i RM1.50mil	2.37% p.a.	2.46% p.a.	2.35% p.a.	2.40% p.a.	2.38% p.a.
			FD/FD-i RM10mil and CASA/CASA-i RM3mil	2.36% p.a.	2.46% p.a.	2.35% p.a.	2.40% p.a.	2.48% 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 T&Cs. Pay&Save/Pay&Save-i interest/profit payment is subject to the limit of RM100,000 per customer.

13. For the purpose of this Promotion, Customers who have fulfilled all of the eligibility requirements above and the criteria under Clauses 11 and 12 above shall be referred to as “**Entitled Customers**”.
14. 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)	RM400 Million
12-month (Islamic)	RM100 Million

15. In the event any FD/FD-i Placement Amount exceeds the Maximum Placement Amount or if the respective Fund Size Limit is reached, then such FD/FD-i Placement Amount shall be subjected to the prevailing FD/FD-i board rates as determined by the Bank.
16. No FD/FD-i receipt will be issued for each placement.
17. The interest/profit earned for the Participating FD/FD-i Accounts shall be credited into the Entitled Customers’ Nominated CASA/CASA-i at maturity.
18. 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.
19. Subject to Clause 22 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 and any such withdrawal shall be treated as a premature withdrawal of the entire FD Placement Amount in accordance with Clause 22 below.
20. Subject to Clause 22 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 and any such withdrawal shall be treated as a premature withdrawal of the entire FD-i Placement Amount in accordance with Clause 22 below.
21. Subject to Clause 22 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 and any such withdrawal shall be treated as a premature withdrawal of the entire FD Placement Amount in accordance with Clause 22 below.
22. 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. For the avoidance of doubt, the interest/profit will be calculated on the remaining balance principal amount subsequent to the withdrawal.
23. 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.
24. 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.

25. 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. Please refer to the Secured Credit Card with Fixed Deposit Terms & Conditions for more information.

GENERAL

26. By participating in the Promotion, Customers agree:
- (i) to have read, understood, accept and agree to be bound by the T&Cs herein, General T&Cs of Accounts for Deposits, T&Cs applicable to the Participating FD/FD-i Accounts and the Participating CASA/CASA-i;
 - (ii) that all records of the fulfilment of the eligibility requirement captured by the Bank's system within the Promotion Period are accurate and final;
 - (iii) that Bank's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Customers. No further appeal or correspondence will be entertained;
 - (iv) to access HLB's websites at (www.hlb.com.my/www.hlib.com.my) ("**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;
 - (v) 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
 - (vi) 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) with prior notice to the Customers, to add, delete, suspend or vary any or all of the T&Cs contained herein either fully or partially or terminate the Promotion at the Bank's discretion by way of posting on the Bank's Websites with prior notice, or in any other manner which the Bank deemed practical;
 - (ii) to forfeit the interest/profit earned in the event of non-compliance by the Entitled Customers of the T&Cs herein, General T&Cs of Accounts for Deposits, T&Cs applicable to the Participating FD/FD-i Accounts and the Participating CASA/CASA-i; and
 - (iii) to claw-back the funds in the event there is any detected fraud, breaches against the Campaign's T&Cs.
28. The T&Cs herein, General T&Cs of Accounts for Deposits, T&Cs applicable to the Participating FD/FD-i Accounts and the Participating CASA/CASA-i shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein, General T&Cs of Accounts for Deposits, T&Cs applicable to the Participating FD/FD-i Accounts and the Participating CASA/CASA-i, 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 Websites 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.

The Participating Accounts-i are deposit accounts based on the Shariah principle of Tawarruq.

If you have any enquiries regarding the T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my.