

## 2025 FIXED DEPOSIT/FIXED DEPOSIT-i GIVEAWAY PROMOTION

### 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**") "**2025 FIXED DEPOSIT/FIXED DEPOSIT-i GIVEAWAY PROMOTION**" ("**Promotion**") commences on 21 March 2025 and ends on 30 June 2025, both dates ("**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 existing and new individual account holders** of HLB Current or Savings Account/HLISB Current or Savings Account-i ("**CASA/CASA-i**") and who fulfilled either one or both of the following criteria ("**Customers**") during the Promotion Period:

#### Criteria #1

- (i) Registered for HLB Connect Online (website) and/or HLB Connect app (collectively referred as "**HLB Connect**"); and/or
- (ii) Open an online eFixed Deposit/eFixed Deposit-i ("**eFD/eFD-i**") account ("**eFD/eFD-i Account**"); and/or Joint eFixed Deposit/eFixed Deposit-i ("**Joint eFD/Joint eFD-i**" account ("**Joint eFD/Joint eFD-i Account**") via HLB Connect (website).

#### Criteria #2

- (i) Customer(s) have placed New Funds (as defined under Clause 4 below) into any Participating Fixed Deposit/Fixed Deposit-i Accounts (as defined under Clause 3 below) during the Promotion Period.

2. For the avoidance of doubt:

- (i) New Customers refer to customers who do not hold any products with the Bank prior to the Promotion Period;
- (ii) Existing Customers refer to customers who hold any products with the Bank prior to the Promotion Period;
- (iii) Non-individual Customers such as associations, clubs, schools, societies, non-profit organisations, sole proprietors, partnerships, limited liability partnerships and professional practices, companies and corporate bodies duly registered or incorporated in Malaysia, **ARE NOT** eligible to participate in the Promotion.

3. The "**Participating FD/FD-i Accounts**" for this Promotion are as follows:

#### For **Conventional FD**

- (a) Fixed Deposit;
- (b) Senior Savers Flexi Fixed Deposit;
- (c) Premium Fixed Deposit;
- (d) Junior Fixed Deposit;
- (e) eFixed Deposit ("**eFD**"); and
- (f) Joint eFixed Deposit ("**Joint eFD**").

For **Islamic FD-i**

- (a) Fixed Deposit-i;
  - (b) Junior Fixed Deposit-i;
  - (c) eFixed Deposit-i ("**eFD-i**"); and
  - (d) Joint eFixed Deposit-I ("**Joint eFD-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 Participating FD/FD-i Accounts, CASA/CASA-i of the Customer; and/or
  - (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 CASA/CASA-i of the Customers.
5. 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; and/or
  - (a) inter and/or intra branch transfer within HLB and HLISB including by third party account transfer.
6. For the purpose of this Promotion, for placement made Over-The-Counter at branches, all New Funds must be placed and deposited into the Customers' Participating FD/FD-i Accounts **within seven (7) calendar days** from the availability of the New Funds.
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 or has breached any terms and conditions contained in these T&Cs, General Terms and Conditions of Accounts, Terms and Conditions for the Use of HLB Connect, terms and conditions applicable to the Participating FD/FD-i Accounts and CASA/CASA-i Account shall **NOT** be eligible to participate or shall be immediately disqualified from participating in the Promotion.
8. Customers who have committed, or are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Promotion.
9. This Promotion is valid with other on-going FD/FD-i or eFD/eFD-i promotional rate (unless stated otherwise).

**PROMOTION MECHANICS**

10. There are a total of three (3) categories with respective rewards based on the Winner Groups under this Promotion, as shown in Table 1 below. To participate in the respective categories, Customers must fulfil the following pre-requisites based on the corresponding categories during the Promotion Period to qualify for the following Rewards as shown below:

**Table 1**

<b>Categories</b>	<b>Winner Groups</b>	<b>Qualifying Criteria</b>	<b>Rewards</b>
<b>Category 1</b> Joint eFD/eFD-i	<b><u>Winner Group 1</u></b> First 200 Joint eFD/eFD-i accounts opened and make placement during the Promotion month <sup>3</sup>	<ol style="list-style-type: none"> <li>1. Apply and successfully open Joint eFD/eFD-i Account, and</li> <li>2. Makes a minimum placement of RM1,000 into the Joint eFD/eFD-i Account</li> </ol>	One (1) pair of Golden Screens Cinema (" <b>GSC</b> ") movie e-vouchers <sup>4</sup>
	<b><u>Winner Group 2</u></b> <b><u>Top Depositor Rewards</u></b> Top 5 Depositors each Promotion month <sup>3</sup>	<ol style="list-style-type: none"> <li>1. Top 5 Depositors with the highest total placement value for Joint eFD/eFD-i each Promotion month</li> </ol>	One (1) pair of Airline voucher worth RM3,000 (" <b>Airline Voucher</b> ")
<b>Category 2</b> eFD/eFD-i (single name)	<b><u>Winner Group 1</u></b> <b><u>10 Monthly Prizes</u></b> (Xth transaction each Promotion month <sup>1 and 3</sup> ) 8 <sup>th</sup> , 88 <sup>th</sup> , 188 <sup>th</sup> , 288 <sup>th</sup> , 388 <sup>th</sup> , 488 <sup>th</sup> , 688 <sup>th</sup> , 788 <sup>th</sup> , 888 <sup>th</sup> and 988 <sup>th</sup>	<ol style="list-style-type: none"> <li>1. Makes a minimum of RM1,000 eFD/eFD-i placement</li> <li>2. Transaction Number matched with Xth transaction</li> <li>3. Successfully answer Promotion related question(s) correctly via Short Message Service ("<b>SMS</b>") or alternative modes</li> </ol>	2D1N Sofitel Kuala Lumpur hotel voucher (" <b>Sofitel Kuala Lumpur hotel voucher</b> ")
	<b><u>Winner Group 2</u></b> <b><u>Top Depositor Rewards</u></b> Top 5 Depositors each Promotion month <sup>3</sup>	<ol style="list-style-type: none"> <li>1. Top 5 Depositors with the highest total placement value for eFD/eFD-i each Promotion month</li> </ol>	10gm 999 gold bullion

**Table 1** (cont'd)

Categories	Winner Groups	Qualifying Criteria	Rewards
<b>Category 3</b> Over-the-counter Branch FD/FD-i	<b>Total cumulative</b> New Funds placed throughout the Promotion Period (based on first come, first served)		
	<b>Winner Group 1</b> First 1,000 Customers with cumulative placement of RM100,000 but not exceeding RM250,000	1. Makes a cumulative placement of RM100,000 but not exceeding RM250,000	RM50 Cashback into Designated CASA/CASA-i <sup>2</sup>
	<b>Winner Group 2</b> First 1,000 Customers with cumulative placement of more than RM250,000 but not exceeding RM500,000	1. Makes a cumulative placement of more than RM250,000 but not exceeding RM500,000	RM100 Cashback into Designated CASA/CASA-i <sup>2</sup>
	<b>Winner Group 3</b> First 1,000 Customers with cumulative placement of more than RM500,000 but not exceeding RM1,000,000	1. Makes a cumulative placement of more than RM500,000 but not exceeding RM1,000,000	RM200 Cashback into Designated CASA/CASA-i <sup>2</sup>
	<b>Winner Group 4</b> First 250 Customers with cumulative placement of more than RM1,000,000 but not exceeding RM5,000,000	1. Makes a cumulative placement of more than RM1,000,000 but not exceeding RM5,000,000	2D1N Sofitel Kuala Lumpur hotel voucher
	<b>Winner Group 5</b> First 10 Customers with cumulative placement of more than RM5,000,000	1. Makes a cumulative placement of more than RM5,000,000	1oz 999 gold bullion

<sup>1</sup>Each eFD/eFD-i & Joint eFD/eFD-i placement made will be assigned a number in ascending order based on the date and time of the said placement being processed successfully in the Bank's system ("**Transaction Number**"). The Customers whose Transaction Numbers match with the respective Xth transactions as listed in Table 2 below **AND** successfully answer Promotion related question(s) correctly via SMS or alternative modes will be the Winners of the monthly Rewards.

<sup>2</sup>Cashback will be credited into the same crediting account linked to the respective FD/FD-i placement ("**Designated CASA/CASA-i**"). In the event that the Customer has more than one (1) Designated CASA/CASA-i account, the Cashback will be credited into the Designated CASA/CASA-i account based on the last FD/FD-i placement made during the Promotion Period. For the avoidance of doubt, the Cashback will be forfeited for Customers without an active CASA/CASA-i at the time of fulfilment.

<sup>3</sup>Promotion Month and the corresponding period, including start and end dates (both dates inclusive) for each Promotion Month is as stipulated under Clause 11 Table 2 below.

<sup>4</sup>For Islamic FD-i accounts, the Rewards will be replaced with Cashback of equivalent value to one (1) pair of GSC movie tickets into Designated CASA/CASA-i during the fulfilment.

11. The placement of New Funds into the Participating FD/FD-i Accounts must be made during the following period:

**Table 2**

Promotion Month <sup>3</sup>	Promotion Period
Promotion Month 1	21 March 2025 – 30 April 2025
Promotion Month 2	1 May 2025 – 31 May 2025
Promotion Month 3	1 June 2025 – 30 June 2025

**REWARDS' WINNER ("WINNER") AND PROMOTION FULFILLMENT**

12. Each Winner is entitled to win more than ONE (1) Rewards in more than one Category each month throughout the Promotion Period.

For avoidance of doubt, the Reward for Category 3 can only be won once by the Winner since it is based on the total cumulative New Funds placed throughout the Promotion Period.

13. The Rewards will be given to the Customers on a first come, first served basis, subject to the Rewards Quantity as stated under Clause 10 Table 1. Notwithstanding any provision to the contrary in the T&Cs herein, once the total Rewards allocation has been reached, there will be no further Rewards given to the Customers. The Bank has no obligation to inform the Customers once the capped limit of the total Rewards allocation has been reached.
14. The Bank shall notify the Winners via email based on their latest registered email address and/or SMS based on their latest mobile number duly recorded and reflected in the Bank's system and/or records. Winners are responsible to contact the Bank to update their correct address within three (3) working days from the date of the notification sent by the Bank. The Bank will not be responsible in the event of non-receipt of the Rewards by the Winner if the Winner's address is not updated prior to the Rewards' Fulfilment Dates as stated under Clause 15 Table 3 below.
15. The Winners' list will be published at [www.hlb.com.my/2025FDGiveaway](http://www.hlb.com.my/2025FDGiveaway) ("Promotion Website"). The Winners will be contacted by the Bank based on the stipulated dates shown in Table 3 below.

**Table 3**

Category	Winner Group	Winners	Fulfilment Dates
1	1, 2	Promotion Month 1 Rewards	No later than 31 August 2025
		Promotion Month 2 Rewards	No later than 30 September 2025
		Promotion Month 3 Rewards	No later than 31 October 2025
2	1, 2	Promotion Month 1 Rewards	No later than 31 August 2025
		Promotion Month 2 Rewards	No later than 30 September 2025
		Promotion Month 3 Rewards	No later than 31 October 2025
3	1 to 5	Total Cumulative Promotion Month 1, 2 and 3 Rewards	No later than 31 October 2025

16. The following terms of use apply to the Airline Vouchers:

Rewards	Details
<b>Airline Voucher</b>	<ul style="list-style-type: none"> <li>One (1) pair of Airline vouchers worth RM3,000 in total for two (2) persons only (“Airline Vouchers”);</li> <li>Winners may use the Airline Vouchers for travel to a destination of the Winner’s choice with the Winner’s preferred airline (“Trip”), to be booked through HLB’s appointed travel agency for this Campaign, i.e. Mega Air Travel (M) Sdn Bhd (“<b>Mega Air Travel</b>”).</li> <li>The value of the Airline Vouchers are inclusive of luggage, seat selection, meals and applicable taxes up to a total of RM3,000 in total <b>only</b>.</li> <li>If the cost of the Trip booked by the Winners exceeds RM3,000, the Winners shall bear all amounts exceeding RM3,000.</li> <li>The Airline Vouchers are subject to Mega Air Travel’s terms and conditions as well as any terms and conditions of the selected airline.</li> </ul> <p><u>The Airline Vouchers shall not include:</u></p> <ul style="list-style-type: none"> <li>(a) Hotel accommodation;</li> <li>(b) Travel Insurance;</li> <li>(c) Airport transfers; and</li> <li>(d) Any other costs and expenses incurred by the Winners in relation to the Trip.</li> </ul>

17. The fulfilment arrangements for each Reward are as listed down below. In the case of Joint eFD/eFD-i or Joint FD/eFD-i accounts with more than one (1) account holder, the Reward will be fulfilled to the primary account holder.

Refer to Clause 15 Table 3 above for fulfilment dates.

No.	Rewards	Fulfilment
1	GSC movie e-voucher	The Winners will receive their GSC movie e-voucher codes via SMS or HLB Connect App push notifications (based on the Customer(s)’ information reflected in the Bank’s record). The other applicable terms and conditions will be as stated in the e-voucher or e-voucher link.
2	Airline voucher	The Winners will receive the airline voucher via mail (based on the Customer(s)’ information reflected in the Bank’s record). The Airline Vouchers is further subjected to its own set of terms and conditions based of Mega Air Travel and the airline of choice.
3	Sofitel Kuala Lumpur hotel voucher	The Winners will receive the 2 Days 1 Night (2D1N) hotel voucher via mail (based on the Customer(s)’ information reflected in the Bank’s record). The other applicable terms and conditions will be as stated in the hotel voucher.
4	Cashback into Designated CASA/CASA-i	The Cashback will be credited to the Winners’ Designated CASA/CASA-i with the Bank under Clause 10, Table 1 (see footnote 2).
5	999 Gold bullion	The Winners will receive the gold bullion via courier or via self-collection at the Branch.

18. The SMS service is provided by Infobip Asia Pacific Sdn Bhd (893379-U) (“**Infobip**”), an SMS vendor appointed by the Bank.
19. The Bank shall appoint a third-party service provider to deliver the Rewards via courier and/or email to the Winners no later than the Fulfilment Dates as stipulated under Clause 16 Table 3. The Winner shall, at his/her own costs and expense, deal directly with the supplier(s) i.e. GSC, Sofitel Kuala Lumpur Damansara and Mega Air Travel for any complaint, dispute or claim in relation to the Reward(s) without recourse to the Bank.
20. The Winner shall liaise directly with the authorised third (3rd party) service provider(s) for all matters related to Rewards information, fulfilment, payment, delivery, claims and warranty. The Bank gives no representation or warranty with respect to the quality or suitability of the Rewards and shall not be responsible for replacing any lost, stolen or damaged items (whether due to defects in materials or workmanship by the manufacturer under warranty or otherwise). The Winner shall, at his/her own costs and expense, deal directly with the supplier(s) for any complaint, dispute or claim in relation to the item without recourse to the Bank.
21. It is the obligation of the Winners to contact the Bank regarding any non-receipt of the Rewards within thirty (30) calendar days after the Fulfilment Dates as stipulated under Clause 15 Table 3, failing which the Winners are deemed to have received the Rewards and any claim for reimbursement within thirty (30) calendar days after the fulfilment dates will not be processed.
22. The Rewards are non-exchangeable for cash, credit or in kind, whether partial or in full.
23. In the event the Winner chooses not to accept the Reward(s) upon being informed by the Bank, such refusal shall be deemed a rejection by the Winner and no replacement or exchange of the Rewards will be entertained and the Bank reserves its rights to award the Rewards to another Winner. Any cancellation and/or refund request once the redemption of the Rewards has been confirmed is strictly not allowed.
24. To the fullest extent permitted by law, by participating in this Promotion, the Customers agree that they will not hold the Bank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers including Infobip, GSC, Sofitel Kuala Lumpur Damansara, and Mega Air Travel that the Bank may engage for the purpose of this Promotion) liable for any loss or damages that he/she may incur in connection with this Promotion and/or in connection with the Reward for any reason whatsoever.
25. The Winners hereby give their consent and authorize the Bank to disclose their particulars to the appointed representatives engaged by the Bank for purposes of this Promotion. The Bank warrants that the disclosure of such particulars to any third (3rd party) service providers including Infobip shall be limited to the Winners’ name, address, email and/or mobile phone number and shall be used only in relation to and for purposes of this Promotion.
26. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Reward due to any unforeseen circumstances beyond the reasonable control of the Bank.
27. The visual of the Rewards on the Bank’s Websites or any official promotional materials for this Promotion serves as illustration purposes only.

28. For the avoidance of doubt, any withdrawal including premature withdrawal of the FD/FD-i placement amount prior to the end date of this Promotion or the Bank assigning the Transaction Number shall disqualify the Customers from winning the Rewards under this Promotion.
29. In the event the Reward(s) are not available due to any unforeseen circumstances, the Bank reserves the right to substitute or replace the Reward(s) with another reward(s) of similar value with prior notice.
30. The Bank shall reserve the rights to use the names and/or photographs of the Winner as materials for the purposes of publicity, without any prior notice to the Winner. The Winner shall not be entitled to claim ownership or other forms of compensation for the materials.

## **GENERAL**

31. By participating in the Promotion, the Customers agree:
  - (i) to have read, understood, accepted and agreed to be bound by the T&Cs herein, General Terms and Conditions of Accounts, Terms and Conditions for the Use of HLB Connect and Hong Leong eFD/eFD-i Account Terms and Conditions ("**Applicable Terms and Conditions**");
  - (ii) that all records of the fulfilment of the eligibility requirement captured by the Bank's system and the selection for the Winners within the Promotion Period shall be final and conclusive;
  - (iii) that the Bank's decision on all matters relating to the Promotion shall be final, conclusive and binding on the Customers;
  - (iv) consent and authorise the Bank to disclose their personal data i.e. name, email address, contact number and home/work address, where applicable, to the courier company appointed by the Bank for fulfilment/delivery or collection of the Rewards for this Promotion, and any other service provider(s) appointed by the Bank to provide SMS and/or email services for this Promotion such as Infobip;
  - (v) agree to be responsible for providing the Bank with their valid and current contact details including mobile number and email address, and to promptly notify the Bank in the event of any changes. The Bank shall not be held responsible/liable in the event the Bank is unable to contact the Customers, or in the event of non-delivery of SMS and/or email, where applicable, due to inaccurate/invalid mobile number, email address and/or home/work address provided by the Customers or in the event the SMS, email is unable to be delivered due to any reason whatsoever;
  - (vi) consent to and authorise the Bank's usage, disclosure or publication of their personal data (i.e., name and masked ID and/or account number) without compensation for publicity, advertising or Promotion purposes in any media;
  - (vii) to access 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 to the T&Cs;
  - (viii) agree that any SMS and/or email sent to the Customers are entirely dependent on the Customers' having sufficient inbox storage to receive the SMS and/or email and the availability and quality of service of the relevant mobile/internet network service provider(s), and fully understand that the Bank does not have any control whatsoever in the case of and event such as:
    - (a) SMS is delayed, not delivered or encountered any delivery issues due to SMS traffic congestion, network failure and/or interruptions that may be experienced by the relevant telecommunications network; and/or



- (b) email is delayed, not delivered or encountered any delivery issues by the relevant email provider(s), which shall include but not limited to diversion or filtering of such email as junk or spam email by the Customers' email providers;  
(hereinafter referred to as "**Network Failure**").

As such, the Bank shall not be responsible or liable for any loss or expense incurred by the Customers or any third party from any delay or failure in receiving any SMS and/or email transmission from the Bank and vice versa due to the Network Failure. No appeals on such delay or failure will be processed;

- (ix) that the interest/profit earned is non-transferrable to any third (3rd party) and non-exchangeable for up-front credit, cheque or benefit-in-kind; and
- (x) 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.

32. 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 herein either fully or partially or terminate the Promotion by way of posting on the Bank's Websites, or in any other manner which the Bank deems practical;
- (ii) to forfeit the interest/profit earned in the event of non-compliance by the Customers of the Applicable Terms and Conditions; and
- (iii) to claw-back the funds in the event there is any detected fraud, breaches against the T&Cs.

33. In addition to the T&Cs stipulated herein, the Customers agree that the Applicable Terms and Conditions shall be read together with these T&Cs as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancy.

34. 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.

35. 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.

36. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**Member of PIDM. Participating FD/FD-i and CASA/CASA-i are protected by PIDM up to RM250,000 for each depositor (refer to [Products Eligible for PIDM Protection](#)).**

Participating FD-i and CASA-i Products are deposit accounts based on the Shariah contract of Tawarruq.

If you have any enquiries regarding these T&Cs and/or require a copy of the Bahasa Malaysia version, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my).

Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat ini dan/atau memerlukan salinan terma dan syarat dalam versi Bahasa Malaysia, sila e-mel kami di [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my).