

EARN BONUS INTEREST/PROFIT WITH MULTI-CURRENCY FEATURE PROMOTION

Last updated on 5 December 2025

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**") "**Earn Bonus Interest/Profit with Multi-Currency Feature Promotion**" ("**Promotion**") commences on 1 January 2026 and ends on 31 March 2026 ("**Promotion Period**"), both dates inclusive, unless notified otherwise.

TERMS & CONDITIONS

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

ELIGIBILITY

1. The "**Participating Account(s)**" for this Promotion are:
 - (a) HLB Pay&Save Account;
 - (b) HLISB Pay&Save Account-i;
 - (c) HLB Wallet Account; and
 - (d) HLISB Wallet Account-i.
2. This Promotion is open to the Bank's new and existing, Malaysian and non-Malaysian individual accountholders of the Participating Accounts ("**Eligible Customers**").
3. Any Customer who has committed or is 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 is subject to any bankruptcy proceedings at any time prior to or during the Promotion Period) shall **NOT** be eligible to participate in the Promotion.

PROMOTION MECHANICS & FULFILMENT

4. Eligible Customers who deposit funds in any one or more of the Eligible Foreign Currencies into the Participating Account shall be entitled to bonus interest/profit at the rate as stated in Table 1 below on the respective Eligible Foreign Currency's end day balance ("**Bonus Interest/Profit**"), subject to the conditions under Clauses 6 and 8 below:

Table 1

Eligible Foreign Currencies	Bonus Interest/Profit Rate	Promotion Period
AUD	2.50% p.a.	1 January – 31 March 2026
GBP	2.50% p.a.	
SGD	0.70% p.a.	
USD	3.00% p.a.	

5. For the avoidance of doubt, the non-eligible foreign currencies are as stated in Table 2 below:

Table 2

(i) CAD	(v) NZD
(ii) CNH	(vi) THB
(iii) EUR	(vii) SAR
(iv) JPY	(viii) HKD

6. The Bonus Interest/Profit is calculated and accrued daily based on the daily end day balance and credited monthly on the last day of the calendar month into the Participating Account in the respective foreign currency, subject to the following:
- (a) The daily end day balance for each Eligible Foreign Currency deposit must be a minimum of one thousand (1,000) in each of the Eligible Foreign Currencies. If the foregoing minimum end day balance is not met in any day during the Promotion Period, the Eligible Customer shall not be entitled to any Bonus Interest/Profit on the Eligible Foreign Currency end day balance for that day; and
- (b) The Eligible Customer shall only be entitled to the Bonus Interest/Profit on each of the Eligible Foreign Currency deposit up to the sum of two hundred thousand (200,000) in each of the Eligible Foreign Currency. The Eligible Customer shall not be entitled to any Bonus Interest/Profit on any Eligible Foreign Currency deposit in excess of two hundred thousand (200,000).
7. For the avoidance of doubt, the Bonus Interest/Profit is calculated as follows:

$$\text{Bonus Interest/Profit} = \text{End Day Balance} \times \text{Time (T)} \times \text{Rate (R)}$$

Note:

End Day Balance = Balance of the account at the end of the day

Time (T) = Number of days in the month divided by a 360-day year for AUD, SGD & USD; 365-day year for GBP

Rate (R) = Bonus Interest/Profit Rate

8. For Shariah compliant purposes, the Eligible Customers have consented HLISB to utilise the End Day Balance eligible amount being the purchase price for the purpose of Commodity Trading to facilitate the payment of the Bonus Profit.
9. It is the obligation of the Eligible Customers to contact the Bank regarding any non-receipt of the Bonus Interest/Profit before the end of the next month after Bonus Interest/Profit payout, failing which the Eligible Customers are deemed to have received the Bonus Interest/Profit and any claim for reimbursement thereafter will not be entertained.
10. For the avoidance of doubt, in order to be entitled for the Bonus Interest/Profit, the Eligible Customers' Participating Account **MUST** remain valid/active and in good standing prior to the crediting date and the Eligible Customers must not be in breach of any of the T&Cs of this Promotion, General Terms and

Conditions of Accounts, the Terms & Conditions applicable to the Participating Account, Debit Card/Debit Card-i Terms & Conditions and Terms & Conditions for the Use of HLB Connect (collectively the “**Applicable Terms and Conditions**”) and all applicable laws including the Financial Services Act 2013, Islamic Financial Services Act 2013 and the Foreign Exchange Policy Notices (“**Applicable Laws**”), failing which the Eligible Customers shall be automatically disqualified from this Promotion.

11. In the event the Eligible Customers close their Participating Account prior to the next interest/profit crediting date, the Eligible Customers shall only be entitled to the pro-rated Bonus Interest/Profit calculated up to the date of the closure of the Participating Account. In accordance with the Terms and Conditions applicable to the Participating Account, all foreign currencies in the Participating Account shall be converted into Ringgit Malaysia prior to account closure.
12. Eligible Customers who wish to close their Participating Account prior to the next Bonus Interest/Profit crediting date shall visit any HLB/HLISB Branch for assistance.

GENERAL

13. By participating in this Promotion, the Eligible Customers:
 - (a) confirm to have read, understood, accepted and agreed to be bound by the Applicable Terms and Conditions;
 - (b) agree that the Bank’s decision on all matters relating to the Promotion shall be accurate, final, conclusive and binding on all Eligible Customers;
 - (c) agree to access HLB’s website at www.hlb.com.my/HLISB’s website at www.hlisb.com.my (collectively referred to as “**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;
 - (d) agree that the Bonus Interest/Profit is non-exchangeable for up-front cash, credit, cheque or benefit-in-kind; and
 - (e) agree 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.
14. The Bank reserves the right:
 - (a) with prior notice to the Eligible Customers, to add, delete, suspend or vary the T&Cs listed herein, either fully or partially, or to terminate the Promotion, by way of posting such addition, deletion, suspension or amendment of the T&Cs or termination of this Promotion on the Bank’s Websites;
 - (b) to disqualify any Eligible Customers who:
 - (i) have in the past committed, or is currently suspected of committing fraudulent, unlawful or wrongful acts in relation to any facilities granted by the Bank;
 - (ii) are facing bankruptcy proceedings, or have been declared bankrupt either before, during or after the Promotion Period; and/or
 - (iii) have breached any of the Applicable Terms and Conditions and/or Applicable Laws at any time before, during or after the Promotion Period; and
 - (c) to forfeit and claw back any of the Bonus Interest/Profit paid in the event there is any detected fraud, or non-compliance of any of the T&Cs of this Promotion.
15. In addition to the T&Cs stipulated herein, the Eligible Customers agree that the Applicable Terms and Conditions shall be read together with the T&Cs herein as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.

16. In the event of any discrepancies between the T&Cs stipulated herein and any advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the final T&Cs on the Bank's Websites shall prevail.
17. The T&Cs of this Promotion shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
18. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

KINDLY BE REMINDED:

The operations, sources and uses of funds to and from a MCF-enabled account shall be governed in accordance with the Investment Foreign Currency Asset ("IFCA") under the Foreign Exchange Policy Notices issued by Bank Negara Malaysia ("BNM").

Deposit-i Products are deposit accounts based on the Shariah contract of Tawarruq.

Member of PIDM. The Participating Accounts are protected by PIDM up to RM250,000 for each depositor (refer to [Products Eligible for PIDM Protection](#)).

If you have any enquiries regarding these T&Cs or require a copy of the Bahasa Malaysia version, please email us at hlonline@hlbb.hongleong.com.my.