

HONG LEONG BANK PRIVATE & PRIORITY BANKING AUTO CALLABLE FIXED RATE EQUITY LINKED (ACEL) WITH FIXED DEPOSIT (ACELFD) CAMPAIGN - Promotional MYR Fixed Deposit Rates at 6.28% p.a. for 3 months

Last update: 21 January 2026

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (Company No. 193401000023 (97141-X)) ("HLB") Private & Priority Banking Auto Callable Fixed Rate Equity Linked ("ACEL") Structured Investment Product with Fixed Deposit ("ACELFD") Campaign - Promotional Fixed Deposit Rates at 6.28% for 3 months" ("Campaign") commences on **23 January 2026** and ends on **30 June 2026**, both dates inclusive of ("Campaign Period"), unless otherwise notified.

TERMS & CONDITIONS

The following terms and conditions apply to the Campaign ("T&Cs"):

ELIGIBILITY

1. The **Campaign** is open to all new and existing individual HLB Private or Priority Banking customers ("**Eligible Customer(s)**").
2. For the purpose of this Campaign:
 - a) "**Priority Banking customers**" refer to individual customers who have been **accepted as a Priority Banking customer by HLB.**
 - b) "**Private Banking customers**" refers to individual customers who have been **accepted as a Private Banking customer by HLB.**
3. The following persons 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 HLB;
 - b) Customers who are facing bankruptcy proceedings, or have been declared bankrupt before, during or after the Campaign Period;
 - c) Customers who are in breach of any of HLB or Hong Leong Islamic Bank Berhad (**Company No. 200501009144 (686191-W)**) ("**HLISB**") General Terms and Conditions of Account, Investment Services Agreement, and/or General Terms and Conditions of Investment Account Opening, at any time before or during the Campaign Period; or
 - d) Employees of HLB, HLISB or any entity within the Hong Leong Group.

CAMPAIGN MECHANICS

4. Eligible Customers may enjoy the Promotional FD Rate set out in **Table 1** below, subject to meeting the conditions specified in this T&Cs.
5. To participate in this Campaign, Eligible Customers must:
 - a) hold or open the following HLB Fixed Deposit ("**FD**") accounts ("**Participating FD Accounts**"):
 - i) Conventional FD;
 - ii) Senior Savers Flexi FD; or
 - iii) Priority Banking Premium FD;
 - b) invest or top up a minimum of Ringgit Malaysia Fifty Thousand (RM50,000) ("**Minimum ACEL Investment Amount**") in any of the ACEL Structured

- Investment Product tranches; and
- c) place an amount not exceeding half of the ACEL investment amount (“**Maximum FD Placement Amount**”) into the Participating FD Accounts, subject to a minimum placement of Ringgit Malaysia Ten Thousand (RM10,000).

6. Investment made in the form of regular savings plan is not eligible under this Campaign.

Table 1

Promotional FD Rate (p.a.)	Tenure	Minimum ACEL Investment Amount	ACEL:FD Ratio	Maximum FD Placement Amount
6.28%	3 months	RM50,000	2:1	Up to an amount equivalent to half of the ACEL investment amount, subject to a minimum of RM10,000 placement

Note: HLB reserves the right to revise the Promotional FD Rates at the bank's discretion.

7. Scenario 1 below illustrates the Maximum FD Placement Amount that can be placed against the Minimum ACEL Investment Amount.

Scenario 1

Promotional FD Rate	Minimum ACEL Investment Amount	Maximum FD Placement Amount
6.28% p.a. placed for a tenure of 3 months	RM50,000	Up to RM25,000

8. Based on **Scenario 1** above, the Eligible Customer may place an amount up to RM25,000 in a Participating FD Account for 3 months in order to enjoy the Promotional FD Rate of 6.28% p.a., subject to the Eligible Customer investing an amount of RM50,000 in the ACEL Structured Investment Product during the Campaign Period.
9. Any FD placement amount deposited into the Participating FD Accounts must be made **within seven (7) working days from the ACEL investment date**. For the avoidance of doubt, the ACEL investment date means the trade date for the respective ACEL tranche and both the ACEL investment and FD placement must be made within the Campaign Period.
10. The total fund size limit for the Promotional FD Rates under this Campaign is **Ringgit Malaysia Eighty Million (RM80,000,000)** (“**Fund Size Limit**”), subject to first-come, first-served basis, allocated as follows:

Promotional FD Rate (p.a.)	Tenure	Fund Size Limit (RM)
6.28%	3 months	80,000,000

11. The Promotional FD Rate shall only apply to deposit placements made with New Funds during the Campaign Period. “**New Funds**” means:
- Fund transfers via Financial Process Exchanges (“**FPX**”), instant transfer, interbank GIRO, telegraphic transfer; or
 - Deposits via local cheque or banker’s cheque;

from other banks into the Eligible Customer's HLB Current Account or Savings Account ("**CASA**") before being deposited into a Participating FD Account.

12. The following are **NOT** considered as New Funds:
 - a) maturing FD or early withdrawal of the FD from any existing FD Accounts with HLB;
 - b) transfer of funds from another HLB account, i.e., transfer of funds from another HLB CASA, FD or General Investment Account etc. that the Eligible Customer holds;
 - c) inter or intra-branch transfer;
 - d) third-party account transfer within HLB;
 - e) proceeds from the redemption of equity, unit trust funds, bonds, sukuk or another HLB FD accounts re-deposited into the Participating FD Accounts; and
 - f) withdrawals from the savings pursuant to the Employees Provident Fund Act 1991.
13. This Campaign cannot be combined with any other on-going HLB promotions.
14. Each Eligible Customer is entitled to enjoy one (1) Promotional FD Rate per ACEL investment made.
15. The Eligible Customer must be either the primary account holder or the secondary account holder for the Participating FD Account and the primary account holder for the relevant ACEL Structured Investment Product account.
16. In the event any FD Placement Amount exceeds the prescribed Maximum FD Placement Amount as set out in Table 1 above or if the Fund Size Limit is reached, then such FD Placement Amount shall be subject to the prevailing FD board rates as determined by HLB.
17. Eligible Customers without a CASA prior to the Campaign Period are required to open one and nominate a CASA maintained with HLB under the same name and signature requirement as the Participating FD Account ("**Nominated CASA**") for the purpose of crediting the FD interest earned under this Campaign.
18. Interest earned for the Participating FD Accounts shall be credited into the Eligible Customers' Nominated CASA upon FD maturity of 3 months.
19. Upon maturity, the Participating FD Accounts will be auto-renewed at the prevailing FD board rates, with the interest earned credited to the Nominated CASA.
20. No interest will be paid on the partially withdrawn or early withdrawal of the FD amount, regardless of the tenure completed.
21. Subject to Clause 19 above, partial withdrawal of the FD is allowed in multiples of **Ringgit Malaysia One Thousand (RM1,000)** however a minimum of Ringgit Malaysia Five Thousand (RM5,000) must be held in the FD Participating Account at all times, failing which it would be considered a full withdrawal of the FD and the Eligible Customer will not be entitled to any interest earned on the amount in the FD.
22. The FD placement under this Campaign cannot be used as collateral for any credit facility obtained or to be obtained. This excludes other FDs used as collateral to secure HLB - issued credit cards. Please refer to the Secured Credit Card with Fixed Deposit Terms & Conditions for details.

GENERAL

23. By participating in the Campaign, Eligible Customers:

- a) confirm that they have read, understood and agreed to be bound by the T&Cs herein; the General Terms and Conditions of Accounts, the terms and conditions applicable to the Participating FD Accounts, the Investment Service Agreement, the terms and conditions of the ACEL Structured Investment Product and/or General Terms and Conditions of Investment Account Opening Form and any other relevant terms and conditions that HLB may impose from time to time by way of notice to the Customers;
- b) agree that all records of the fulfilment of the eligibility requirements captured by HLB's system during the Campaign Period are final and conclusive;
- c) agree that HLB's decision on all matters relating to the Campaign are final, conclusive and binding;
- d) undertake to regularly visit HLB's websites at (www.hlb.com.my) ("**HLB's Website**") to view the latest T&Cs of the Campaign and stay informed of any updates and changes;
- e) acknowledge that any benefits received under the Campaign are non-transferable and non-exchangeable for up-front credit, cheque or benefit in-kind; and
- f) agree to bear all applicable taxes, government fees or any other charges that may be imposed under the applicable laws in connection with their participation in the Campaign.

24. HLB reserves the right to:

- a) With prior notice to the Customers, to add, delete, suspend or vary any or all of the T&Cs contained herein and/or, fully or partially terminate the Campaign by way of posting on HLB's Website or in any other manner which HLB deems practical;
- b) Forfeit any interest earned in the event of non-compliance by the Customer of the T&Cs herein, the General Terms and Conditions of Accounts, the terms and conditions applicable to the Participating FD Accounts and terms and conditions of the Nominated CASA; and
- c) Claw-back any interest paid to an Eligible Customer if fraud is detected on the part of the Eligible Customer.

25. The T&Cs herein, the General Terms and Conditions of Accounts, the terms and conditions applicable to the Participating FD Accounts shall be read as an entire agreement. In the event of any inconsistency, the T&Cs herein shall prevail to the extent of such inconsistency.

26. 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 Campaign, the latest version of the Campaign T&Cs published on HLB's Website shall prevail.

27. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia. Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

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

IMPORTANT NOTE:

This Campaign is not intended to be an invitation or offer for subscription of ACEL

nor does it amount to a solicitation by HLB for subscription of ACEL by anyone. Investors are advised to read and understand the contents of the relevant term sheet and/or product highlight sheet before investing. Investors are advised to consider the risks involved before investing and consult HLB's licensed financial or other professional advisors, if in doubt about any feature or nature of the product.

Hong Leong Bank Berhad is a member of PIDM. Deposit Products are protected by PIDM up to RM250,000 for each depositor.

Any money withdrawn from an insured deposit for the purpose of purchasing any units in a unit trust scheme is no longer protected by PIDM.

If you have any enquiries regarding the terms and conditions, please email us at hlonline@hlbb.hongleong.com.my. Alternatively, you may speak to your respective Relationship Manager or Personal Banker.