

## **HONG LEONG BANK PRIVATE & PRIORITY BANKING POT-OF-GOLD CAMPAIGN – RECEIVE GOLD COIN FOR PLACING FIXED DEPOSIT**

Last update: 26 January 2026

### **CAMPAIGN PERIOD**

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "HLB Private & Priority Banking Pot-Of-Gold Campaign ("Campaign") commences on **10 February 2026** and ends on **31 March 2026**, both dates inclusive of ("**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 for participation to all new and existing individual HLB Private or Priority Banking customers, including Malaysian and Non-Malaysian individuals.
2. For the purpose of this Campaign:
  - a) "**Priority Banking customers**" refer to individual customers who are **accepted as a Priority Banking customer by HLB**.
  - b) "**Private Banking customers**" refer to individual customers who are **accepted as a Private Banking customer by HLB**.
3. The following persons shall not be 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. Individuals who are facing bankruptcy proceedings, or have been declared bankrupt either before, during or after the Campaign Period;
  - c. Customers who are in breach any of HLB and 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.
4. Customers (limited to Primary Account Holder only), who meet the criteria in Clause 1 above shall be deemed "**Eligible Customer(s)**".

#### **CAMPAIGN MECHANICS**

5. Subject to the other terms and conditions herein, to qualify for the Gift as set out in Table 1 ("Gift"), the Customers are required to meet all of the following criteria as stipulated in Table 1, and subject further to the Maximum Gift Quantity (as defined under Clause 12 below):
  - a. place a Fixed Deposit ("**FD**") using **New Funds** (as defined in Clause 7 below) of not less than the Minimum Placement Amount ("**Placement Amount**") in any tier(s) as set out in Table 1, and

- b. the FD is placed at the stipulated promotional FD rate and tenure as set out in Table 1, and
- c. the FD is placed into any of the participating FD accounts (“**Participating FD Accounts**”) set out in Clause 6 during the Campaign Period; and
- d. there is no withdrawal, either in part or in full from the FD until the maturity date of the FD placement.

**Table 1**

Tier	Minimum FD Placement Amount (RM)	Promotional FD Rate (p.a.)	Tenure	Gift
1	600,000	3.28%*	6 months	2g gold coin
2	1,200,000			5g gold coin
3	1,800,000			8g gold coin

Note: \* The Promotional FD Rate may be revised should there be an Overnight Policy Rate (OPR) change or at the discretion of the Bank with prior notice.

6. The participating Fixed Deposit (“FD”) accounts (“Participating FD Accounts”) for this Campaign are as follows:
  - a. Conventional FD;
  - b. Senior Savers Flexi FD; and
  - c. Priority Banking Premium FD.
7. For the purpose of this Campaign, “**New Funds**” means:
  - a. Fund transfers via Financial Process Exchanges (“**FPX**”), instant transfer, interbank GIRO, telegraphic transfer; or
  - b. 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.
8. The following are **NOT** be considered as “**New Funds**”:
  - a. maturing FD or prematurely withdrawn FD from any existing FD Accounts with HLB;
  - b. transfer of funds, i.e., transfer of funds from another HLB account (whether CASA, FD or General Investment Account);
  - 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 which are re-deposited into the Participating FD Accounts; and
  - f. withdrawals from the savings pursuant to the Employees Provident Fund Act 1991.
9. For the purpose of this Campaign, all New Funds must be placed and deposited into the Customers’ Participating FD Accounts **within seven (7) calendar days from the transfer of New Funds** into the **CASA** of the Eligible Customers.
10. Customers (limited to Primary Account Holder only), who meet the criteria in Clauses 5 above shall be deemed “**Successful Participants**”.
11. FD placements from Eligible Customers that meets all the criteria set out in Clauses 5 above shall be deemed “**Eligible FD Placements**”.

12. The maximum quantity of the Gifts allocated for this Promotion is set out in Table 2 below (“**Maximum Gift Quantity**”):

**Table 2**

<b>Tier</b>	<b>Gift</b>	<b>Quantity (units)</b>
1	2g gold coin	60
2	5g gold coin	30
3	8g gold coin	20

13. The Gift will be given to the Successful Participants **on a first come, first served basis**, subject to the Maximum Gift Quantity. Notwithstanding any provision to the contrary in the T&Cs herein, no more Gift will be given once the Maximum Gift Quantity is reached. HLB does not have any obligation to inform the Successful Participants in the event the Maximum Gift Quantity is reached.
14. Premature partial withdrawal is not allowed in FD placed under this campaign.
15. No interest will be paid on prematurely withdrawn FD, regardless of the tenure completed.
16. The Bank reserves the right to vary the Campaign Period, Promotional FD Rates and/or its criteria/requirement(s) for the Campaign with prior notice by way of posting the varied T&Cs on the Bank’s website at [www.hlb.com.my](http://www.hlb.com.my) and [www.hlisb.com.my](http://www.hlisb.com.my) (“**Bank’s Websites**”) or any other manner which the Bank deems practical and such variation shall be effective from the effective date specified in the notification. Any such variation shall not be applicable to FD placements made prior to the effective date of such variation.
17. The Eligible Customers are required to nominate a CASA maintained with the Bank under the same name and signature requirement as the Participating FD Account (“**Designated CASA**”) for the purpose of crediting the interest earned under this Campaign. Eligible Customers who do not have any CASA prior to the Campaign Period are required to open one along with a participating FD Account for this purpose.
18. Upon maturity, the principal FD placement amount shall be auto-renewed at the prevailing FD board rates respectively and the interest earned will be credited into the Eligible Customers’ Designated CASA at maturity.
19. In the event the Eligible FD Placement is withdrawn (whether in part or in full) before the maturity of the tenure for any reason whatsoever, and the Gift has been delivered to the Successful Participants (whether or not the Successful Participants have received the same), the Successful Participants shall pay HLB the Penalty Fee as set out in **Table 3** below. In this regard, the Successful Participants agree that HLB shall be entitled and hereby authorises HLB to deduct the applicable Penalty Fee from the Eligible FD Placement, before the balance of the Eligible FD Placement amount (after such deduction) is released to the Successful Participants.
20. For the avoidance of doubt, if the Eligible FD Placement is withdrawn prematurely (whether in part or in full) before the maturity of the tenure and the Gift has yet to be delivered to the Successful Participants, the Bank will forfeit the Gift. In such circumstances, the Successful Participants will not be charged for the Penalty Fee.

**Table 3**

Tier	Gift	Penalty Fee
1	2g gold coin	RM1,588
2	5g gold coin	RM3,688
3	8g gold coin	RM5,688

21. For the avoidance of doubt, Scenarios 1 to 5 below illustrate the possible outcomes of the Campaign.

#### **Scenario 1**

Ms. M is a Priority Banking customer of Hong Leong Bank. During the Campaign Period, Ms. M made an instant transfer of RM600,000 from the bank accounts she maintains with other banks, into her HLB Savings Account. She subsequently placed a FD of RM600,000 at 3.28% p.a. for 6 months into her Conventional FD account.

Outcome: Ms. M is entitled to 1 (One) 2g gold coin Gift, as she fulfils all Campaign mechanics for Tier 1 Gift within the Campaign period, which makes her an Eligible Customer, subject to availability of the Tier 1 Gift.

#### **Scenario 2**

Mr. E is a Priority Banking customer of Hong Leong Bank. During the Campaign Period, Mr. E made an instant transfer of RM300,000 from the other bank accounts he maintains with other banks, into his HLB Savings Account. His HLB Savings Account already has RM300,000 since 10 January 2026. Mr. E subsequently place a FD of RM600,000 at 3.28% p.a. for 6 months into his Conventional FD account.

Outcome: Mr. E is not eligible to receive any Gift from this campaign. Mr. E's FD placement did not fulfil the condition that the FD placement must be from New Funds.

#### **Scenario 3**

Mr. A is a customer of Hong Leong Bank but is not a Priority Banking or Private Banking customer. During the Campaign Period, Mr. A made an instant transfer of RM600,000 from the bank accounts he maintains with other banks, into his HLB Savings Account. He subsequently placed a FD of RM600,000 at 3.28% p.a. for 6 months into her Conventional FD account.

Outcome: Mr. A is not eligible to receive any Gift from this campaign. Mr. A did not fulfil the criterion that he must be a Priority Banking or Private Banking customer to be eligible to participate in the Campaign.

#### **Scenario 4**

Ms. P is a Priority Banking customer of Hong Leong Bank. During the Campaign Period, Ms. P made an instant transfer of RM1,100,000 from the bank accounts she maintains with other banks, into her HLB Savings Account. She subsequently placed a FD of RM1,100,000 at 3.28% p.a. for 6 months into her Conventional FD account.

Outcome: Ms. P is entitled to 1 (One) 2g gold coin Gift, as she fulfils all Campaign mechanics for Tier 1 Gift within the Campaign period, which makes her an Eligible Customer, subject to availability of the Tier 1 Gift.

#### **Scenario 5**

Ms. N is a Priority Banking customer of Hong Leong Bank. During the Campaign Period, Ms. N made an instant transfer of RM600,000 from the bank accounts she maintains with other banks, into her HLB Savings Account. She subsequently placed a FD of RM600,000 at 3.28% p.a. for 6 months into her Conventional FD account. Ms. N withdrew her FD placement prematurely before the maturity date.

Outcome: Ms. N is entitled to one (1) 2g gold coin Gift, as she fulfils all Campaign mechanics for Tier 1 Gift within the Campaign period, thereby qualifying as an Eligible Customer, subject to availability of the Tier 1 Gift.

However, if the Gift has already been delivered to Ms N, then upon premature withdrawal of the Eligible FD Placement, a penalty fee of RM1,588 will be deducted from the principal amount of the Eligible FD Placement, before the balance of the principal amount (after such deduction) is released to Ms N. No interest shall be payable on the Eligible FD Placement.

22. For joint accountholders, only the principal/primary accountholder is eligible to participate in this Campaign. The secondary joint accountholders are not eligible to participate.
23. The Successful Participants will receive the relevant Gift within ninety (90) days from the end of the Campaign Period.
24. This Campaign is NOT valid with any other on-going promotions offered by HLB from time to time.

### **GIFT FULFILMENT**

25. Only the **Successful Participants** will be contacted by representative of HLB.
26. It is the responsibility of the Successful Participants to provide their valid and current contact details including mobile number and email address, and promptly notifying HLB in the event of any changes. HLB shall not be held responsible/liable in the event that HLB is unable to contact the Successful Participants, if applicable, due to inaccurate/invalid mobile number and/or email address provided by the Eligible Customers or the email is unable to be delivered due to any reason whatsoever.
27. HLB shall not be liable in any circumstances for any loss, damaged or stolen Gifts once it has been delivered to the Successful Participants. Any request for replacement of the Gifts shall not be entertained by HLB.
28. HLB gives no representation or warranty with respect to the quality or suitability of the Gift and shall not be responsible to replace any loss, stolen or damaged Gift (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise) upon delivery of the Gift to the Successful Participants. The Eligible Customers shall deal directly with the relevant merchant(s) and/or manufacturer(s) for all warranty information (if applicable) and claims, without recourse to HLB. All risks, loss, damage and/or injury associated with the possession or use of the Gift, shall be borne solely by the Successful Participants.
29. To the extent permitted by law, HLB is not responsible for all liabilities arising from any deferment or delay in providing the Gift due to any unforeseen circumstances beyond the reasonable control of HLB.

30. The Gift will be provided on an “As Is Where Is” basis. The Gift featured in all printed materials and/or HLB’s website is for illustration purposes only. Any props, accessories or equipment featured with the Gift in any pictorial materials are for decorative purposes and shall not form part of the Gift.
31. HLB reserves the right to replace the Gift with any other items of equal value at its discretion with prior notice by posting via the HLB’s Website as defined below.

### **GENERAL**

32. By participating in the Campaign, the Eligible Customers agree:
- 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, and any other relevant terms and conditions that HLB may impose from time to time by way of notice to the Customers;
  - agree that all records of the fulfilment of the eligibility requirements captured by HLB’s system during the Campaign Period are final and conclusive;
  - agree that HLB’s decision on all matters relating to the Campaign are final, conclusive and binding;
  - undertake to regularly visit HLB’s websites at ([www.hlb.com.my](http://www.hlb.com.my)) (“HLB’s Website”) to view the latest T&Cs of the Campaign and stay informed of any updates and changes;
  - acknowledge that any benefits received under the Campaign are non-transferable and non-exchangeable for up-front credit, cheque or benefit in-kind; and
  - 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.
33. HLB reserves the right:
- with prior notice to the Eligible Customers, to add, delete, suspend or vary any or all of the T&Cs contained herein either fully or partially or terminate the Campaign by way of posting on HLB’s Website, or in any other manner which HLB deemed practical;
  - to disqualify any of the Eligible Customer from participating in the Campaign and/or forfeit the Gift in the event of non-compliance by the Eligible Customers of any of the T&Cs herein or any General Terms and Conditions of Accounts, or any Terms and Conditions of the relevant Selected Investments and any Terms and Conditions of the CASA, or all other applicable laws/rules; and
  - to forfeit Gift in the event there is any detected fraud by the Eligible Customers.
34. In addition to the T&Cs stipulated herein, the Eligible 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.
35. 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 final T&Cs on HLB’s Website shall prevail.

36. The T&Cs 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.

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

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

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