

HONG LEONG BANK PRIVATE & PRIORITY BANKING WELCOME REWARD CAMPAIGN – Promotional MYR Fixed Deposit Rates at 4.08% for 3 months

Last Updated on 20 January 2026

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") "HLB Private & Priority Banking Welcome Reward Campaign" ("**Campaign**") commences on 29 January 2026 and ends on 30 June 2026, both dates inclusive or upon reaching the Fund Size Limit as defined under **Clause 12** below, whichever comes first ("**Campaign Period**"), unless notified otherwise.

TERMS & CONDITIONS

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

ELIGIBILITY

1. The Campaign is only open for participation to HLB's New Customers who joined the bank during the Campaign Period and is accepted as a Private or Priority Banking customer during the Campaign Period, including Malaysian and Non-Malaysian individuals ("**Customers**").
2. For the purpose of this Campaign:
 - (a) **New Customers** refer to individual primary accountholders who do not have any facilities, Fixed Deposit Account ("**FD**"), Savings Account (SA), Current Account (CA), Foreign Currency Account (FCA) or investments with HLB prior to the commencement date of the Campaign Period.
 - (b) "**Priority Banking customers**" refer to individual customers **accepted as a Priority Banking customer by HLB.**
 - (c) "**Private Banking customers**" refers to individual customers **accepted as a Private Banking customer by HLB.**
3. The following individuals are 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. The participating Fixed Deposit accounts ("**Participating FD Accounts**") for this Campaign are as follows:
 - (a) Conventional FD;
 - (b) Senior Savers Flexi FD; and
 - (c) Premium FD;
5. The Campaign is applicable for new funds only. "**New Funds**" are defined as:
 - (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.

6. 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 re-deposited into the Participating FD Accounts; and
 - (f) withdrawals from the savings pursuant to the Employees Provident Fund Act 1991.
7. 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 availability of the New Funds**.
8. This Campaign is **NOT** valid with any other on-going promotions offered by the Bank from time to time.

CAMPAIGN MECHANICS

9. In order to be entitled to the corresponding Promotional FD Rate set out in Table 1 below, the Customers shall deposit an amount not less than the Minimum Placement Amount and not more than the Maximum Placement Amount into their Participating FD Account ("**FD Placement Amount**") for the FD Tenure as specified in Table 1 below during the Campaign Period.

Table 1

Campaign Period	Tenure	Promotional FD Rate	Minimum Fixed Deposit Placement Amount	Maximum Fixed Deposit Placement Amount
29 January 2026 – 30 June 2026	3 months	4.08% p.a.	RM300,000	RM500,000

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

10. For the purpose of this Promotion, Customers who have fulfilled all of the eligibility requirements above and the criteria under Clause 9 above shall be referred to as "**Eligible Customers**".
11. Each Eligible Customer is only entitled to one (1) FD placement at the Promotional FD Rate under this Campaign.
12. The aggregate fund size limit for the Participating FD Accounts under this Promotion is set out in Table 2 below ("**Fund Size Limit**"):

Table 2

Tenure	Fund Size Limit
3 months	RM120 million

13. In the event the Fund Size Limit is reached, the FD Placement Amount which exceeds the Fund Size Limit may at the Bank's discretion be subject to the prevailing FD board rates.
14. 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 and 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.
15. 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.
16. 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.
17. In the event the FD Placement Amount is withdrawn prior to maturity of the FD Tenure, whether wholly or partially, no interest shall be payable on partially withdrawn amounts and premature withdrawals of FD, regardless of the number of completed months at the time of premature withdrawal. For the avoidance of doubt, the interest will be calculated on the remaining balance principal amount subsequent to the withdrawal.
18. Subject to Clause 17 herein, for Fixed Deposit, 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 16 above.
19. Subject to Clause 17 herein, for Premium Fixed Deposit and Senior Savers Flexi Fixed Deposit, 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 Premium Fixed Deposit, Senior Savers Flexi Fixed Deposit and/or Junior Fixed Deposit 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 17 above.
20. The Bank reserves the right to deduct and debit an amount equivalent to the interest paid to the Eligible Customers in respect of the FD Placement Amount which is prematurely withdrawn from the principal FD Amount upon withdrawal.
21. FD Placement Amount shall **NOT** be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Eligible Customers with the exception that the FD Placement Amount of the Fixed Deposit, Premium Fixed Deposit and Senior Savers Flexi Fixed Deposit can be used as collateral to secure Credit Card(s) issued by HLB. Please refer to the [Secured Credit Card with Fixed Deposit Terms & Conditions](#) for more information.

GENERAL

22. By participating in the Campaign, Eligible Customers:
- 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/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;
 - 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) ("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.
23. HLB reserves the right to:
- 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 terminate the Campaign by way of posting on HLB's Website, or in any other manner which HLB deemed practical;
 - Forfeit any interest earned in the event of non-compliance with 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
 - Claw-back any interest paid if fraud is detected.
24. 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.
25. 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 version published on HLB's Website shall prevail.
26. 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.
27. 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. Alternatively, you may speak to your respective Relationship Manager or Personal Banker.