



HONG LEONG BANCASSURANCE [2026 CNY REGULAR PREMIUM WITH FIXED DEPOSIT PROMOTION] (Last update: [13 January 2026])

PROMOTION PERIOD

The Hong Leong Bank Berhad (Company No. 193401000023 (97141-X)) (“HLB”) [“Hong Leong Bancassurance 2026 CNY Regular Premium with Fixed Deposit Promotion”] (“Promotion”) commences on [13 January 2026] and ends on [31 March 2026], both dates inclusive of (“Promotion Period”), unless otherwise notified.

TERMS AND CONDITIONS

The following terms and conditions apply to the Promotion (“T&Cs”):

ELIGIBILITY

1. The **Promotion** is open to all HLB customers who meet the following conditions:
 - (a) the customers have successfully applied for **Hong Leong Bancassurance Regular Premium Product (“the Insurance Product”)** which is underwritten by the insurer, Hong Leong Assurance Berhad (“HLA”) (Company No. 198201014849 (94613-X)) during the Promotion Period (“**Application**”);
 - (b) the Application for the Insurance Product has been approved by HLA and the Insurance Product policy must be in force no later than [fifteen (15)] calendar days after the Promotion Period i.e. by [15 March 2026];
 - (c) **For Hong Leong Bancassurance Regular Premium Products**, the customers have paid the premium for the Insurance Product policy on an **annual basis** with the first annual premium paid during the Promotion Period (“**Annual Premium Size**”). The minimum Annual Premium Size under this Promotion is set out in **Table 1** below.

The customers who have fulfilled **ALL** the applicable requirements above are referred to as “**Eligible Customers**”.

2. Eligible Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to the Insurance Product and/or any of the products offered or facilities granted by HLB/Hong Leong Islamic Bank (“**HLISB**”) (Company No. 200501009144 (686191-W)) or have been declared bankrupt (pursuant to a petition by either HLB/HLISB, other banks or by any third party) or are 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

(A) FD Promotion

3. Subject to the terms and conditions set out in this T&Cs, Eligible Customers who successfully apply for any **Hong Leong Bancassurance Regular Premium Insurance Products listed below with a minimum Annual Premium size of RM10,000**, may enjoy a promotional fixed deposit interest rate (“**Promotional FD Rate**”) when placing a Fixed Deposit (“**FD**”) placement into a new or existing HLB Fixed Deposit Account (“**FD Account**”).

To qualify for the Promotional FD Rate:

- (a) The Eligible Customer must place a minimum FD amount of RM1,000;
- (b) The maximum FD amount is determined based on **the Annual Premium to FD Placement Ratio** as specified in **Table 1** below; and
- (c) The FD must be placed for a tenure as specified in **Table 1** below.

The applicable promotional FD interest rates are available for tenure of **1 month, 3 months, or 12 months, depending on the FD tenure selected:**

Table 1

Insurance Product#	Annual Premium Size	Annual Premium to FD Placement Ratio	Promotional FD Rate and FD Tenure <small>Limited to the first 2,000 Qualified Eligible Customers (defined in Clause 5 below) only</small>
<ul style="list-style-type: none"> • Hong Leong SMART Legacy Insurance • Hong Leong SMART Wealth Insurance • Hong Leong SMART Income Plus Insurance • Hong Leong SMART3 Shield Insurance • Hong Leong SMART5 Flexi Insurance • Hong Leong SMART Protect Plus Insurance • Hong Leong SMART Protect Vantage Insurance 	Minimum RM10,000	1:0.5 (Min FD Placement of RM 1,000)	1 month FD tenure interest at 10.03% p.a.
		1:1 (Min FD Placement of RM 1,000)	3 months FD tenure interest at 8.03% p.a.
			12 months FD tenure interest at 5.03% p.a.

* **PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY/PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM’s TIPS Brochure or contact HLA or PIDM (visit www.pidm.gov.my).**

4. **For the purpose of determining the Annual Premium amount used to calculate the maximum FD placement amount under this FD Promotion, only 10% of the Regular Premium Top Up (RPTU) amount will be recognised and taken into account in the calculation of the Annual Premium Size. This provision applies exclusively for Hong Leong Bancassurance Regular Premium Products.**

Table 2 below illustrates how the Annual Premium Size is calculated for FD placement when RPTU is involved:

Table 2

Total Annual Premium Paid	Basic Regular Premium	Regular Premium Top Up (RPTU)	FD Placement Entitlement Amount
RM 23,000	RM 15,000	RM 8,000	$[\text{Basic Regular Premium}] + [\text{RPTU} \times 10\%]$ $= \text{RM}15,000 + (\text{RM}8,000 \times 10\%)$ RM15,800

5. **The FD Promotion is limited to the first two thousand (2,000) Eligible Customers for Hong Leong Bancassurance Regular Premium Products on a first come, first served basis (“Qualified Eligible Customers”) throughout the Promotion Period.**
6. HLB will issue a notification letter (“**Notification Letter**”) to the HLB sales staff who will then notify the Qualified Eligible Customer for the FD placement to collect the Notification Letter via a phone call (based on the Qualified Eligible Customer’s information i.e. mobile number in HLB’s record). The Qualified Eligible Customer is required to present the Notification Letter that they collected from HLB to any HLB branch as proof of eligibility to enjoy the Promotional FD Interest Rate in order to proceed with the FD placement, failing which the Qualified Eligible Customer is deemed not qualified to participate in this FD Promotion; and in the event the Eligible Customer does not collect such Notification Letter from HLB, HLB shall not be responsible for the non-receipt of the Notification Letter by the Qualified Eligible Customer. For avoidance of doubt, the Qualified Eligible Customers shall make the FD placement after the cooling-off period i.e. upon the expiry of **fifteen (15)** calendar days’ once the Insurance Product’s policy is in force.
7. For the avoidance of doubt, HLB will be guided by the terms and conditions stated in the Notification Letter to ascertain the entitlement of the Qualified Eligible Customer to make the respective FD placement with HLB for the Promotional FD Interest Rate. The Qualified Eligible Customer shall place the FD within the timeframe stipulated in the Notification Letter in order to enjoy the Promotional FD Interest Rate.
8. Each Qualified Eligible Customer shall only be entitled to the Promotional FD Interest Rate one (1) time only (whether in an individual FD account under the Qualified Eligible Customer’s sole name or a joint FD account where the Qualified Eligible Customer is the Principal FD Accountholder) irrespective of the number of the Insurance Products subscribed throughout the Promotion Period. In the case of a joint FD Account, only the joint FD Account where the Qualified Eligible Customer (as stated in the Notification Letter) is the Principal FD Accountholder, is entitled for the Promotional FD Interest Rate.
9. In the event the Insurance Product is cancelled by any party at any time within the tenure of the FD placement, the Qualified Eligible Customer will not be eligible to enjoy the Promotional FD Interest Rate. In such circumstances, the Qualified Eligible Customer will be informed by the HLB staff to uplift their placement under the Promotional FD Interest Rate given that the Insurance Product policy(ies) is cancelled/ surrendered within the FD tenure after policy issuance.
10. FD Interest earned under this FD Promotion will be credited into the Qualified Eligible Customer’s nominated current account or savings account (“**CASA**”) upon the maturity of the FD.

11. No interest will be paid on partially withdrawn or prematurely withdrawn FD, regardless of the tenure completed.
12. Upon maturity, FD will be auto-renewed at the prevailing conventional FD board rate, with interest earned credited to the nominated CASA.
13. In the event it is subsequently discovered that the Qualified Eligible Customer does not meet any or all of the T&Cs under the FD Promotion, HLB reserves the right to claw-back and deduct the additional interest earned due to the Promotional FD Interest Rate credited earlier from the Qualified Eligible Customer's nominated CASA ("**Difference in Promotional FD Interest**"). In such event, HLB will notify the Qualified Eligible Customer by issuing a written notice 21 days prior to any claw-back and deduction of the Difference in Promotional FD Interest from the Qualified Eligible Customer's nominated CASA.
14. The initial FD placement pursuant to this FD Promotion cannot be used by a Qualified Eligible Customer to take part in any other promotion/campaign of HLB/HLISB unless it is expressly provided for in this T&Cs.

(B) Gift Set Promotion- Applicable to Insurance Purchased from Table 1

15. In addition to the FD Promotion above, Eligible Customers who purchase any of the Insurance Products, with an Annual Premium Size meeting the minimum amount specified in **Table 3** below during the Gift Set Promotion Period stated below may be entitled to receive a gift set (as detailed in **Table 3**). ("**Gift Set**"), while stock last ("**Qualified Gift Set Eligible Customers**").
16. **Notwithstanding any provision stated herein, the Gift Set promotion period shall commence on 12 January 2026 and ends on 28 February 2026, both dates inclusive ("Gift Set Promotion Period"), unless notified otherwise.**

Table 3

Insurance Products	Annual Premium Size	Gift Set
<ul style="list-style-type: none"> • Hong Leong SMART Legacy Insurance 	Minimum RM30,000 to RM49,999	Set of Display Bowl, Spoon & Chopstick Limited to the first 800 Qualified Gift Set Eligible Customers only
<ul style="list-style-type: none"> • Hong Leong SMART Wealth Insurance 	Minimum RM50,000 to 99,999	Bonsai Tree Miniature Display Limited to the first 500 Qualified Gift Set Eligible Customers only
<ul style="list-style-type: none"> • Hong Leong SMART Income Plus Insurance 	Minimum RM100,000 to 249,999	Galloping Golden Horse Display Limited to the first 300 Qualified Gift Set Eligible Customers only
<ul style="list-style-type: none"> • Hong Leong SMART3 Shield Insurance 	Minimum RM250,000 to 499,999	Golden Horse Gold Wafer (0.5gm) Limited to the first 50 Qualified Gift Set Eligible Customers only
<ul style="list-style-type: none"> • Hong Leong SMART5 Flexi Insurance 	Minimum RM500,000 and above	Stallions Gold Wafer (1 gm) Limited to the first 10 Qualified Gift Set Eligible Customers only
<ul style="list-style-type: none"> • Hong Leong SMART Protect Vantage Insurance 		
<ul style="list-style-type: none"> • Hong Leong SMART Protect Plus Insurance 		

17. For the avoidance of doubt, the Gift Set is only valid on a first come, first served basis and limited to the first **one-thousand six hundred and sixty (1660)** Qualified Gift Set Eligible Customers who fulfilled the requirement in accordance with **Table 3** above.
18. Each Regular Premium Insurance Product policy shall be entitled to one (1) Gift Set only.
19. The Gift Set under this Gift Set Promotion is not returnable and not exchangeable for up-front cash, credit, and cheque or benefit-in-kind.
20. HLB reserves the right to replace the Gift Set with any other item of equal value at its discretion.
21. All applications for the Insurance Product shall be subject to HLA's approval and terms and conditions as may be imposed by HLA in HLA's discretion.
22. The Qualified Gift Set Eligible Customers are liable for and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to their participation in the Gift Set Promotion.

GIFT SET FULFILMENT

23. Only the Qualified Gift Set Eligible Customers will be contacted by representative from the Bank.
24. It is the responsibility of the Qualified Gift Set Eligible Customers to provide their valid and current contact details including mobile number and email address, and promptly notifying the Bank in the event of any changes. The Bank shall not be held responsible/liable in the event that the Bank is unable to contact the Qualified Gift Set Eligible Customers, 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.
25. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Gift Set; whether due to defects in materials or workmanship by manufacturer under warranty or otherwise.
26. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Gift Set due to any unforeseen circumstances beyond the reasonable control of the Bank.
27. The Gift Set will be provided on an "As is Where Is" basis. The Gift Set featured in all printed materials and/or the Bank's website are for illustration purposes only. Any props, accessories or equipment featured with the Gift Set in any pictorial materials are for decorative purposes and shall not form part of the Gift Set.
28. The Bank gives no representation or with respect to the quality or suitability of the Gift Set (including but not limited to the value, validity and/or usage of the Gift Set and shall not be responsible to replace any lost, stolen or damaged Gift Set). The Qualified Gift Set Eligible Customers shall deal directly with the manufacturer for any queries, disputes, warranty information or claims pertaining to the Gift Set without recourse to the Bank. All risks, loss, damage and/or injury associated with the use of the Gift Set shall be assumed by the Qualified Gift Set Eligible Customers.

GENERAL

29. By participating in the Promotion, Qualified Eligible Customers and Qualified Gift Set Eligible Customers:
- (a) confirm that they have read, understood and agreed to be bound by the T&Cs, the General Terms and Conditions of Accounts and any other relevant terms and conditions that HLB may impose from time to time by way of notice to the customers;
 - (b) confirm that they have read, understood and agreed to be bound by the respective terms and conditions of the selected Insurance Products of HLA and any other relevant terms and conditions that HLB may impose from time to time with prior notice by posting on HLB's website at www.hlb.com.my ("**HLB's Website**") and/or that HLA may impose from time to time;
 - (c) undertake to regularly visit HLB's Website to view the latest T&Cs of the Promotion and stay informed of any updates and changes;
 - (d) agree that HLB's and/or HLA's decision on all matters relating to the Promotion and/or Insurance Product are final, conclusive and binding.
 - (e) acknowledge that any benefits received under the Promotion are non-transferable and non-exchangeable for up-front credit, cheque or benefit in-kind;
 - (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 Promotion; and
 - (g) agree to be responsible for providing HLB with their valid and current contact details including mobile number 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 Qualified Eligible Customers and Qualified Gift Set Eligible Customers due to inaccurate/invalid mobile number provided by the Qualified Eligible Customers and Qualified Gift Set Eligible Customers.
30. HLB reserves the right to:
- (a) With prior notice to the Customers, add, delete, suspend or vary any or all of the T&Cs contained herein and/or details of the HLB product, wholly or in part by way of posting on HLB's Website, or in any manner deemed suitable by HLB in order to give prior notice to the Qualified Eligible Customers and/or Qualified Gift Set Eligible Customers of such additions, deletions or amendments; and
 - (b) Disqualify any of the Qualified Eligible Customers and/or Qualified Gift Set Eligible Customers as HLB may decide in its discretion to participate in the Promotion.
31. The T&Cs herein, the General Terms and Conditions of Accounts and any other terms and conditions that may be imposed by HLB shall be read 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.
32. 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 version published on HLB's Website shall prevail.

33. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia. Qualified Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
34. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

INSURANCE DISCLAIMER

This document is not intended to be an invitation or offer for subscription of insurance nor does it amount to solicitation by HLB for subscription of insurance by anyone. Qualified Eligible Customers are advised to read and understand the contents of the insurance product brochure/policy contract before signing up.

IMPORTANT NOTES:

1. **THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEETS YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS “TOP UPS”. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.**
2. Qualified Eligible Customers are not covered by the compensation fund under Part IV of the Capital Markets and Services Act 2007. This compensation fund does not extend to Qualified Eligible Customers if Qualified Eligible Customers suffer monetary loss as a result of a defalcation, or fraudulent misuse of moneys and other property, by a director, officer, employee or representative of HLB.
3. The above plan is underwritten by Hong Leong Assurance Berhad (HLA). HLA is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by HLA are protected against loss of part or all of the insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from HLA or visit the PIDM website (www.pidm.gov.my) or call the PIDM toll free line (1-800-88-1266).
4. Hong Leong Bank Berhad is a member of PIDM. **Fixed deposits are protected by PIDM up to RM250,000 for each depositor.**

If you have any enquiries regarding the T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlbbwmbanca@hlbb.hongleong.com.my