

## ONLINE FIXED DEPOSIT / ONLINE FIXED DEPOSIT-i CHINESE NEW YEAR SPECIAL

### PROMOTION PERIOD

- Hong Leong Bank Berhad's (97141-X) ("HLB") / Hong Leong Islamic Bank Berhad's (686191-W) ("HLISB") "Online Fixed Deposit / Online Fixed Deposit-i Chinese New Year Special" ("Promotion") commences on 01 February 2018 and ends on 28 February 2018, both dates inclusive or upon reaching the total fund size of RM888,000,000.00, whichever comes first ("Promotion Period"), unless notified otherwise.

### Terms & Conditions

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

### ELIGIBILITY

- The Promotion is open to individuals who are the primary account holders of a HLB Current or Savings account / HLISB Current or Savings account-i ("CASA / CASA-i") and who have registered for Hong Leong Connect prior to or during the Promotion Period ("Customers"). For the avoidance of doubt, joint CASA / CASA-i holders are NOT eligible to open or operate an Online Fixed Deposit / Online Fixed Deposit-i Account ("eFD / eFD-i") and NOT eligible to participate in the Promotion.
- 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 / HLISB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period shall **NOT** be eligible to participate or shall be immediately disqualified from participating in the Promotion.
- Customers who have committed, or are determined by HLB / HLISB to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Promotion.

### PROMOTION MECHANICS

- For the purpose of this Promotion, all placement(s) of deposits must be from other banks (except HLB / HLISB) via Financial Process Exchanges ("FPX"). FPX is a secure and real-time online payment method that facilitates interbank transfer of funds. FPX is not owned by HLB / HLISB. FPX is facilitated by Malaysian Electronic Clearing Corporation ("MyClear"), a wholly-owned subsidiary of Bank Negara Malaysia. Further details can be viewed at <http://www.myclear.org.my/personal-fpx.html>
- Customers who have made placement(s) of deposits via Hong Leong Connect Internet Banking ranging between the specified Minimum eFD / eFD-i Placement Amount up to a Maximum eFD / eFD-i Placement Amount ("eFD / eFD-i Amount") into their respective new or existing eFD / eFD-i for the respective Tenure as set out below during the Promotion Period shall be entitled to the following corresponding Promotional eFD / eFD-i Rates ("Eligible Customers"):

Promotion Period	eFD / eFD-i Tenure	Promotional eFD / eFD-i Rates	Effective eFD / eFD-i Rates	Minimum eFD / eFD-i Placement Amount	Maximum eFD / eFD-i Placement Amount
01 - 28 Feb 2018	3 months	4.18% p.a.	4.18% p.a.	RM800	RM2,000,000
	8 months	4.28% p.a.	4.28% p.a.		
	18 months	4.38% p.a.	4.38% p.a.		

- The maximum deposit amount per transaction via FPX transfer is **Ringgit Malaysia Thirty Thousand (RM30,000)** or is subject to such prescribed maximum amount / limit of transfer in the Customer's individual internet banking maintained with the relevant bank, whichever is lower.
- Processing of placements of eFD / eFD-i may take up to 2 working days and in such event, the effective date of the placement of eFD / eFD-i shall commence after successful completion of the process and HLB / HLISB shall not be responsible for such delay (if any).

9. The Promotional eFD / eFD-i Rates are available to Eligible Customers for placements made through Hong Leong Connect Internet Banking between 6.00 a.m. and 11.59 p.m., seven (7) days a week, or during such hours as stipulated by HLB / HLISB at Hong Leong Connect on a first-come, first-served basis.
10. Eligible Customers are required to nominate a CASA / CASA-i maintained with HLB / HLISB under the individual name of the Eligible Customers (“Nominated CASA / CASA-i”) for the purpose of crediting the interest / profit earned under this Promotion. The interest / profit earned will be credited into the Eligible Customers’ Nominated CASA / CASA-i every 6 months and/or at maturity. For tenures of 6 months or less, interest is paid at maturity.
11. Upon maturity, the principal eFD / eFD-i Amount shall be auto-renewed at the prevailing eFD / eFD-i board rates respectively.
12. In the event the eFD Amount is uplifted prior to maturity of the eFD Tenure, Section E(v) of the Association of Banks in Malaysia (“ABM”) rules shall apply:
  - (a) No interest is to be paid on any eFD Amount uplifted before the completion of three (3) months.
  - (b) In the event the eFD is uplifted in the fourth (4th) month onwards, the Eligible Customer will receive interest earned equivalent to 50% of the contracted eFD Amount only for the completed months.

HLB reserves the right to claw back and deduct an amount equivalent to the interest paid to the Eligible Customers in respect of the eFD Amount which is prematurely withdrawn, from the principal eFD Amount upon withdrawal.

13. HLISB Customer(s) shall be deemed to have agreed to waive his / her right to claim the full Selling Price for any withdrawal of the eFD-i before the maturity date. In the event the eFD-i Amount is uplifted prior to maturity of the eFD-i Tenure, the following premature withdrawal rules shall apply:
  - (c) No profit is to be paid on any eFD-i Amount uplifted before the completion of three (3) months.
  - (d) In the event the eFD-i is uplifted in the fourth (4th) month onwards, the Eligible Customer will receive 50% of the contracted eFD-i Amount profit earned for the completed months on the principal eFD-i Amount only.

HLISB reserves the right to claw back and deduct an amount equivalent to the profit paid to the Eligible Customers in respect of the eFD-i Amount which is prematurely withdrawn from the principal eFD-i Amount upon withdrawal.

14. Partial withdrawal of eFD / eFD-i Amount is not allowed.
15. eFD / eFD-i Amount shall NOT be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Eligible Customers.

#### **GENERAL**

16. By participating in the Promotion, the Customers agree :
  - (a) To have read, understood and to be bound by the T&Cs herein;
  - (b) that HLB’s / HLISB’s decision on all matters relating to the Promotion shall be final, conclusive and binding on all Customers and no further correspondence and / or appeal to dispute HLB’s / HLISB’s decision shall be entertained;
  - (c) to access HLB’s website at [www.hlb.com.my](http://www.hlb.com.my) (“HLB Website”) / HLISB’s website at [www.hlisb.com.my](http://www.hlisb.com.my) (“HLISB’s Website”) at regular time intervals to view the T&Cs of the Promotion and ensure to be kept up-to-date on any changes or variations to the T&Cs;
  - (d) 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.
17. HLB / HLISB reserves the right:
  - (a) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, at HLB’s / HLISB’s discretion by way of posting on HLB’s Website / HLISB’s Website, or in any manner deemed suitable by HLB / HLISB, at any time with prior notice;
  - (b) to disqualify any Customers for any reason whatsoever as HLB / HLISB may in its absolute discretion deem fit to participate in the Promotion without assigning any reason thereof.
18. The T&Cs herein, General Terms and Conditions of Accounts, Hong Leong e-Fixed Deposit/-i Account Terms and Conditions, and Terms and Conditions for Hong Leong Fixed Deposit/-i shall be read as an entire agreement. In the event of any discrepancies, the specific T&Cs herein shall prevail to the extent of such discrepancy.

19. In the event of any discrepancies between the T&Cs herein and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on HLB's / HLISB's Website shall prevail.
20. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the jurisdiction of the Courts of Malaysia.
21. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**Fixed Deposit / Fixed Deposit-i is eligible for protection by PIDM.**