

## CHINESE NEW YEAR FIXED DEPOSIT-i PROMOTION

### Terms & Conditions (“T&Cs”)

Last updated on 31 January 2019

### PROMOTION PERIOD

- Hong Leong Islamic Bank Berhad’s (686191-W) (“HLISB”) “**Chinese New Year Fixed Deposit-i Promotion**” (“Promotion”) commences on 2 January 2019 and ends on 28 February 2019, both dates inclusive or upon reaching the promotion set target, whichever comes first (“Promotion Period”), unless notified otherwise.

### ELIGIBILITY

- The Promotion is open to all new and existing individual customers of Hong Leong Fixed Deposit-i (FD-i) (*formerly known as Hong Leong Term Deposit-i*) including Malaysian and non-Malaysian Residents and non-individual customers (“**Customers**”), unless notified otherwise.
- For the avoidance of doubt :
  - New customers refer to customers who do not hold any products with HLISB / Hong Leong Bank Berhad (“HLB”) prior to the Promotion Period.
  - Existing customers refer to customers who hold any products with HLISB/HLB prior to the Promotion Period.
  - Non-individual customers means Associations, Clubs, Schools, Societies, Non-profit organisations, Sole Proprietors, Partnerships, Professional Practices duly registered or incorporated in Malaysia but excludes companies and corporate bodies.
- Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by 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 in the Promotion.

### PROMOTION MECHANICS

- Customers who have made placement(s) of deposits ranging between the specified Minimum Fixed Deposit-i (“FD-i”) Placement Amount up to a Maximum FD-i Placement Amount (“FD-i Amount”) into their respective new or existing FD-i Account for the FD-i Tenure as set out below during the Promotion Period shall be entitled to the following corresponding Promotional FD-i Rates (“Eligible Customers”) :

Promotion Period	Type of Customers	FD-i Tenure	Promotional FD-i Rates	Effective FD-i Rates	Minimum FD-i Placement Amount	Maximum FD-i Placement Amount
2 Jan’19 – 28 Feb’19	Existing Customers	3-month	4.15%p.a.	4.15%p.a.	RM10,000	RM2,000,000
		12-month	4.30%p.a.	4.30%p.a.		
	New Customers	3-month	4.10%p.a.	4.10%p.a.		
		12-month	4.25%p.a.	4.25%p.a.		
2 Jan’19 – 31 Jan’19	Existing Customers	6-month	4.25%p.a.	4.25%p.a.		
	New Customers		4.20%p.a.	4.20%p.a.		
1 Feb’19 – 28 Feb’19	Existing Customers		4.30%p.a.	4.30%p.a.		
	New Customers		4.25%p.a.	4.25%p.a.		
1 Feb’19 – 19 Feb’19	Existing and New Customers		12-month	4.38%p.a.	4.38%p.a.	

6. The Minimum FD-i Placement Amount is **Ringgit Malaysia Ten Thousand (RM10,000)** and the Maximum FD-i Placement Amount is **Ringgit Malaysia Two Million (RM2,000,000)**. In the event any FD-i Placement Amount exceeds the prescribed Maximum FD-i Placement Amount or if the Promotion fund size is reached, whichever comes first, the FD-i Amount which exceeds the prescribed Maximum FD-i Placement Amount or the promotion set target shall be subject to the prevailing FD-i board rates.
7. The Promotion is applicable for New Funds only. "New Funds" are defined as:
  - a) Cash, Financial Process Exchanges ("FPX"), instant transfer, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker's cheque issued by other banks which are deposited into the existing or new FD-i Accounts of the Customers. For this purpose, new funds must be placed and deposited into the Customers' existing or new FD-i Accounts within seven (7) days of the transfer to HLISB; and
  - b) Proceeds arising from the redemption of equity, unit trust funds, bonds / sukuk and / or Hong Leong Invest Safe during the Promotion Period that are re-deposited into any of HLISB's/HLB's Current Account or Savings Account ("CASA-i") of the Customers.
8. The following shall not be considered as "New Funds":
  - (a) Maturing Fixed Deposit ("FD") / FD-i or premature withdrawal of FD / FD-i;
  - (b) Intra bank transfer of funds, i.e. transfer of funds from another HLB / HLISB account whether Savings, Current, Fixed Deposit, Fixed Deposit-i ("FD-i") or General Investment Account ("GIA"); and
  - (c) Inter-branch transfer within HLB and HLISB including third (3rd) party account transfer.
9. The Customers are required to nominate a CASA-i Account maintained with HLISB under the name of the Customers ("Nominated CASA-i") for the purpose of crediting the profit earned under this Promotion. The profit earned will be credited into the Customers' Nominated CASA-i upon maturity, for 3-month and 6-month tenure or half-yearly for 12-month tenure.
10. Upon maturity, the principal FD-i Amount shall be auto-renewed at the respective prevailing FD-i board rates.
11. In the event the FD-i Amount is uplifted prior to maturity of the FD-i Tenure, no profit shall be payable on premature FD-i Amount.  
Customer(s) agrees to waive his right to claim the full Selling Price for any withdrawal of the FD-i before the maturity date.
12. Partial withdrawal is allowed in minimum amount of Ringgit Malaysia Three Thousand (RM3,000) with multiples of Ringgit Malaysia One Thousand (RM1,000) only. However, in the event the amount in FD-i is less than Ringgit Malaysia Five Hundred (RM500), no partial withdrawal is allowed for that particular account.
13. FD-i Amount shall NOT be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Customers.

## **GENERAL**

14. By participating in the Promotion, the Customers agree:
  - (i) to be bound by the T&Cs herein;
  - (ii) that 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 HLISB's decision shall be entertained;
  - (iii) to access HLISB's website at [www.hlisb.com.my](http://www.hlisb.com.my) ("HLISB's Website") or HLB's website at [www.hlb.com.my](http://www.hlb.com.my) ("HLB'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.
  - (iv) 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.
15. HLISB reserves the right:

- (i) to forfeit the Promotion in the circumstance where there is reversal of Customer or termination of the Promotion Period at all times or non-compliance to the Terms and Conditions herein;
  - (ii) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part except for the Promotional FD-i Rates, at HLISB's discretion by way of posting on HLISB's Website or HLB's Website, or in any manner deemed suitable by HLISB at any time with prior notice;
  - (iii) to disqualify any Customers for any reason whatsoever as HLISB may in its absolute discretion deemed fit to participate in the Promotion without assigning any reason thereof.
16. The T&Cs herein and the General Terms and Conditions of Accounts shall be read as an entire agreement. In the event of any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy.
  17. 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 T&Cs on HLISB's Website shall prevail.
  18. 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.

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