

## 2019 CNY CAMPAIGN: 3-MONTH CONVENTIONAL FIXED DEPOSIT / ISLAMIC FIXED DEPOSIT 1-DAY SPECIAL FOR CNY OPEN HOUSE

Last updated on 18 January 2019

### PROMOTION PERIOD

The Hong Leong Bank Berhad's (97141-X) ("HLB") / Hong Leong Islamic Bank Berhad's (686191-W) ("HLISB") "3-month Conventional Fixed Deposit / Islamic Fixed Deposit 1-Day Special for CNY Open House" ("Promotion") commences between 25 January 2019 and 16 February 2019, both dates inclusive or upon reaching the Promotion fund size limit of Ringgit Malaysia Five Hundred Million (RM500 Million) ("Fund Size Limit"), whichever comes first ("Promotion Period"), unless notified otherwise. The Promotion Period is only applicable for one (1) exclusive day, on the day the nominated Branch hosts their CNY Open House.

### TERMS & CONDITIONS

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

### ELIGIBILITY

1. The Promotion is open to all New and Existing customers who are Malaysian or non-Malaysian individuals ("Customers").
2. For the avoidance of doubt :
  - (i) New customers refer to customers who do not hold any products with HLB / Hong Leong Islamic Bank Berhad's (686191-W) ("HLISB") prior to the Promotion Period.
  - (ii) Existing customers refer to customers who hold any products with HLB / HLISB prior to the Promotion Period.
3. 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 Fixed Deposit Accounts/-i ("FD/-i") of the Customers opened with HLB / HLISB. 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 HLB / 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 HLB's/HLISB's Current Account or Savings Account/-i ("CASA/-i") of the Customers.
4. The following shall not be considered as "New Funds":
  - (a) Maturing FD or premature withdrawal of FD from any existing HLB's FD / HLISB Fixed Deposit-i ("FD-i") account;
  - (b) Intra bank transfer of funds, i.e. transfer of funds from another HLB / HLISB account (whether Savings, Savings-i, Current, Current-i, Fixed Deposit, FD-i or General Investment Account ("GIA")); and
  - (c) Inter and / or intra branch transfer within HLB and HLISB including third (3rd) party account transfer.
5. 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 bankrupts 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.
6. Customers who have committed, or 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

7. In order to be entitled to the corresponding Promotional FD/-i Rates, the Customers shall concurrently during the Promotion Period, make placement(s) of deposits ranging between the Minimum Placement Amount and Maximum Placement Amount ("Placement Amount") as specified in the table below into their respective new or existing accounts at any of the Branches ("Participating Branches") listed in the Appendix section during the respective Open House dates:-
  - (a) Conventional FD/ Islamic FD Account with the FD/-i Tenure of 3 months; and
  - (b) CASA/-i with a minimum earmark period of 3 months.

For the purpose of this Promotion, Customers who have fulfilled all the criteria in Clause 7 shall be referred to as (“Eligible Customers”).

To enjoy the Promotional FD/FD-i rates, the Eligible customers are required to deposit an amount indicated in this Clause into any one of the following eligible CASA/CASA-i (“Participating Accounts”) under the name of the Eligible Customer who is a primary account holder, which will be earmarked for three (3) consecutive months (“Earmark Period”).

- (a) Hong Leong Basic Savings Account
- (b) Hong Leong Savings Account
- (c) Hong Leong Senior Savers Savings Account
- (d) Hong Leong Harvest Savings Account
- (e) Hong Leong Pay & Save Account
- (f) Hong Leong SmartLink Account
- (g) Hong Leong Top Yield Account
- (h) Hong Leong One Account
- (i) Hong Leong Basic Current Account
- (j) Hong Leong Current Account
- (k) Hong Leong Basic Savings Account-i
- (l) Hong Leong Savings Account-i
- (m) Hong Leong Multi-tier Savings Account-i
- (n) Hong Leong Pay & Save Account-i
- (o) Hong Leong Current Account One-i
- (p) Hong Leong Basic Current Account-i
- (q) Hong Leong Current Account-i

Type of Customers	FD/i Tenure	Promotional FD/i Rates	Minimum Placement Amount	Maximum Placement Amount	Conventional/Islamic FD:CASA/i Ratio
Existing Customers	3-months	4.80% p.a.	Conventional FD/Islamic FD Placement: RM10,000	Conventional FD/Islamic FD Placement: RM200,000	10:1
New Customers			CASA/i Placement: RM1,000 (earmark 3 months)	CASA/i Placement: RM20,000 (earmark 3 months)	

The Effective Rate varies according to the Conventional FD / Islamic FD Placement Amount and CASA/i Placement Amount.

*Example 1:* Customer A places RM50,000 in 3-month Conventional FD and RM5,000 in Pay & Save, earmarked for 3 months. The 3-month effective rate is 4.36%p.a.

*Example 2:* Customer B places RM200,000 in 3-month Conventional FD and RM20,000 in Pay & Save, earmarked for 3 months. The 3-month effective rate is 4.40%p.a.

*Example 3:* Customer C places RM200,000 in 3-month Islamic FD and RM20,000 in Multi-ter Saving Account-i, earmarked for 3 months. The 3-month effective rate is 4.38%

8. The Minimum Conventional FD/Islamic FD Placement Amount is **Ringgit Malaysia Ten Thousand (RM10,000)** and the Maximum Conventional FD/Islamic FD Placement Amount is **Ringgit Malaysia Two Hundred Thousand (RM200,000)**. In the event any Conventional FD/Islamic FD Placement Amount exceeds the prescribed Maximum Conventional FD/Islamic FD Placement Amount or if the respective Fund Size Limit as stated above is reached, the excess sum shall be subjected to the prevailing conventional FD/Islamic FD board rate as determined by HLB/HLISB.
9. The CASA/i Placement and earmarking must be done concurrently with the Conventional FD/Islamic FD Placement during the Promotion Period. In the event the CASA/i Placement and/or the Conventional FD/Islamic FD Placement is cancelled, removed (in part or in full) or released within the Earmark Period and/or within the Conventional FD/Islamic FD Tenure for whatever reasons, the prevailing conventional FD/Islamic FD board rate shall apply.
10. The interest/profit earned for Conventional FD/Islamic FD will be credited into the Eligible Customers’ Nominated CASA-i upon maturity.

11. Upon maturity, the principal Conventional FD/Islamic FD Placement Amount shall be auto-renewed at the prevailing 3-month Conventional FD/Islamic FD board rate and the interest/profit earned will be credited into the Eligible Customers' Nominated CASA/-i upon maturity.
12. Partial withdrawal of Conventional FD Placement Amount is allowed in multiples of **Ringgit Malaysia One Thousand (RM1,000) only**. In the event the amount in Conventional FD is less than **Ringgit Malaysia Five Thousand (RM5,000)**, no partial withdrawal is allowed for that particular account. However, the CASA placement must be maintained within the Earmark Period.  
  
Partial withdrawal of Islamic Placement amount 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 Islamic FD is less than Ringgit Malaysia Five Hundred (RM500), no partial withdrawal is allowed for that particular account. However, the CASA-i placement must be maintained within the Earmark Period.
13. In the event the Conventional FD/Islamic FD Placement Amount is uplifted prior to maturity of the Conventional FD/Islamic FD Tenure, no interest/profit shall be payable on partially withdrawn amounts and premature withdrawals of Conventional FD/Islamic FD.
14. Conventional FD/Islamic FD Placement Amount shall NOT be used as collateral for the purpose of securing any credit/financing facility obtained or to be obtained by the Eligible Customers.
15. This Promotion is NOT valid with any other on-going promotions offered by HLB/HLISB from time to time.

#### **GENERAL**

16. By participating in the Promotion, Customers agree:
  - (i) to have read, understood and to be bound by the T&Cs herein and General Terms and Conditions of Accounts;
  - (ii) that HLB's/HLISB decision on all matters relating to the Promotion shall be final, conclusive and binding on all Eligible Customers and no further correspondence and/or appeal to dispute HLB's/HLISB's decision shall be entertained;
  - (iii) to access 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) that the interest/profit earned is non-transferable to any third (3rd) party and non-exchangeable for up-front credit/financing, cheque or benefit-in-kind; and
  - (v) 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:
  - (i) at any time with twenty-one (21) calendar days' prior notice 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 the amended T&Cs on HLB's Website, or in any manner deemed suitable by HLB/HLISB;
  - (ii) to disqualify any Customers for any reason whatsoever as HLB/HLISB may in its absolute discretion deemed fit, from participating in the Promotion without assigning any reason thereof;
  - (iii) to forfeit the interest/profit earned in the event of non-compliance by the Eligible Customers of the T&Cs herein and HLB/HLISB General Terms and Conditions of Accounts
18. 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 between the T&Cs herein and the General Terms and Conditions of Accounts, the specific T&Cs herein shall prevail to the extent of such discrepancy.
19. 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 HLB'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 exclusive 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.

**Deposit/-i Products are eligible for protection by PIDM**

**APPENDIX**

The following is the list of Participating Branches for the Chinese New Year Open House.

	State	Address of Branch	Branch Tel. No	Date of Open House	Time	Day
1	Kuala Lumpur	Hong Leong Tower, Damansara City	03-27771778	25 January, 2019	9:15am - 4:00pm	Friday
2	Kedah	Kompleks Perniagaan Sultan Abdul Hamid Fasa 2, Alor Setar	04-7712919	25 January, 2019	9:15am - 4:00pm	Friday
3	Penang	Burmah House, Jalan Burmah	04-2288475	26 January, 2019	10:00am - 3:00pm	Saturday
4	Penang	Bayan Point, Medan Kampung Relau	04-6428643	26 January, 2019	10:00am - 3:00pm	Saturday
5	Perak	Jalan Stesen, Taiping	05-8065229	26 January, 2019	10:00am - 3:00pm	Saturday
6	Perak	Ipoh Garden, Ipoh	05-5495161	26 January, 2019	10:00am - 3:00pm	Saturday
7	Perak	Jalan Dewangsa, Batu Gajah	05-3653191	26 January, 2019	10:00am - 3:00pm	Saturday
8	Kuala Lumpur	Jalan Petaling (Petaling Street)	03-20723211	26 January, 2019	10:00am - 3:00pm	Saturday
9	Kuala Lumpur	Jalan Kepong	03-62571022	26 January, 2019	10:00am - 3:00pm	Saturday
10	Kuala Lumpur	Bandar Baru Seri Petaling	03-90581248	26 January, 2019	10:00am - 3:00pm	Saturday
11	Kuala Lumpur	Pandan Perdana	03-92878735	26 January, 2019	10:00am - 3:00pm	Saturday
12	Kuala Lumpur	Taman Connaught, Cheras	03-91021499	26 January, 2019	10:00am - 3:00pm	Saturday
13	Selangor	Bandar Mahkota Cheras	03-90746682	26 January, 2019	10:00am - 3:00pm	Saturday
14	Selangor	Bandar Baru Ampang	03-42910437	26 January, 2019	10:00am - 3:00pm	Saturday
15	Selangor	Taman Selayang Jaya	03-61206803	26 January, 2019	10:00am - 3:00pm	Saturday
16	Selangor	Bandar Semenyih	03-87248639	26 January, 2019	10:00am - 3:00pm	Saturday
17	Selangor	SS2 Petaling Jaya	03-78776800	26 January, 2019	10:00am - 3:00pm	Saturday
18	Selangor	Dataran Sunway, Kota Damansara	03-61413886	26 January, 2019	10:00am - 3:00pm	Saturday
19	Selangor	UEP Subang Jaya	03-56371984	26 January, 2019	10:00am - 3:00pm	Saturday
20	Selangor	Taman Kinrara, Puchong	03-80752994	26 January, 2019	10:00am - 3:00pm	Saturday
21	Selangor	Kota Kemuning, Shah Alam	03-51225912	26 January, 2019	10:00am - 3:00pm	Saturday
22	Selangor	Setia Alam, Shah Alam	03-33446222	26 January, 2019	10:00am - 3:00pm	Saturday
23	Selangor	Wisma Meru, Jalan Meru, Klang	03-33437640	26 January, 2019	10:00am - 3:00pm	Saturday
24	Selangor	Bandar Bukit Tinggi, Klang	03-33249490	26 January, 2019	10:00am - 3:00pm	Saturday
25	Negeri Sembilan	Jalan Dato Bandar Tunggal, Seremban	06-7625929	26 January, 2019	10:00am - 3:00pm	Saturday
26	Negeri Sembilan	Seremban 2, Seremban	06-6017488	26 January, 2019	10:00am - 3:00pm	Saturday
27	Melaka	Jalan Ong Kim Wee, Melaka	06-2842309	26 January, 2019	10:00am - 3:00pm	Saturday
28	Johor	Taman Mount Austin, Johor Bahru	07-3511687	26 January, 2019	10:00am - 3:00pm	Saturday

29	Johor	Taman Molek, Johor Bahru	07-3537003	26 January, 2019	10:00am - 3:00pm	Saturday
30	Johor	Taman Ungku Tun Aminah, Skudai	07-5566681	26 January, 2019	10:00am - 3:00pm	Saturday
31	Johor	Indahpura, Kulai	07-6626388	26 January, 2019	10:00am - 3:00pm	Saturday
32	Johor	Jalan Besar Masai, Masai	07-2522960	26 January, 2019	10:00am - 3:00pm	Saturday
33	Pahang	Jalan Beserah, Kuantan	09-5664100	26 January, 2019	10:00am - 3:00pm	Saturday
34	Pahang	Jalan Temerloh, Mentakab	09-2772953	26 January, 2019	10:00am - 3:00pm	Saturday
35	Sarawak	Jalan Song Thian Cheok, Kuching	082-416679	26 January, 2019	10:00am - 3:00pm	Saturday
36	Sarawak	7th Miles Bazaar, Kuching	082-611587	26 January, 2019	10:00am - 3:00pm	Saturday
37	Sarawak	Jalan Merbau, Miri	085-415371	26 January, 2019	10:00am - 3:00pm	Saturday
38	Kedah	Jalan Gangsa, Alor Setar	04-7315269	15 February, 2019	9:15am - 4:00pm	Friday
39	Kedah	Legenda Heights, Sungai Petani	04-4224352	16 February, 2019	9:15am - 4:00pm	Friday
40	Penang	Auto City, Perai	04-5021488	16 February, 2019	9:00am - 3:00pm	Saturday
41	Penang	Jalan Rozhan, Alma, Bukit Mertajam	04-5522188	16 February, 2019	10:00am - 3:00pm	Saturday
42	Perak	Jalan Bidor Raya, Bidor	05-4341211	16 February, 2019	10:00am - 3:00pm	Saturday
43	Kuala Lumpur	Taman Maluri, Cheras	03- 92821507	16 February, 2019	10:00am - 3:00pm	Saturday
44	Kuala Lumpur	Publika Shopping Gallery	03-62053078	16 February, 2019	10:00am - 3:00pm	Saturday
45	Selangor	Taman Majlis Jaya, Kajang	03-8737 6090	16 February, 2019	10:00am - 3:00pm	Saturday
46	Johor	Penggaram Complex, Batu Pahat	07-4314435	16 February, 2019	10:00am - 3:00pm	Saturday
47	Sarawak	Jalan Abang Galau, Bintulu	086-335393	16 February, 2019	10:00am - 3:00pm	Saturday
48	Sarawak	Jalan Kampung Nyabor, Sibul	084-332698	16 February, 2019	10:00am - 3:00pm	Saturday
49	Sabah	Lintas Plaza, Kota Kinabalu	088-318753	16 February, 2019	10:00am - 3:00pm	Saturday
50	Sabah	Fajar Commercial Complex, Tawau	089-770393	16 February, 2019	10:00am - 3:00pm	Saturday