

CHINESE NEW YEAR FIXED DEPOSIT PROMOTION

Last updated on 20 December 2017

PROMOTION PERIOD

The Hong Leong Bank Berhad's (97141-X) ("HLB") "**Chinese New Year Fixed Deposit Promotion**" ("Promotion") commences on 1 January 2018 and ends on 28 February 2018, both dates inclusive or upon reaching their respective fund sizes ("Fund Size Limit") as provided in the table appended below, whichever comes first ("Promotion Period"), unless notified otherwise.

Fixed Deposit ("FD")	Fund Size Limit
6-month Fixed Deposit	RM3.4 Billion
12-month Fixed Deposit	RM5.2 Billion

TERMS & CONDITIONS

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

ELIGIBILITY

- The Promotion is open to all new and existing accountholders of the following participating Hong Leong Fixed Deposit Account as stated in Clause 3 below ("FD Account") who are Malaysian or non-Malaysian individual and Malaysian or non-Malaysian non-individual customers ("Customers").
- For the avoidance of doubt :
 - New accountholders refer to Customers who do not have any participating FD Account with HLB prior to the Promotion Period.
 - Non-individual Customers refer to associations, clubs, schools, societies, non-profit organizations, sole proprietors, partnerships and professional practices, duly registered or incorporated in Malaysia, **excluding companies and corporate bodies**.
- Participating FD Accounts for this Promotion are as below:-
 - Conventional FD;
 - Priority Banking Premium FD;
 - Senior Savers Flexi FD; and
 - Junior FD.
- The Promotion is applicable for New Funds only. "New Funds" are defined as:
 - Cash, 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 Accounts of the Eligible Customers; and
 - 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 Current Account or Savings Account ("CASA").
- The following shall not be considered as "New Funds":
 - Maturing FD or premature withdrawal of FD from any existing HLB's FD / HLISB's Fixed Deposit-i ("FD-i") account;
 - 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
 - Inter and / or intra branch transfer within HLB and HLISB including third (3rd) party account transfer.
- 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 / Hong Leong Islamic Bank Berhad's (686191-W) ("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.
- 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

8. The Customers who have made placement(s) of deposits ranging between the Minimum FD Placement Amount and Maximum FD Placement Amount (“FD Placement Amount”) as specified in the table below into their respective new or existing FD Account for the FD Tenure as set out below during the Promotion Period shall be entitled to the following corresponding Promotional FD Rates (“Eligible Customers”):

FD Tenure	Products	Promotional FD Rates	Effective FD Rates	Minimum FD Placement Amount	Maximum FD Placement Amount
6-month	Conventional FD / Priority Banking Premium FD / Senior Savers Flexi FD / Junior FD	4.10%p.a.	4.10%p.a.	RM10,000	RM2,000,000
12-month	Conventional FD / Priority Banking Premium FD / Senior Savers Flexi FD / Junior FD	4.30%p.a.	4.30%p.a.		

9. The Minimum FD Placement Amount is **Ringgit Malaysia Ten Thousand (RM10,000)** and the Maximum FD Placement Amount is **Ringgit Malaysia Two Million (RM2,000,000)**. In the event any FD Placement Amount exceeds the prescribed Maximum FD Placement Amount or if the respective Fund Size Limit as stated above is reached, the FD Placement Amount which exceeds the prescribed Maximum FD Placement Amount or the Fund Size Limit shall be subjected to the prevailing conventional FD board rates as determined by HLB.
10. The Eligible Customers are required to nominate a Current Account or Savings Account (“CASA”) maintained with HLB under the name of the Eligible Customers (“Nominated CASA”) for the purpose of crediting the interest earned under this Promotion.
11. The interest earned for Conventional FD, Priority Banking Premium FD and Junior FD will be credited into the Eligible Customers’ Nominated CASA on a six-monthly basis, whereas the interest earned for Senior Savers Flexi FD will be credited into the Eligible Customers’ Nominated CASA on a monthly basis.
12. Upon maturity, the principal FD Amount shall be auto-renewed at the prevailing FD board rates respectively and the interest earned will be credited into the Eligible Customers’ Nominated CASA on a monthly basis.
13. Partial withdrawal of FD Amount is not allowed for Conventional FD. No interest is to be paid in the event that the FD Amount for Conventional FD is withdrawn before the maturity of the respective FD Tenure as provided in Clause 8 above. For Priority Banking Premium FD, Senior Savers Flexi FD and Junior FD, subject to clause 14 of the T&Cs herein, partial withdrawal of FD Amount is allowed in multiples of **Ringgit Malaysia Three Thousand (RM3,000) only**. However, in the event the amount in Priority Banking Premium FD, Senior Savers Flexi FD and / or Junior FD is less than **Ringgit Malaysia Ten Thousand (RM10,000)**, no partial withdrawal is allowed for that particular account.
14. In the event the FD Amount is uplifted prior to maturity of the FD Tenure, the rules of the Association of Banks in Malaysia (“**ABM**”) in particularly Section E(v) shall be applicable:-
- No interest is to be paid on any FD Amount uplifted before the completion of three (3) months.
 - In the event the FD is uplifted in the fourth (4th) month onwards, the Eligible Customers will receive 50% of the contracted FD Amount interest earned for the completed months on the principal FD Amount only.

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

15. FD 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, Customers agree:
- to have read, understood and to be bound by the T&Cs herein and General Terms and Conditions of Accounts;
 - that HLB’s 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 decision shall be entertained;
 - to access HLB’s website at 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;
 - that the interest earned is non-transferable to any third (3rd) party and non-exchangeable for up-front credit, 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 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 discretion by way of posting on the amended T&Cs on HLB's Website, or in any manner deemed suitable by HLB;
 - (ii) to disqualify any Customers for any reason whatsoever as HLB may in its absolute discretion deemed fit, from participating in the Promotion without assigning any reason thereof;
 - (iii) to forfeit the interest earned in the event of non-compliance by the Eligible Customers of the T&Cs herein and HLB 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.

Deposit Products are eligible for protection by PIDM