

HARVEST SAVINGS ACCOUNT PROMOTION 2019

Latest updated on 13 June 2019

PROMOTION PERIOD

The Hong Leong Bank Berhad's (97141-X) ("HLB") "**Harvest Savings Account Promotion 2019**" ("Promotion") commences on 13 June 2019 and ends on 31 July 2019, both dates inclusive ("Promotion Period"), unless notified.

TERMS & CONDITIONS

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

ELIGIBILITY

1. The Promotion is open for participation by all Malaysian and non-Malaysian individuals who are new or existing primary accountholders of HLB's Harvest Savings Account ("Harvest SA") (hereinafter referred to as "Accountholders").
2. The Promotion is **NOT** applicable to non-individual customers including sole proprietors, partnerships, professional practices, companies and corporate bodies.
3. For the avoidance of doubt, Accountholders refer to:-
 - a. **New Accountholders** who do not have any Harvest SA with HLB prior to the Promotion Period.
 - b. **Existing Accountholders** who have Harvest SA prior to the Promotion Period.
4. 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 / Fixed Deposit-i Accounts ("FD / FD-i Account") of the Accountholders with HLB / Hong Leong Islamic Bank Berhad (686191-W) ("HLISB") and/or Current Account or Savings Account / Current Account-i or Savings Account-i ("CASA / CASA-i") of the Accountholders opened with 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 CASA / CASA-i" of the Accountholders.

For this purpose, all New Funds must be placed and deposited into the Accountholders' new Harvest SA and/or the Accountholders' existing or new FD Account and Harvest SA within seven (7) days of the transfer.

5. The following shall not be considered as "New Funds":
 - (a) Maturing FD / FD-i or premature withdrawal of FD / FD-i from any existing HLB's FD / HLISB's 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, FD, FD-i, Term Investment Account-i or General Investment Account ("GIA")); and

- (c) Inter and / or intra branch transfer within HLB and HLISB including third (3rd) party account transfer.
6. Accountholders 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 in the Promotion.
7. Accountholders 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

SIGN UP GIFT

8. **New Accountholders** are entitled to the Sign Up Gift upon opening of new Harvest SA during the Promotion Period at any of the HLB's branches with placement of a Minimum Deposit Amount of **Ringgit Malaysia One Thousand (RM1,000.00)** as specified in the table below:- .

Sign Up Gift	Minimum Deposit Amount	Total Sign Up Gift Allocation (Units)
Shopping Tote Bag OR Fluffy Bird Coin Box	RM1,000.00	1,200 units Shopping Bag 5,000 units of Fluffy Bird Coin Box

9. New Accountholders who have fulfilled the criteria as set out in Clause 8 above and placement of deposit in accordance with Clause 4 above shall be referred to as "Eligible Accountholders".
10. The Sign Up Gift is subject to stock availability, limited to (1) Sign Up Gift for each Eligible Accountholder and on a first-come-first-serve basis. For the avoidance of doubt, the Eligible Accountholders will receive the Sign Up Gift on-the-spot from the respective home branches upon opening of the new Harvest SA with placement of the prescribed deposit.

HONG LEONG SENIOR SAVERS FLEXI FIXED DEPOSIT PROMOTION

11. In addition to the above, the Accountholders are also eligible to participate for the Hong Leong Senior Savers Flexi Fixed Deposit Promotion ("FD Promotion") during the Promotion Period or until the fund size reaches **Ringgit Malaysia Three Hundred Million (RM300,000,000)**, whichever comes first ("**Fund Size Limit**"), unless notified otherwise .
12. In order to be entitled to the corresponding Promotional FD Rate, the Accountholders shall during the Promotion Period, make a placement of deposit ranging between the minimum and maximum amount indicated in the respective FD Placement Amount and Harvest SA Placement Amount ("Placement Amount") as specified in the table below concurrently into their respective new and existing FD Accounts and Harvest SA:-

FD Tenure	Promotional FD Rate	Effective Rate ¹	FD Placement Amount + Harvest SA Placement Amount (Earmark 6 consecutive months)	FD : HSA Placement Amount Ratio
12-month	4.30%p.a.	3.95%p.a. to 3.96%p.a.	Minimum : RM10,000 + Minimum RM2,000 Maximum : RM100,000 + Minimum RM20,000	10 : 2

¹The Effective Rate for 12-month Senior Savers Flexi FD bundled Harvest SA varies according to the FD & Harvest SA Placement Amount.

Example 1: Accountholder A places RM10,000 in the FD promotion and RM2,000 in Harvest SA (interest rate: 0.10%p.a.), earmarked 6 months. The effective rate is 3.95%p.a.

Example 2: Accountholder B places RM100,000 in FD Promotion and RM20,000 in Harvest SA (profit rate: 0.20%p.a.), earmarked 6 months. The effective rate is 3.96%p.a.

13. For the avoidance of doubt, the Accountholders are required to deposit the FD Placement Amount into their new or existing FD Accounts for a term of 12 months ("FD Tenure") and also, deposit the Harvest SA Placement Amount into their new or existing Harvest SA which will be earmarked for six (6) consecutive months ("Earmark Period"). The Harvest SA Placement Amount and earmarking shall be made concurrently with the FD Placement Amount during the Promotion Period.
14. For the purpose of this Promotion, all funds for the Placement Amount must be in accordance with Clause 4 above and Accountholders who have fulfilled all the criteria set out in Clause 12 and 13 above shall be referred to as "Eligible FD Accountholders".
15. The Minimum FD Placement Amount is **Ringgit Malaysia Ten Thousand (RM10,000)** and the Maximum FD Placement Amount is **Ringgit Malaysia One Hundred Thousand (RM100,000)** for each **Eligible FD Accountholder**. In the event any FD Placement Amount exceeds the prescribed Maximum FD Placement Amount or if the respective Fund Size Limit as stated in Clause -10 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 FD board rates as determined by HLB.
16. In the event the Harvest SA Placement Amount and / or the FD Placement Amount is cancelled, removed (in part or in full) or released within the Earmark Period and / or within the FD Tenure for whatever reasons, the prevailing Conventional FD board rate shall apply.
17. The interest earned for FD will be credited into the Eligible FD Accountholders' Harvest SA on a monthly basis.
18. Upon maturity, the principal FD Placement Amount shall be auto-renewed at the prevailing FD board rates respectively and the interest earned will be credited into the Eligible FD Accountholders' Harvest SA on a monthly basis thereafter.
19. Partial withdrawal of FD Placement Amount is allowed in multiples of **Ringgit Malaysia Three Thousand (RM3,000)** only. However, the Harvest SA Placement must be maintained within the Earmark Period.

20. In the event the FD Placement Amount is uplifted prior to maturity of the FD Tenure, no interest shall be payable on partially withdrawn amounts and premature withdrawals of FD.
21. FD Placement Amount shall NOT be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Eligible FD Accountholders.
22. This Promotion is NOT valid with any other on-going promotions offered by HLB from time to time.

EARLY BIRD GIFT

23. In addition to the Promotional FD Rate, HLB will further reward the following Early Bird Gift to the selected first seven hundred (700) Eligible FD Accountholders who have deposited the prescribed Maximum FD Placement Amount and the Minimum Harvest SA Placement Amount as specified in the table below (“Qualified Accountholders”):-

Early Bird Gift	FD Placement Amount	Minimum HSA Deposit Amount (Earmark 6 months)	Units Available	Retail Price (per unit)²
Thermos Super Light Executive Tumbler 0.5L	RM100,000	RM20,000	700	RM155.00

²The Retail Price herein refers to the price quoted HLB’s supplier at date of the commencement of the Promotion

24. The Early Bird Gift is valid on a first-come, first-served basis and is subject to stock availability, limited to one (1) Early Bird Gift for each Qualified Accountholder throughout the Promotion Period irrespective of the number of FD Accounts and/or Harvest SA opened throughout the Promotion Period.
25. HLB will track the Qualified Accountholders automatically at the end of the Promotion Period as posted and reflected in the HLB’s system.
26. The Qualified Accountholders will be notified by HLB by phone no later than eight (8) weeks from the date of the Placement Amount (“Notification Date”) to collect the Early Bird Gift.
27. The Qualified Accountholders are responsible to collect the Early Bird Gift from the respective branches within one (1) month from the Notification Date, failing which, the Early Bird Gifts will be forfeited and HLB shall not entertain any claim from Qualified Accountholders upon the expiry of the aforesaid deadline.
28. If the Qualified Accountholders do not receive any notification from HLB by 27 September 2019, the Qualified Accountholders are deemed NOT eligible for the Early Bird Gift under the Promotion.
29. The Qualified Accountholders shall be responsible to notify HLB in writing no later than 27 September 2019 for non-receipt of the Early Bird Gift, failing which, the Qualified Accountholders shall be deemed to have had received the Early Bird Gift from the respective branches

GIFTS

30. The Sign Up Gift and Early Bird Gift shall collectively be referred as “the Gifts” for the purpose of this Promotion.

31. Notification will be given in the event any or all of the Gifts run out of stock by way of posting on HLB website at www.hlb.com.my ("HLB's Website")
32. The Gifts will be provided on an "As Is Where Is" basis. The Gifts featured in all printed materials and/or HLB's Website are for illustration purposes only. Any props, accessories or equipment featured with the Gifts in any pictorial materials are for decorative purposes and shall not form part of the Gifts.
33. HLB shall not be liable in any circumstances for any loss, torn, damaged or stolen Gifts and any request for replacement Gifts shall not be entertained by HLB.
34. The Gifts are non-transferable to any third (3rd) party and non-exchangeable for up-front cash, credit, cheque or in kind.

GENERAL

35. By participating in this Promotion, the Accountholders agree:
 - i) to have read, understood and to be bound by the T&Cs herein, General Terms and Conditions of Accounts and Terms & Conditions of the -Harvest SA
 - ii) that HLB's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Accountholders and no further correspondence and / or appeal to dispute HLB's decision shall be entertained;
 - iii) to access 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 HLB gives no representation or warranty with respect to the quality or suitability of the Gifts; 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.
36. HLB reserves the right:
 - (i) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part by way of posting on HLB's Websites with twenty one (21) days prior notice, or in any other manner which HLB deems practical;
 - (ii) To alter, add, cancel or substitute any or all of the Gifts with alternative products of similar value at any time with prior notice;
 - (iii) To disqualify any Accountholders, Eligible Accountholders, Eligible FD Accountholders and/or Qualified Accountholders for any reason whatsoever as HLB may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Gifts; and
 - (iv) Forfeit the Gifts in the event of non-compliance by the Accountholders of the T&Cs herein and/or Hong Leong General Terms and Conditions of Accounts in respect of the Hong Leong Current Account and Savings Account, Harvest SA and all other laws / rules applicable.
37. 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.

38. In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the T&Cs on HLB's Website shall prevail.
39. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Accountholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
40. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Deposit Products are protected by PIDM up to RM250,000 for each depositor.