

HONG LEONG PRIORITY BANKING BONUS INTEREST / PROFIT PROMOTION:

EARN 2.80% P.A. BONUS INTEREST / PROFIT ON YOUR INCREMENTAL DAILY AVERAGE BALANCE WHEN YOU DEPOSIT WITH HONG LEONG BANK.

TERMS & CONDITIONS (“T&Cs”)

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

PROMOTION PERIOD

The Hong Leong Bank Berhad’s (97141-X) (“HLB”) and/or Hong Leong Islamic Bank Berhad (686191-W) (“HLISB”) [hereinafter collectively referred to as “the Bank”] “**Priority Banking Bonus Interest/Profit Promotion**” (“Promotion”) commences on **1st November 2018** and ends on **31st January 2019**, both dates inclusive (“Promotion Period”), unless notified otherwise.

ELIGIBILITY

1. The Promotion is open to the Bank’s New Individual Priority Banking Customers and/or Existing Individual Priority Banking Customers (“PB Customers”) who are Malaysian and non-Malaysian residents. This Promotion is NOT applicable to non-individual customers including sole proprietors, partnerships, professional practices, companies and corporate bodies.

For the avoidance of doubt:-

- a) The PB Customers in this context refer to the Bank’s Customers who have fulfilled the qualifying criteria of the Priority Banking Membership (“PB Membership”). PB Membership refers to a total combined AUM and/or Investment of Ringgit Malaysia Three Hundred Thousand (RM300,000) or such other amount as may be stipulated by the Bank from time to time (“PB Qualifying Criteria”).
 - b) “New Individual PB Customers” refer to Customers who are not the Bank’s Priority Banking customers prior to the Promotion Period and fulfil the qualifying criteria for Priority Banking Membership (“PB Membership”) during the Promotion Period.
 - c) “Existing PB Customers” refer to individual customers who are the Bank’s Priority Banking customers who have fulfilled the qualifying criteria for Priority Banking Membership (“PB Membership”) prior to the Promotion Period.
2. PB Customers with the following accounts (“Participating Accounts/ Participating Accounts -i”) where the PB Customer is a primary account holder, are eligible to participate in the Promotion:
 - a) Hong Leong Basic Savings Account / Basic Savings Account-i
 - b) Hong Leong Savings Account / Savings Account-i
 - c) Hong Leong Basic Current Account / Basic Current Account-i
 - d) Hong Leong Current Account / Current Account-i
 - e) Hong Leong Junior Savings Account / Junior Savings Account-i
 - f) Hong Leong 3-in-1 Junior Account / 3-in-1 Junior Account-i
 - g) Hong Leong Senior Savers Savings Account
 - h) Hong Leong Harvest Savings Account
 - i) Hong Leong Pay&Save Account / Pay&Save Account-i
 - j) Hong Leong SmartLink Account
 - k) Hong Leong Top Yield Account
 - l) Hong Leong One Account
 - m) Hong Leong Current One Account / Hong Leong Current One Account-i
 - n) Hong Leong Senior Prime CA Account
 - o) Hong Leong Money Box Account
 - p) Hong Leong Multi-tier Savings Account-i
 - q) Hong Leong Premium Savings Account
 - r) Hong Leong Payroll Basic Savings Account / Payroll Basic Savings Account-i
 - s) Hong Leong Payroll Savings Account / Payroll Savings Account-i
 - t) Hong Leong Payroll Pay & Save / Payroll Pay & Save-i

The Participating Accounts-i are deposit accounts based on Shariah principle of Tawarruq. For the avoidance of doubt, all Participating Accounts stated in Clause 2 above -are eligible for protection by Perbadanan Insurans Deposit Malaysia (“PIDM”).

3. PB 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 and/or HLISB or have been declared bankrupt (pursuant to a petition by either HLB or HLISB or other financial institutions or by any third (3rd) party) 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

4. In order to qualify for this Promotion, PB Customers MUST meet the Promotion Criteria as appended in the table below (“Eligible PB Customers”) during the Promotion Period.

	Promotion Criteria	Reward
Mechanics & Conditions	<ul style="list-style-type: none"> • Deposit a minimum incremental Daily Average Balance (“DAB”) of Ringgit Malaysia Twenty Thousand (RM20,000) within the Promotion Period across any of the Participating Accounts/Participating Accounts-i stipulated in Clause 2. • End of Period balance must be a minimum of RM60,000 for each respective month end during the Promotion Period across the Participating Accounts/Participating Accounts-i stipulated in Clause 2. • The DAB incremental must be fresh funds; transfer of funds between customer’s own accounts, including maturing Fixed Deposit or Fixed Deposit-i (“FD/FD-i”) or premature withdrawal of any existing FD/FD-i account will not be counted towards the PB Customer’s incremental balance (“Fresh Funds”). • Fresh Funds that are earmarked for any other campaign during the Promotion Period will be EXCLUDED from the calculation of the Customer’s incremental DAB. 	<p>Monthly Bonus Interest/Profit of 2.80% p.a. on CASA/CASA-i incremental DAB during the Promotion Period</p>

5. Incremental Daily Average Balance (DAB) under this Promotion must be a minimum Fresh Funds of RM20,000 incremental during the Promotion Period. The maximum incremental DAB per Eligible PB Customer that is eligible for Bonus Interest/Profit is capped at RM240,000.00 throughout the entire Promotion Period.
6. All deposit must be “New Funds” only. For the avoidance of doubt, “New Funds” are defined as:
 - a) 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 Participating Accounts; 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 the Participating Accounts/-i.
7. The following shall NOT be considered as “New Funds”:
 - a) Maturing Fixed Deposit or Fixed Deposit-i (“FD/FD-i”) or premature withdrawal of any existing FD/FD-i account;
 - b) Intra bank transfer of funds, i.e. transfer of funds from another HLB / HLISB’s -Participating Accounts, FD/FD-i or General Investment Account (“GIA”); and
 - c) Inter-branch transfer within HLB and HLISB including third (3rd) party transfer.
8. Daily Average Balance (“DAB”) is defined as the sum of daily end day balances divided by the number of days for that particular month.
9. Incremental DAB is defined as the incremental average balance of the Eligible PB Customer after deducting the Eligible PB Customer’s DAB of the month of October 2018.
10. The calculation of DAB and Incremental DAB is as follows:

a) **DAB Calculation**

$$\frac{\text{Sum of daily end balances}}{\text{Number of days in the month}}$$

b) Incremental DAB Calculation

Current Month DAB (–) Month of October’s DAB

11. Each Eligible PB Customer’s End of Period (EOP) balance must be a minimum of RM60,000 for each respective month end across the Participating Accounts/Participating Accounts-i stipulated in Clause 2 to be eligible during the Promotion Period.
12. The Bank will track the Eligible PB Customers’ entitlement automatically at the end of the Promotion Period based on the Promotion Criteria met. No registration of participation is required.
13. The Bonus Interest/Profit will be calculated monthly based on a minimum Fresh Funds of Ringgit Malaysia Twenty Thousand (RM20,000) Incremental DAB per month. The illustration on the Monthly Bonus Interest/Profit computation is as follows:

BONUS INTEREST	2.80%			
	Oct (RM)	Nov (RM)	Dec (RM)	Jan (RM)
Deposit/Incremental DAB (RM)		8,000	15,000	220,000
Cumulative Incremental DAB (RM)			23,000	243,000
Cumulative Incremental DAB => RM20k?		No	Yes	Yes
Funds that do not qualify - exceed RM240k (RM)		0	0	3,000
Funds that qualify for Bonus Interest (RM)		0	23,000	240,000
Month End Balance (RM)	52,000	60,000	75,000	295,000
Month End Balance Above RM60k?		Yes	Yes	Yes
Bonus Interest (RM)		0	53.67	560.00
Total Bonus Interest (RM)		613.67		

14. While the Eligible PB Customer may be eligible for monthly Bonus Interest/Profit of 2.8% p.a. on CASA/CASA-i for Incremental DAB in one participating month during the Promotion Period, the Eligible PB Customer may not be eligible for monthly Bonus Interest/Profit in the subsequent participating month during the Promotion Period, if the criteria set out in Clause 4 are not met within that participating month.
15. The total Bonus Interest/Profit allocation under this Promotion is capped to RM2,100,000. Once the total capped amount has been achieved, the Bank reserves the right to end the Bonus Interest/Profit Promotion. The Bank will not make any further bonus interest/profit payouts on deposits under the Bonus Interest/Profit Promotion even though the Promotion Period may not have expired.
16. For Shariah compliant purpose on payment of the Bonus Profit, Eligible PB Customers have consented HLIB to utilise Ringgit Malaysia Two Hundred (RM200.00) from Participating Account-i being the purchase price for the purpose of Commodity Trading for facilitating the Bonus Profit payment. All proceeds from the Commodity Trading will be reimbursed into the Participating Account-i without fail. The Commodity Trading will be performed within 30 days from the end of Promotion Period.
17. The Reward will be paid out within sixty (60) days after the end of the Promotion Period. Nevertheless, the Bank will not be responsible for any delay in crediting the Bonus Interest/Profit.
18. In the event the Eligible PB Customer has more than one (1) Participating Account/Participating Account-i, the Participating Account/Participating Account-i with the highest EOP at the point of data will be credited with the Reward.

If the EOP balances of two (2) or more accounts are the same, the account with the highest DAB will be credited with the Reward.

19. The Participating Accounts/Participating Accounts-i must at all times remain open, active and valid with a minimum account balance of Ringgit Malaysia Two Hundred (RM200.00) for the purpose of the Promotion Criteria fulfilment. In the event the Participating Accounts are closed due to any reason whatsoever at any time before fulfilment, the Eligible PB Customers shall be disqualified from participating in the Promotion.
20. No promotion entry form or registration of participation is required to participate in the Promotion. The Bank will track the Eligible PB Customers automatically at the end of the Promotion Period. However, the Eligible PB Customers will NOT be notified whether they have successfully qualified for the Reward. Eligible PB Customers that do not receive the Reward after sixty (60) days from the end of the Promotion Period are deemed not qualified for the Reward and any appeal/request for the reimbursement of the Reward shall not be entertained by the Bank.
21. The Bank shall not be liable and responsible for any failure or delay in transmission and/or reflection in the Eligible PB Customer's CASA/CASA-i on the relevant deposits which may result in the Eligible PB Customers being omitted from receiving the Reward for the Promotion.
22. The Eligible PB Customers hereby give their consent to and authorize the Bank to disclose their names, mobile phone numbers and email addresses to DCatalyst, M3tech or such other official appointed vendors for the purposes of the Promotion.
23. The SMS and EDM service for this Promotion is provided and supported by M3 Technologies (Asia) Berhad (482772-D) ("M3Tech") and DCatalyst Sendirian Berhad (819292-U) ("DCatalyst") respectively.
24. To the fullest extent permitted by law, the Bank is excluded of any responsibilities and all liabilities arising from any postponement, cancellation, delay or changes to the Reward details or any other unforeseen circumstances beyond the Bank's reasonable control and for any act or default of any third party suppliers or vendors

GENERAL

25. By participating in the Promotion, the PB Customers:
 - (i) Have read, understood and agreed to be bound by the T&Cs of the Promotion;
 - (ii) Agree that the T&Cs herein and Hong Leong General Terms and Conditions of Accounts/Accounts-i in respect of the Participating Accounts/Participating Accounts-i, or any relevant terms and conditions that the Bank may impose from time to time, are read as an entire agreement. In the event of any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy;
 - (iii) Agree that the Reward is non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind;
 - (iv) Agree that the Bank's decision on all matters relating to the Promotion shall be final, conclusive and binding on all PB Customers and no further correspondence and/or appeal to dispute the Bank's decision shall be entertained; and
 - (v) Agree to access HLB's Website at www.hlb.com.my or HLISB's Website at www.hlisb.com.my at regular time intervals to view the T&Cs of the Promotion and to ensure to be kept up-to-date on any change or variation to the T&Cs.
26. The Bank reserves the right:
 - (i) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, including but not limited to substituting the Reward with other offer or product of similar value at its absolute discretion, by way of posting on HLB's Website and/or HLISB's Website with twenty one (21) days prior notice, or in any other manner which the Bank deems practical;
 - (ii) To disqualify any PB Customer for any reason whatsoever as the Bank may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Reward; and
 - (iii) Forfeit the Reward in the event of non-compliance by the PB Customer of the T&Cs herein and Hong Leong General Terms and Conditions of Accounts/Accounts-i in respect of the Participating Accounts/Participating Accounts-i.
27. The PB Customers are 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 participating in the Promotion.

28. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the PB Customers agree to submit to the jurisdiction of the Courts of Malaysia.
29. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*.

Hong Leong Deposit/Hong Leong Deposit-i Products are eligible for protection by Perbadanan Insurans Deposit Malaysia (“PIDM”)