

## SEPTEMBER & OCTOBER 2018 FIXED DEPOSIT PROMOTION

*Last updated on 3 September 2018*

### PROMOTION PERIOD

The Hong Leong Bank Berhad's (97141-X) ("HLB") "**September & October 2018 Fixed Deposit Promotion**" ("Promotion") commences on 1 September 2018 and ends on 31 October 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	RM 2 Billion
8-month Fixed Deposit	RM 2.5 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 individuals or non-individuals customers and non-Malaysian individuals / non-individuals 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, 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 Accounts of the Customers opened with HLB / Hong Leong Islamic Bank Berhad's (686191-W) ("HLISB"). For this purpose, new funds must be placed and deposited into the Customers' existing or new FD Accounts within seven (7) days of the transfer to HLB / HLISB; 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") of the Customers.
- 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”):

Promotion Period	FD Tenure	Products	Promotional FD Rates	Effective FD Rates	Minimum FD Placement Amount	Maximum FD Placement Amount
1 Sep'18 – 31 Oct'18	6-month	Conventional FD / Priority Banking Premium FD / Senior Savers Flexi FD / Junior FD	4.00%p.a.	4.00%p.a.	RM10,000	RM2,000,000
6 Sep'18 – 31 Oct'18	8-month	Conventional FD	4.10%p.a.	4.10%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 and / or upon maturity. For tenures of 6-month or less, interest is paid at maturity. 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 of the FD Tenure, 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 Customers’ Nominated CASA on a monthly basis.
13. For Priority Banking Premium FD, Senior Savers Flexi FD and Junior FD, subject to clause 15 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. For Conventional FD, with effect from 27 September 2018 and subject to Clause 15 below, partial withdrawals in multiples of **Ringgit Malaysia One Thousand (RM1,000)** are allowed during the tenure of the Conventional FD, subject to a minimum balance of **Ringgit Malaysia Five Thousand (RM5,000)** only, being maintained in the Conventional FD until the relevant maturity date of the Conventional FD. No partial withdrawal of FD Amount is allowed for Conventional FD prior to 27 September 2018.
15. For premature withdrawals effective from **1 September 2018 until 31 December 2018**, where a FD is uplifted, in partial or in full before maturity, the following rules shall apply:-
- No interest is to be paid on:-
    - any deposits placed for periods of one (1), two (2) or three (3) months that has not run the full period
    - any other FD uplifted before the completion of three (3) months
  - Other than the circumstances set out in Clause 14 (a) above, interest is payable for FD uplifted before completion and will be at half (1/2) the original contracted interest rate for each completed month.
16. No interest shall be payable on partially withdrawn amounts and premature withdrawals of FD with effect from 1 January 2019 onwards, regardless of the number of completed months at the time of partial / premature withdrawal.

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.

17. 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 Customers.

## **GENERAL**

18. 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 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;
  - (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 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.
19. 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
20. 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.
21. 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.
22. 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.
23. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**Deposit Products are eligible for protection by PIDM**