

HONG LEONG BANCASSURANCE 2021 REGULAR PREMIUM FIXED DEPOSIT PROMOTION

(Last update: 1 March 2021)

PROMOTION PERIOD

The Hong Leong Bank Berhad's [Company No. 193401000023 (97141-X)] ("HLB") "**Bancassurance 2021 Regular Premium Fixed Deposit Promotion**" ("**Promotion**") commences on **1 March 2021** and ends on **30 June 2021**, both dates inclusive ("**Promotion Period**"), unless notified otherwise.

Terms and Conditions

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

ELIGIBILITY

1. The Promotion is open to all HLB customers including Malaysian and non-Malaysian residents ("**Customers**") who, during the Promotion Period:
 - a) apply for any of the participating Bancassurance Regular Premium Products as stated under Clause 2 below which must be in force by latest fifteen (15) calendar days after the Promotion Period; and
 - b) pay the **New Business Premium** with a minimum **Annual Premium Size** in respect of the relevant participating Bancassurance Regular Premium Products.

The Customers who have fulfilled the above requirements are referred to as "**Eligible Customers**".

2. The participating Bancassurance Regular Premium Products for this Promotion are:
 - a) Hong Leong SMART3 Shield Insurance;
 - b) Hong Leong SMART Cash Insurance;
 - c) Hong Leong SMART Value Secure Insurance;
 - d) Hong Leong SMART5 Flexi Insurance;
 - e) Hong Leong SMART Protect Plus Insurance; and
 - f) Hong Leong SMART Protect Vantage Insurance

(collectively referred to as "**the Products**" and individually referred to as "**the Product**") which are all underwritten by the insurer, Hong Leong Assurance Berhad ("**HLA**") [Company No. 198201014849 (94613-X)].

3. For the avoidance of doubt:

"**New Business Premium**" means the first year premium paid towards the purchase of any of the Products;

"**Annual Premium Size**" refers to total amount premium paid annually.

4. Eligible Customers who have committed or are suspected of committing any fraudulent or wrongful acts in relation to the Products and/or any of the facilities granted by HLB/Hong Leong Islamic Bank ("**HLISB**") [Company No. 200501009144 (686191-W)] or have been declared bankrupt (pursuant to a petition by either HLB/HLISB, other banks or by any third 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.

5. Customer who have committed, or determined by HLB/HLISB and/or HLA to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Promotion.
6. HLB and HLA reserves the right to decline any Customer's eligibility for the Promotion for any reason whatsoever that HLB and/or HLA may in its/their sole and absolute discretion deem fit.

PROMOTION MECHANICS

7. Any Eligible Customer who makes a placement of fixed deposit ("FD") ranging between Ringgit Malaysia One Thousand (RM1,000) up to the maximum of Eligible Customer's Annual Premium Size into their respective new or existing HLB Fixed Deposit Account ("FD Account") ("**Qualified Eligible Customers**") shall be entitled to enjoy the promotional fixed deposit interest rate for a tenure of three (3) months or twelve (12) months ("**Promotional FD Rate**") as stated in the table 1 below, subject the terms and conditions herein:

Table 1:

Products	Annual Premium Size	Fixed Deposit ("FD") Placement Amount*	Promotional FD Rate
Group A <ul style="list-style-type: none"> • Hong Leong SMART3 Shield Insurance 	Minimum RM15,000	1 to 1 basis of annual premium amount (minimum RM1,000)	3 months or 12 months ("FD Tenure") FD interest at 4.00% p.a. Limited to the first 1,000 Qualified Eligible Customers only
Group B <ul style="list-style-type: none"> • Hong Leong SMART Value Secure Insurance • Hong Leong SMART5 Flexi Insurance 	Minimum RM10,000		
Group C <ul style="list-style-type: none"> • Hong Leong SMART Cash Insurance • Hong Leong SMART Protect Plus Insurance • Hong Leong SMART Protect Vantage Insurance 	Minimum RM6,000		

***Note: Fixed deposit and insurance are eligible for protection by PIDM.**

8. The Qualified Eligible Customers are entitled to the Promotional FD Rate on a first-come, first-served basis only, limited to the first one thousand (1,000) Qualified Eligible Customers.
9. The Eligible Customers can only make the FD placement upon approval by the insurer, HLA, of the Products applied for and after the expiry of the fifteen (15) calendar days' cooling off period once the Product's policy is in force. A notification letter ("**Notification Letter**") will be forwarded by HLB to both HLB and HLA sales staff who will then notify the Eligible Customers. The Eligible Customers are required to present the Notification letter to any HLB branch as proof of eligibility to enjoy the Promotional FD Rate in order to proceed with the FD placement, failing which the Eligible Customers are deemed not qualified to participate in this Promotion. In the event the Eligible Customers do not receive such Notification Letter from HLB, HLB shall not be responsible for the non-receipt of the Notification Letter by the Eligible Customers for any reason whatsoever.

10. For the avoidance of doubt, HLB will be guided by the Notification Letter to ascertain the entitlement of the Eligible Customers to make their respective FD placement with HLB for the Promotional FD Rate.
11. Each Qualified Eligible Customer shall only be entitled to the Promotional FD Rate one (1) time only (whether in an individual FD account under the Qualified Eligible Customer's name only or a joint FD account where the Qualified Eligible Customer is the Principal FD Accountholder) irrespective of the number of the Products subscribed throughout the Promotion Period. In the case of joint FD accounts, only joint FD accounts where the Eligible Customer (as stated in the Notification Letter) is the Principal FD Accountholder, is entitled for the Promotional FD Rate.
12. In the event the Product is cancelled by any party for any reason whatsoever any time within the FD Tenure of the FD placement, the Eligible Customers will not be eligible to enjoy the Promotional FD Rate. In such circumstance, the prevailing conventional FD board rate for the FD Tenure shall apply from the date of the FD placement.
13. The Promotional FD Rate under this Promotion will be credited into the Qualified Eligible Customers' nominated current account or savings account ("**CASA**") upon the maturity of the FD Tenure. Interest add-on to the initial FD placement is not allowed.
14. Upon maturity, the FD shall be auto-renewed at the prevailing conventional FD board rate. Partial withdrawal of FD during the FD Tenure is not allowed.
15. Withdrawal of FD can only be made at the home branch i.e. the branch where the FD placement was made.
16. In the event the FD is uplifted prior to maturity of the relevant FD Tenure no interest is to be paid on any FD uplifted.
17. In the event it is subsequently discovered that the Qualified Eligible Customer does not meet any or all of the T&Cs under the Promotion, HLB reserves the right to claw-back and deduct the additional Promotional FD Rate credited earlier from the Qualified Eligible Customer's nominated CASA. The Qualified Eligible Customers will be notified by HLB in writing prior to any FD Promotional Rate claw-back and deduction from the Qualified Eligible Customers' nominated CASA.
18. The Eligible Customer shall sign all standard documents for the Products which include the application, nomination form and customer fact finding form. All applications for the Products shall be subject to HLA's approval and T&Cs as may be imposed by HLA in HLA's sole and absolute discretion.
19. The Eligible Customers are liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to their participation in the Promotion.

GENERAL

20. By participating in the Promotion, the Customers:
 - a) agree that they have read, understood and agree to be bound by the T&Cs of the Promotion and any other relevant terms and conditions that HLB and HLA may impose from time to time; and
 - b) agree that HLB's and/or HLA's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Customers.

21. HLB and/or HLA reserve the right to:
 - a) add, delete, suspend or vary the T&Cs contained herein and/or details of the product, wholly or in part at its discretion by way of posting on HLB's website at www.hlb.com.my ("**HLB's Website**"), or in any manner deemed suitable by HLB and/or HLA in order to give prior notice to the Customers of such additions, deletions or amendments; and
 - b) disqualify any of the Customers for any reason whatsoever as HLB and/or HLA may in its discretion deem fit to participate in the Promotion.

22. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and 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.

INSURANCE DISCLAIMER

This document is not intended to be an invitation or offer for subscription of insurance nor does it amount to solicitation by HLB for subscription of insurance by anyone. Customers are advised to read and understand the contents of the product brochure/policy contract before signing up.

IMPORTANT NOTES:

- 1. THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEETS YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS "TOP UPS". RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.**
2. Customers are not covered by the compensation fund under Part IV of the Capital Markets and Services Act 2007. This compensation fund does not extend to Customers if Customers suffer monetary loss as a result of a defalcation, or fraudulent misuse of moneys and other property, by a director, officer, employee or representative of HLB.
3. The above plan is underwritten by Hong Leong Assurance Berhad (HLA). HLA is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by HLA are protected against loss of part or all of the insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from HLA or visit the PIDM website (www.pidm.gov.my) or call the PIDM toll free line (1-800-88-1266).