

## RAYA 2022 FIXED DEPOSIT/FIXED DEPOSIT-i PROMOTION

Last updated on 22 April 2022

### PROMOTION PERIOD

The Hong Leong Bank Berhad's [193401000023 (97141-X)] ("**HLB**") and Hong Leong Islamic Bank Berhad's [200501009144 (686191-W)] ("**HLISB**") (collectively referred to as "**the Bank**") "**RAYA 2022 FIXED DEPOSIT/FIXED DEPOSIT-i PROMOTION**" ("**Promotion**") commences on 18 April 2022 and ends on 31 May 2022 ("**Promotion Period**"), or upon reaching the Fund Size Limit as defined under Clause 13 below, whichever comes first, unless notified otherwise.

### TERMS & CONDITIONS

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

### ELIGIBILITY

1. The Promotion is open to all customers of the Bank, including but not limited to new and existing, individuals, Malaysian and non-Malaysian residents ("**Customers**").
2. For the purpose of this Promotion:
  - (i) New Customers refer to customers who do not hold any products with the Bank prior to the Promotion Period.
  - (ii) Existing Customers refer to customers who hold any products with the Bank prior to the Promotion Period.
3. The participating Fixed Deposit and Fixed Deposit-i ("**FD/FD-i**") accounts ("**Participating FD/FD-i Account(s)**") for this Promotion are as follows:
  - (a) Conventional FD;
  - (b) Senior Savers Flexi FD;
  - (c) Priority Banking Premium FD; and
  - (d) Fixed Deposit-i ("**FD-i**").
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 Participating FD/FD-i Accounts, HLB Current Account or Savings Account/HLISB Current Account-i or Savings Account-i ("**CASA/CASA-i**") of the Customer; 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 the CASA/CASA-i of the Customers.
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 FD/FD-i Accounts with the Bank;
  - (b) Intra bank transfer of funds, i.e., transfer of funds from another HLB/HLISB account (whether CASA, CASA-i, FD, FD-i, Term Investment Account-i or General Investment Account; and
  - (c) Inter and/or intra branch transfer within HLB and HLISB including by third party account transfer.
6. For the purpose of this Promotion, all New Funds must be placed and deposited into the Customers' Participating FD/FD-i Accounts **within seven (7) days** from the availability of the New Funds.
7. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt/insolvent or are subject to any insolvency/bankruptcy proceedings at any time prior to or during the Promotion Period or has breached any terms and conditions contained in the General Terms and Conditions of Accounts, Hong Leong Connect Terms and Conditions and terms and conditions applicable to the Participating FD-FD-i Accounts shall **NOT** be eligible to participate in the Promotion.

8. Customers who have committed, or determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Promotion.
9. This Campaign is **NOT** valid with any other on-going promotions offered by the Bank from time to time.

### **PROMOTION MECHANICS**

10. In order to be entitled for this Promotion, the Customers shall deposit an amount of not less than the Minimum Placement Amount and not more than the Maximum Placement Amount into their Participating FD/FD-i Accounts ("**FD/FD-i Placement Amount**") according to the placement tiering as specified in Table 1 below during the Promotion Period.

**Table 1**

| Participating FD/FD-i   | Tenure    | Promotional Rate <sup>1</sup> | Placement Tier | Minimum Placement Amount | Maximum Placement Amount |
|---|-----------|-------------------------------|----------------|--------------------------|--------------------------|
| <ul style="list-style-type: none"> <li>• Conventional Fixed Deposit</li> <li>• Senior Savers Fixed Deposit</li> <li>• Priority Banking Fixed Deposit</li> <li>• Islamic Fixed Deposit (FD-i)</li> </ul> | 12-months | 2.20% p.a.                    | Tier 1         | RM30,000                 | RM99,999.99              |
|   |           |                               | Tier 2         | RM100,000                | RM299,999.99             |
|   |           |                               | Tier 3         | RM300,000                | RM599,999.99             |
|   |           |                               | Tier 4         | RM600,000                | RM999,999.99             |
|   |           |                               | Tier 5         | RM1,000,000              | RM5,000,000              |

<sup>1</sup> Should there be an Overnight Policy Rate (OPR) change, the Promotional FD/FD-i Rate may be revised.

11. Customers who have fulfilled the criteria under Clause 10 above shall be referred to as "**Eligible Customer(s)**".
12. The Eligible Customers who has successfully placed any one (1) of the Participating FD/FD-i Accounts during the Promotion Period shall be entitled to receive one (1) Senheng Electric Sdn. Bhd. e-voucher ("**Reward**") on a first come, first served basis. Each Eligible Customer is entitled for only one Tier of the Reward for the 1<sup>st</sup> placement made during the Promotion Period on a first come, first served basis. The value of the Reward and the maximum capping for the number of Reward to be given away for each Placement Tier are as outlined under Clause 25 (Table 3) below. For the avoidance of doubt, each Eligible Customer are required to maintain a valid email address with the Bank and are entitled to a maximum of one (1) Reward during the Promotion Period.
13. The fund size limit for this Promotion based on the respective Participating FD/FD-i Accounts are as set out in Table 2 below ("**Fund Size Limit**"):

**Table 2**

| Tenure                   | Fund Size Limit |
|--------------------------|-----------------|
| 12-months (Conventional) | RM360 Million   |
| 12-months (Islamic)      | RM90 Million    |

14. In the event any FD/FD-i Placement Amount exceeds the prescribed Maximum FD/FD-i Placement Amount or if the respective Fund Size Limit is reached, such FD/FD-i Placement Amount shall be subject to the prevailing FD/FD-i board rates as determined by the Bank.
15. The Eligible Customers are required to nominate a CASA/CASA-i maintained with the Bank under the same name and signature requirement as the Participating FD/FD-i Account ("**Nominated CASA/CASA-i**") for the purpose of crediting the interest/profit earned under this Promotion. Eligible Customers who do not have any CASA/CASA-i prior to the Promotion Period are required to open one along with a participating FD/FD-i Account for this purpose.
16. The interest/profit earned for the Participating FD/FD-i Accounts shall be credited into the Eligible Customers' Nominated CASA/CASA-i at maturity.

17. Upon maturity, the principal FD/FD-i Placement Amount shall be auto-renewed at the prevailing FD/FD-i board rates respectively and the interest/profit earned will be credited into the Eligible Customers' Nominated CASA/CASA-i, based on the option selected by the Eligible Customers upon placement.
18. In the event the FD/FD-i Placement Amount is withdrawn prior to maturity of the FD/FD-i Tenure, whether wholly or partially, no interest/profit shall be payable on partially withdrawn amounts and premature withdrawals of FD/FD-i, regardless of the number of completed months at the time of premature withdrawal. For the avoidance of doubt, the interest/profit will be calculated on the remaining balance principal amount subsequent to the withdrawal.
19. Subject to Clause 18 herein, partial withdrawal of Conventional FD Placement Amount is allowed in multiples of **Ringgit Malaysia One Thousand (RM1,000)** only. However, in the event the FD Placement Amount is less than **Ringgit Malaysia Five Thousand (RM5,000)**, no partial withdrawal is allowed for that particular account and any such withdrawal shall be treated as a premature withdrawal of the entire FD Placement Amount in accordance with Clause 18 above.
20. Subject to Clause 18 herein, partial withdrawal of FD-i Placement Amount is allowed in multiples of **Ringgit Malaysia One Thousand (RM1,000)** only. However, in the event the amount in FD-i Placement Amount is less than **Ringgit Malaysia Three Thousand (RM3,000)**, no partial withdrawal is allowed for that particular account and any such withdrawal shall be treated as a premature withdrawal of the entire FD-i Placement Amount in accordance with Clause 18 above.
21. Subject to Clause 18 herein, partial withdrawal for Senior Savers Flexi FD and Priority Banking Premium FD Placement Amount is allowed in multiples of **Ringgit Malaysia Three Thousand (RM3,000)** only. However, in the event the FD Placement Amount in Priority Banking Premium FD, and/or Senior Savers Flexi FD is less than **Ringgit Malaysia Ten Thousand (RM10,000)**, no partial withdrawal is allowed for that particular account and any such withdrawal shall be treated as a premature withdrawal of the entire FD Placement Amount in accordance with Clause 18 above.
22. The Bank reserves the right to deduct and debit an amount equivalent to the interest/profit paid to the Eligible Customers in respect of the FD/FD-i Placement Amount which is prematurely withdrawn from the principal FD/FD-i Amount upon withdrawal.
23. Eligible Customers with FD-i products shall be deemed to have agreed to waive his/her right to claim the full selling price for any withdrawal of FD-i before the maturity date.
24. FD/FD-i 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 with the exception that the FD Placement Amount of the Conventional FD, Priority Banking Premium FD and Senior Savers Flexi FD can be used as collateral to secure the conventional Credit Card(s) (i.e., Credit Card(s) issued by HLB) with the Bank. Please refer to the Secured Credit Card with Fixed Deposit of the Credit Card Terms & Conditions for more information.

### **PROMOTION FULFILMENT**

25. The Reward will be awarded to the first one thousand three hundred ten (1310) Eligible Customers on a first come, first served basis based on the successful placement date and time (Malaysia Date and Time) as recorded in the Bank's records and based on each individual Placement Tier based as outlined in Table 3 below:

**Table 3**

| <b>Placement Tier</b> | <b>Minimum Placement Amount</b> | <b>Maximum Placement Amount</b> | <b>Voucher Value Amount</b> | <b>Number of Allocated Reward*</b> |
|-----------------------|---------------------------------|---------------------------------|-----------------------------|------------------------------------|
| Tier 1                | RM30,000                        | RM99,999.99                     | RM25                        | 950                                |
| Tier 2                | RM100,000                       | RM299,999.99                    | RM100                       | 250                                |
| Tier 3                | RM300,000                       | RM599,999.99                    | RM325                       | 75                                 |
| Tier 4                | RM600,000                       | RM999,999.99                    | RM650                       | 30                                 |

|        |             |             |         |   |
|--------|-------------|-------------|---------|---|
| Tier 5 | RM1,000,000 | RM5,000,000 | RM1,500 | 5 |
|--------|-------------|-------------|---------|---|

\* Number of Allocated Rewards is subject to availability.

26. The maximum number of Reward is allocated based on the respective Placement Amount and Placement Tier. The Reward is subject to availability. For the avoidance of doubt, the Bank may, at its discretion decide to re-allocate the number of Reward for the respective Tiers as it deems fit.
27. If an Eligible Customer has made multiple eligible FD/FD-i placement amounts throughout the Promotion Period, the Reward will be allocated based on the first eligible FD/FD-i placement that meets the criteria under Clause 10 above and based on the successful placement date and time (Malaysia Date and Time) as recorded in the Bank's records.
28. The Reward will be sent to Eligible Customers' valid email address registered with the Bank no later than 31 August 2022. If the Eligible Customers' email address is not updated, the Reward will be deemed as not being able to be fulfilled and would be null and void as of 31 August 2022.
29. The Reward is non-exchangeable for credit or in kind, whether partial or in full.
30. To the fullest extent permitted by law, by participating in this Promotion, the Eligible Customers agree that he/she will not hold the Bank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers that the Bank may engage for the purpose of this Promotion), liable for any loss or damages that he/she may incur in connection with this Promotion and/or from the use of the Reward by the Eligible Customers and/or any other persons.
31. The Eligible Customers hereby give their consent to, and authorize the Bank to disclose their particulars to the appointed representatives engaged by the Bank for purposes of this Promotion. The Bank warrants that the disclosure of such particulars to any third (3rd) party service providers shall be limited to the Eligible Customers' name, address, email or telephone number and shall be used only in relation to and for purposes of this Promotion.
32. Where the Reward is to be redeemed under this Promotion are in the form of vouchers issued by the participating partner, merchant or supplier, the Reward is valid for use until the date as specified on the voucher and are subject to the relevant terms and conditions applicable for the use of the voucher. If the event the voucher remains unused or unredeemed after the specified expiry date, the validity of the voucher will lapse and the Bank will not replace the said expired voucher.
33. For the avoidance of doubt, if the Reward (in the form of voucher) is used for redemption of a physical good with value less than the awarded Reward value, the difference will not be refunded to the Eligible Customers. If the Reward value is more than the value of the physical good, then the Eligible Customers are required to pay the difference to the merchant accordingly.
34. The Bank will not be held responsible for the condition of the physical goods redeemed at the Merchant, Senheng Electric (KL) Sdn. Bhd (199401022012 (296691-X)).
35. The Bank reserves the right to substitute the Reward with another reward of similar value as it deems fit.

## **GENERAL**

36. By participating in the Promotion, the Customers agree:
  - (i) to have read, understood, accept and agree and to be bound by the T&Cs herein, General Terms and Conditions of Accounts, terms and conditions applicable to the Participating FD/FD-i Accounts and Hong Leong Connect Terms and Conditions;
  - (ii) that the Bank's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Customers;
  - (iii) that all records of the fulfillment of the eligibility requirement captured by the Bank's system within the Promotion Period are final;
  - (iv) to access HLB's websites at [www.hlb.com.my](http://www.hlb.com.my)/HLISB's website at [www.hlisb.com.my](http://www.hlisb.com.my) (collectively referred to as "**the Bank's Websites**") at regular 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;

- (v) that the interest/profit earned is non-transferrable to any third (3rd party) and non-exchangeable for up-front credit, cheque or benefit-in-kind; and
  - (vi) 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.
37. The Bank reserves the right:
- (i) to disqualify any Customer as the Bank may deem fit from participating in this Promotion;
  - (ii) to add, delete, suspend or vary any or all of the T&Cs contained herein or terminate the Promotion by way of posting on the Bank's Websites with prior notice, or in any other manner which the Bank deemed practical;
  - (iii) to forfeit the interest/profit earned in the event of non-compliance by the Entitled Customers of the T&Cs herein, General Terms and Conditions of Accounts for Deposits and Islamic Banking Deposits and Hong Leong Connect Terms and Conditions; and
  - (iv) to substitute the Reward with another reward of similar value at it deems fit by way of posting on the Bank's Websites, or in any other methods which the Bank deems practical, in order to give a prior notice to the Eligible Customers.
38. The T&Cs herein, General Terms and Conditions of Accounts, terms and conditions applicable to the Participating FD/FD-i Accounts and Hong Leong Connect Terms and Conditions shall be read as an entire agreement. In the event of any discrepancies, the specific T&Cs herein shall prevail to the extent of such discrepancy.
39. 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 the Bank's Websites shall prevail.
40. 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.
41. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**Protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.**

**The Participating Accounts-i are deposit accounts based on the Shariah principle of Tawarruq.**

If you have any enquiries regarding the T&Cs, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my) or call 03-7626 8899.