

RAYA 2022 eFIXED DEPOSIT/eFIXED DEPOSIT-i PROMOTION

Last updated on 11 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 eFIXED DEPOSIT/eFIXED DEPOSIT-i PROMOTION**" ("**Promotion**") commences at on 18 April 2022 at 06:00a.m. and ends on 31 May 2022 at 11.59p.m., or upon reaching the Fund Size Limit as defined under Clause 14 below, whichever comes first ("**Promotion Period**"), 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 existing and new individual accountholders of a HLB Current or Savings Account/HLISB Current or Savings Account-i ("**CASA/CASA-i**") ("**Customers**") who have not opened an Online Fixed Deposit/Online Fixed Deposit-i ("**eFD/eFD-i**") account ("**eFD/eFD-i Account**") prior to the Promotion Period.
2. For the avoidance of doubt, joint CASA/CASA-i holders are **NOT** eligible to open or operate an eFD/eFD-i Account and are **NOT** eligible to participate in the Promotion.
3. 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 or are subject to any 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 eFD/eFD-i and CASA/CASA-i Accounts shall **NOT** be eligible to participate or shall be immediately disqualified from participating in the Promotion.
4. 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.
5. This Campaign is **NOT** valid with any other on-going promotions offered by the Bank from time to time.

PROMOTION MECHANICS

6. Customers shall first register for Hong Leong Connect Online Banking and Hong Leong Connect Mobile Banking ("**Hong Leong Connect**"), if they have not already done so, in order to open an eFD/eFD-i Account and make an eFD/eFD-i placement.
7. Customers who open an eFD/eFD-i Account and make their first (1st) placement of eFD/eFD-i ("**1st Placement**") via Hong Leong Connect for an amount not less than the Minimum eFD/eFD-i Placement Amount and not more than the Maximum eFD/eFD-i Placement Amount ("**eFD/eFD-i Placement Amount**") and for the Tenure as set out in Table 1 below during the Promotion Period shall be entitled to the Promotional eFD/eFD-i Rate as specified in Table 1 below on the 1st Placement:

Table 1

Tenure	Promotional eFD/eFD-i Rate ¹	Minimum eFD/eFD-i Placement Amount	Maximum eFD/eFD-i Placement Amount
3 months	2.00% p.a.	RM500	RM200,000

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

8. Customers who fulfil the criteria set in Clause 7 shall be referred to as "**Entitled Customers**".

9. The first two thousand five hundred (**2,500**) Entitled Customers shall be entitled to an additional **Ringgit Malaysia Ten (RM10) Shopee e-voucher (“Reward”)** on a first come, first-served basis. The Entitled Customers are required to maintain a valid email address with the Bank and are entitled to a maximum of one (1) Reward only during the Promotion Period.
10. For the purpose of this Promotion, the funds for the eFD/eFD-i Placement Amount must be from another bank and transferred via Financial Process Exchange (“**FPX**”). FPX is a secure online payment method that facilitates interbank transfer of funds, facilitated by Payments Network Malaysia Sdn. Bhd. (“**PayNet**”). Further details pertaining to FPX can be found at <https://www.paynet.my/business-fpx.html>
11. The Promotional eFD/eFD-i Rate is applicable to the 1st Placement and for the Tenure only. Any auto-renewal of the principal eFD/eFD-i Placement Amount thereafter upon the expiry of the Tenure shall be at the prevailing eFD/eFD-i board rates.
12. The maximum deposit amount per transaction via FPX transfer is **Ringgit Malaysia Two Hundred Thousand (RM200,000)**, subject to such prescribed maximum amount/limit of transfer in the Entitled Customers’ individual internet banking maintained with the relevant bank.
13. The processing of placement of eFD/eFD-i may take up to two (2) working days and the effective date of the placement of eFD/eFD-i shall be the date the Bank successfully completes the placement process. The Bank shall not be responsible for any delay or any losses which the Entitled Customers may incur due to the time taken to process the placements.
14. The eFD/eFD-i placement can only be made through Hong Leong Connect between 6:00 a.m. and 12:00 midnight, seven (7) days a week, or during such hours and days as stipulated by the Bank at Hong Leong Connect and shall be processed on a first come, first-served basis. For the avoidance of doubt, the eFD/eFD-i placement must be submitted by 12:00 midnight in order for the placement to be accepted.
15. The fund size limit for this Promotion is **Ringgit Malaysia One Hundred and Fifty Million (RM150,000,000)** only (“**Fund Size Limit**”).
16. In the event the Fund Size Limit is reached, the eFD/eFD-i Placement Amount which exceeds the prescribed Fund Size Limit shall be subject to the prevailing eFD/eFD-i board rates.
17. Upon maturity, the principal eFD/eFD-i Placement Amount shall be auto-renewed at the prevailing eFD/eFD-i board rates respectively or auto-withdrawn and credited to the Nominated CASA/CASA-i, based on the option selected by the Entitled Customers upon placement.
18. In the event the eFD/eFD-i Placement Amount is withdrawn prior to the maturity of the Tenure, whether wholly or partially, no interest/profit shall be payable on such premature withdrawals amounts of eFD/eFD-i, regardless of the number of completed months at the time of premature withdrawal.
19. The Bank reserves the right to deduct and debit an amount equivalent to the interest/profit paid to the Entitled Customers in respect of the eFD/eFD-i Placement Amount which is prematurely withdrawn from the principal eFD/eFD-i Account.
20. Customers with eFD-i products shall be deemed to have agreed to waive his/her right to claim the full selling price for any withdrawal of eFD-i before the maturity date.
21. Subject to Clause 18 herein, partial withdrawal of eFD Placement Amount is allowed in multiples of **Ringgit Malaysia One Thousand (RM1,000)** only. However, in the event the eFD Placement Amount is less than **Ringgit Malaysia Five Thousand (RM5,000)**, no partial withdrawal is allowed for that particular account.
22. Subject to Clause 18 herein, partial withdrawal of eFD-i Placement Amount is allowed in multiples of **Ringgit Malaysia One Thousand (RM1,000)** only. However, in the event the eFD-i Placement Amount is less than **Ringgit Malaysia Three Thousand (RM3,000)**, no partial withdrawal is allowed for that particular account.
23. eFD/eFD-i Placement Amount shall **NOT** be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Entitled Customers with the exception that the eFD Placement

Amount can be used as collateral to secure the conventional Credit Card(s) (i.e., Credit Card(s) issued by HLB) with the Bank. For such pledging arrangement, the Entitled Customers shall refer to the Secured Credit Card with Fixed Deposit product page.

REWARD FULFILLMENT

24. The Reward will be awarded to the first two thousand five hundred (2,500) eligible Entitled Customers based on the successful placement date and time (Malaysia Date and Time) in the Bank's records.
25. Each eligible Entitled Customer is only entitled to a maximum of one (1) Reward regardless of the number of eFD/eFD-i placement(s) made throughout the Promotion Period.
26. The Reward will be sent to eligible Entitled Customer's valid email address registered with the Bank no later than 31 August 2022. If the eligible Entitled Customer's 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.

GENERAL

27. By participating in the Promotion, the Customers agree:
 - (i) to have read, understood, accept and to be bound by the T&Cs herein, General Terms and Conditions of Accounts, terms and conditions applicable to eFD/eFD-i and CASA/CASA-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) to access HLB's websites at www.hlb.com.my/HLISB's website at www.hlisb.com.my (collectively referred to as "**the Bank's Websites**") at regular intervals to view the T&Cs and ensure to be kept up-to-date on any changes or variations to the T&Cs;
 - (iv) 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
 - (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.
28. 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; and
 - (iii) to forfeit the interest/profit earned and/or the Reward in the event of non-compliance by the Entitled Customers of the T&Cs herein and/or the General Terms and Conditions of Accounts, terms and conditions applicable to Participating eFD/eFD-i and CASA/CASA-i Accounts and Hong Leong Connect Terms and Conditions.
 - (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 HLB deem practical, in order to give a prior notice to the Entitled Customers.
29. The T&Cs herein, General Terms and Conditions of Accounts, terms and conditions applicable to Participating eFD/eFD-i and CASA/CASA-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.
30. 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.
31. 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.

32. 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 or call 03-76268899.