

eFIXED DEPOSIT / eFIXED DEPOSIT-i CNY 2020 PROMOTION

PROMOTION PERIOD

1. The Hong Leong Bank Berhad's [193401000023 (97141-X)] ("HLB") / Hong Leong Islamic Bank Berhad's [200501009144 (686191-W)] ("HLISB") "eFixed Deposit / eFixed Deposit-i CNY 2020 Promotion" ("Promotion") (collectively referred to as "the Bank") commences on 29 January 2020 and ends on 29 February 2020, both dates inclusive, or upon reaching the total fund size of Ringgit Malaysia Five Hundred Million (RM500,000,000), 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

2. The Promotion is open to individuals who are the primary accountholders of a HLB Current or Savings account / HLISB Current or Savings account-i ("CASA / CASA-i") and who have registered for Hong Leong Connect prior to or during the Promotion Period ("Customers"). For the avoidance of doubt, joint CASA / CASA-i holders are NOT eligible to open or operate an Online Fixed Deposit / Online Fixed Deposit-i Account ("eFD / eFD-i") and 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 shall **NOT** be eligible to participate or shall be immediately disqualified from participating in the Promotion.
4. Customers who have committed, or are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Promotion.

PROMOTION MECHANICS

5. For the purpose of this Promotion, all placement(s) of deposits must be from other banks via Financial Process Exchanges ("FPX"). FPX is a secure online payment method that facilitates interbank transfer of funds, facilitated by Payments Network Malaysia Sdn. Bhd. ("PayNet"). Further details can be viewed at <https://www.paynet.my/business-fpx.html>
6. Customers who have made placement(s) of deposits via Hong Leong Connect ranging between the specified Minimum eFD / eFD-i Placement Amount up to the Maximum eFD / eFD-i Placement Amount ("eFD / eFD-i Amount") into their respective new or existing eFD / eFD-i for the Tenure as set out below during the Promotion Period shall be entitled to the following corresponding Promotional eFD / eFD-i Rate ("Eligible Customers"):

Promotional eFD / eFD-i Rate	Tenure	Minimum eFD / eFD-i Placement Amount	Maximum eFD / eFD-i Placement Amount
3.60% p.a.	6 months	RM10,000	RM2,000,000

The Promotional eFD / eFD-i Rate is applicable for one (1) cycle only.

7. The maximum deposit amount per transaction via FPX transfer is **Ringgit Malaysia Two Hundred Thousand (RM200,000)** or is subject to such prescribed maximum amount / limit of transfer in the Customer's individual internet banking maintained with the relevant bank, whichever is lower.
8. Processing of placements of eFD / eFD-i may take up to two (2) working days and in such event, the effective date of the placement of eFD / eFD-i shall commence after successful completion of the process and the Bank shall not be responsible for such delay (if any).
9. The Promotional eFD / eFD-i Rates are available to Eligible Customers for placements made through Hong Leong Connect between 6:00 a.m. and 11:55 p.m., seven (7) days a week, or during such hours as stipulated by the Bank at Hong Leong Connect on a first-come, first-served basis.
10. Eligible Customers are required to nominate a CASA / CASA-i maintained with the Bank under the individual name of the Eligible Customers ("**Nominated CASA / CASA-i**") for the purpose of crediting the interest / profit earned

under this Promotion. The interest / profit earned will be credited into the Eligible Customers' Nominated CASA / CASA-i at maturity.

11. Upon maturity, the principal eFD / eFD-i 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, as selected by the Eligible Customer upon placement.
12. No interest / profit shall be payable on premature withdrawals of eFD / eFD-i, regardless of the number of completed months at the time of premature withdrawal.

The Bank reserves the right to claw back and deduct an amount equivalent to the interest / profit paid to the Eligible Customers in respect of the eFD / eFD-i Amount which is prematurely withdrawn from the principal eFD / eFD-i Amount upon withdrawal.

HLISB customer(s) 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.

13. Subject to Clause 12 of the T&Cs herein, partial withdrawal of eFD Amount is allowed in multiples of **Ringgit Malaysia One Thousand (RM1,000)** only. However, in the event the eFD Amount is less than **Ringgit Malaysia Five Thousand (RM5,000)**, no partial withdrawal is allowed for that particular account.

Partial withdrawal of eFD-i Amount is allowed with minimum **Ringgit Malaysia Three Thousand (RM3,000)** in multiples of **Ringgit Malaysia One Thousand (RM1,000)** only. However, in the event the eFD-i Amount is less than **Ringgit Malaysia Five Hundred (RM500)**, no partial withdrawal is allowed for that particular account.

14. eFD / eFD-i 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

15. 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 the Bank'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 the Bank's decision shall be entertained;
 - (iii) to access HLB's website at www.hlb.com.my / HLISB's website at www.hlisb.com.my ("collectively referred to as "the Bank's Websites") 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 / 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.
16. The Bank reserves the right:
 - (i) to disqualify any Customers for any reason whatsoever as the Bank may in its absolute discretion deemed fit, from participating in the Promotion without assigning any reason thereof;
 - (ii) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, at the Bank's discretion by way of posting on the Bank's Websites, or in any manner deemed suitable by the Bank, at any time with prior notice; and
 - (iii) to forfeit the interest / profit earned in the event of non-compliance by the Eligible Customers of the T&Cs herein and the Bank's General Terms and Conditions of Accounts.
17. The T&Cs herein, [General Terms and Conditions of Accounts](#), [Terms and Conditions for Hong Leong eFixed Deposit Account](#), and [Terms and Conditions for Hong Leong Fixed Deposit-i](#) 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.
18. 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.
19. 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.

20. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

eFixed Deposit / eFixed Deposit-i is protected by PIDM up to RM250,000 for each depositor.