

3-MONTH AND 6-MONTH FIXED DEPOSIT / FIXED DEPOSIT-i PROMOTION

Last updated on 28 January 2020

PROMOTION PERIOD

The Hong Leong Bank Berhad's [193401000023 (97141-X) ("**HLB**") / Hong Leong Islamic Bank Berhad's [200501009144 (686191-W) ("**HLISB**") (collectively referred to as "the Bank") "**3-month and 6-month Fixed Deposit / Fixed Deposit-i Promotion**" ("**Promotion**") commences on 29 January 2020 and ends on 29 February 2020, 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 / Fixed Deposit-i (" FD / FD-i ")	Fund Size Limit
3-month Fixed Deposit	RM200 Million
3-month Fixed Deposit-i	RM200 Million
6-month Fixed Deposit	RM500 Million
6-month Fixed Deposit-i	RM500 Million

TERMS & CONDITIONS

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

ELIGIBILITY

- The Promotion is open to all Bank's new and existing customers who are Malaysian individuals or non-individuals customers and non-Malaysian individuals or non-individuals customers ("**Customers**").
- For the avoidance of doubt:
 - New Bank customers refer to customers who do not hold any products with the Bank prior to the Promotion Period.
 - Existing customers refer to customers who hold any products with the Bank 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**.
- The participating Fixed Deposit / Fixed Deposit-i ("**FD / FD-i Account**") for this Promotion are as follows:
 - Conventional FD;
 - Priority Banking Premium FD;
 - Junior Flexi FD;
 - Senior Savers Flexi FD; and
 - FD-i.
- 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 / FD-i Accounts of the Customers opened with the Bank; 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 the Bank's Current Account or Savings Account / Current Account-i or Savings Account-i ("**CASA / CASA-i**") of the Customers.

For this purpose, all new funds must be placed and deposited into the Customers' existing or new FD / FD-i Accounts and CASA / CASA-i within seven (7) days of the transfer to the Bank.

- The following shall not be considered as "New Funds":
 - Maturing FD / FD-i or premature withdrawal of FD / FD-i from any existing HLB's FD / HLISB's FD-i account;
 - Intra bank transfer of funds, i.e. transfer of funds from another Bank account (whether Savings, Savings-i, Current, Current-i, FD, FD-i, Term Investment Account-i or General Investment Account ("**GIA**")); and
 - Inter and / or intra branch transfer within the Bank 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 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 in the Promotion.

7. 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.

PROMOTION MECHANICS

8. Customers who have made placement(s) of deposits ranging between the Minimum FD / FD-i Placement Amount and Maximum FD / FD-i Placement Amount (“**FD / FD-i Placement Amount**”) as specified in the table below into their respective new or existing FD / FD-i Account for the FD / FD-i Tenure as set out below during the Promotion Period shall be entitled to the following corresponding Promotional FD / FD-i Rates (“**Eligible Customers**”):

FD / FD-i Tenure	Products	Promotional FD / FD-i Rates ¹	Minimum FD / FD-i Placement Amount	Maximum FD / FD-i Placement Amount
3-month	Conventional FD / FD-i	3.45%p.a.	RM10,000	RM2,000,000
6-month	Conventional FD / Priority Banking Premium FD / Junior FD / Senior Savers Flexi FD / FD-i	3.55%p.a.		

¹ Should there be an Overnight Policy Rate (OPR) change, the promotional rates may be revised.

9. The Minimum FD / FD-i Placement Amount is **Ringgit Malaysia Ten Thousand (RM10,000)** and the Maximum FD / FD-i Placement Amount is **Ringgit Malaysia Two Million (RM2,000,000)**. 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 as stated above is reached, the FD / FD-i Placement Amount which exceeds the prescribed Maximum FD / FD-i Placement Amount or the Fund Size Limit shall be subjected to the prevailing FD / FD-i board rates as determined by the Bank.
10. No FD / FD-i receipt will be issued for each placement. An advice slip will be issued for each placement. The advice slip shall bear the signature(s) of the authorized signatory(ies) of the Bank. The advice slip is not a document of title and acts only as an evidence of deposit. It is also non-negotiable, non-transferable and non-assignable.
11. The Eligible Customers are required to nominate a CASA / CASA-i maintained with the Bank under the name of the Eligible Customers (“**Nominated CASA / CASA-i**”) for the purpose of crediting the interest / profit earned under this Promotion.
12. The interest / profit earned for Conventional FD, Junior FD, Priority Banking Premium FD and FD-i will be credited into the Eligible Customers’ Nominated CASA / CASA-i upon maturity. Whereas the interest earned for Senior Savers Flexi FD will be credited into the Eligible Customers’ Nominated CASA on a monthly basis.
13. Upon maturity of the FD / FD-i Tenure, 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 on a monthly basis and/or at maturity. For tenures of 5-months or less, the interest/profit is paid at maturity.
14. For Priority Banking Premium FD, Junior FD and Senior Savers Flexi FD, 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 and/or Senior Savers Flexi FD is less than **Ringgit Malaysia Ten Thousand (RM10,000)**, no partial withdrawal is allowed for that particular account.
15. Partial withdrawal of Conventional FD Placement Amount is allowed in multiples of **Ringgit Malaysia One Thousand (RM1,000)** only. In the event the amount in Conventional FD is less than **Ringgit Malaysia Five Thousand (RM5,000)**, no partial withdrawal is allowed for that particular account.
16. Partial withdrawal of FD-i Placement Amount is allowed in minimum amount of **Ringgit Malaysia Three Thousand (RM3,000)** with multiples of **Ringgit Malaysia One Thousand (RM1,000)** only. In the event the amount in FD-i is less than **Ringgit Malaysia Five Hundred (RM500)**, no partial withdrawal is allowed for that particular account.
17. In the event the FD / FD-i Placement Amount is uplifted prior to maturity of the FD / FD-i Tenure, no interest / profit shall be payable on partially withdrawn amounts and premature withdrawals of FD / FD-i.

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 FD / FD-i Amount, which is prematurely withdrawn from the principal FD / FD-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 FD-i before the maturity date.

18. FD / FD-i Placement Amount shall NOT be used as collateral for the purposes of securing any credit facility obtained or to be obtained by the Eligible Customers.

GENERAL

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

Deposit Products are protected by PIDM up to RM250,000 for each depositor.