

FIXED DEPOSIT AUTO RENEWAL PROMOTION

Last updated on 25 June 2021

PROMOTION PERIOD

The Hong Leong Bank Berhad's (97141-X) ("HLB") "**Auto Renewal Fixed Deposit Promotion**" ("Promotion") commences on 1 August 2019 and ends on 30 June 2022, both dates inclusive ("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 for existing HLB individual and non-individual customers who fulfil the following criteria ("Eligible Customers"):
 - (a) Customers have received a Short Messaging Service ("SMS") from HLB to participate in this Promotion ("Promotion SMS") which will state the relevant Fixed Deposit Rate made available under the Promotion ("Promotion FD Rate") as set out in the example below; and

Example of Promotion SMS:
RM0.00 HLB: Renew yr FDR xxxxxxxxxxx @ x.xx%p.a. for XXmths on maturity date! SMS FD<space>xxxx to 68899 by DD/MM/YY. T&C apply @ www.hlb.com.my/specialfd.
 - (b) Customers have successfully registered for the Promotion via SMS Registration in the manner set out in Clause 9 of these T&Cs.
2. Eligible Customers will be registered in this Promotion upon fulfilment of both the criteria set out in Clause 1 above.
3. It is the responsibility of HLB customers to ensure that their mobile phone numbers registered with HLB are correct and up-to-date. HLB shall not be held responsible or liable in the event of any non-receipt of the Promotion SMS by HLB customers for any reason whatsoever.
4. HLB customers who do not receive the Promotion SMS are deemed not qualified to participate in this Promotion and HLB shall not entertain any dispute pertaining to the non-receipt of the Promotion SMS by the aforementioned HLB customers.
5. The SMS service for this Promotion is provided and supported by Infobip Asia Pacific Sdn Bhd (898379-U) ("Infobip"), a SMS vendor officially appointed by HLB. All dates and times for SMS Registration and notification SMS captured in Infobip's system shall prevail and be conclusive of such transaction.
6. For the avoidance of doubt, non-individual customers refer to associations, clubs, schools, societies, non-profit organizations, sole proprietors, partnerships and professional practices, **excluding companies and corporate bodies**.
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 HLB 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.
8. Customers who have committed, or determined by HLB to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Promotion.

PROMOTION MECHANICS

A. SMS Registration for Eligible Customers

9. To participate in the Promotion, Eligible Customers are required to successfully perform a one-time registration via SMS to HLB during the Promotion Period upon receiving the Promotion SMS ("SMS Registration") in accordance with the instructions set out as follows:

Type **FD**<space>**last 4 digits of the FDR** and send to **68899**.
(E.g. FD 1234)

10. Eligible Customers shall be responsible to:
 - (a) check and ensure that their respective telecommunications service providers ("Telcos") are able to support the sending of SMS to the designated number "68899" under this Promotion as HLB will not be liable or responsible if the Telco of an Eligible Customer is unable to support the sending of any SMS to the designated number "68899"; and
 - (b) pay the standard SMS charges levied by their Telcos for each SMS sent to the number 68899.
11. Any cancellation of registration will not be accepted after the SMS Registration has been successfully performed.
12. Eligible Customers are responsible for ensuring that the details in the SMS Registration sent to 68899 are accurate, complete and sent within the validity period stated in the Promotion SMS ("Eligible Registration Period"); failing which, the Eligible Customers' SMS Registration will not be processed and will be considered unsuccessful.
13. Eligible Customers will receive a confirmation SMS from 68899 for the SMS Registration successfully sent to 68899, subject to SMS traffic at the respective Telco's network. This confirmation SMS is automatically generated to confirm the receipt of a correctly transmitted SMS Registration and shall NOT be deemed as notification that the Eligible Customer has met the Eligibility criteria under this Promotion.
14. Proof of SMS Registration sent to 68899 by Eligible Customers shall not be considered as confirmation of receipt by HLB of the SMS Registration unless the Eligible Customer receives a confirmation SMS as per Clause 13 above and such confirmation SMS will be sent to the same mobile phone number from which SMS Registration is performed.
15. Eligible Customers will receive a notification SMS from 68899 for the FD successfully renewed under the Promotion FD Rate as stated in the Promotion SMS, subject to SMS traffic at the respective Telco's network. This notification SMS is generated to confirm that the Eligible Customer has met the Eligibility criteria under this Promotion.
16. HLB reserves the right to disqualify any SMS Registration due to reason(s) including, but not limited to, duplicate SMS Registration, incorrect SMS Registration format, unsuccessful or delayed transmission of SMS during the Promotion Period, or for any other reason deemed appropriate by HLB and shall not be liable for such disqualification or any loss or damage resulting thereof.
17. HLB will not be held responsible for any SMS traffic, network failure, and / or interruptions on the part of the respective Telco or HLB's SMS service provider, Infobip, during the process of the SMS Registration being sent to 68899 or the notification SMS being sent from 68899 to Eligible Customers which may result in the delay in the transmission of SMS Registration and/or the notification SMS during the Promotion Period.

B. Promotion Details

18. Eligible Customers who have successfully registered for the Promotion shall be entitled to the Promotion FD Rate for Participating FD Accounts (defined in Clause 19 of these T&Cs) upon auto-renewal of their existing FD Tenure instead of the prevailing FD board rates. The FD tenure and renewal date remains unchanged.
19. Participating FD Accounts for this Promotion are as below:-
 - (a) Conventional FD;
 - (b) Priority Banking Premium FD;
 - (c) Senior Savers Flexi FD; and
 - (d) Junior FD.
20. The Promotion is applicable for renewal of funds placed under previous FD promotion rates.
21. The interest earned under this Promotion will be credited to the Eligible Customers' nominated Current Account or Savings Account maintained with HLB under the name of the Eligible Customer ("Nominated CASA").
22. The interest earned for Conventional FD, Priority Banking Premium FD and Junior FD will be credited into the Eligible Customers' Nominated CASA on a six-monthly basis and / or upon maturity. For FDs with tenures of 6 months or less, interest will be paid at maturity. The interest earned for Senior Savers Flexi FD will be credited into the Eligible Customers' Nominated CASA on a monthly basis.
23. This Promotion is valid only for one FD Tenure cycle. Upon maturity of the FD Tenure, the principal FD Placement Amount shall be auto-renewed at the prevailing FD board rates respectively and the interest earned will be credited

into the Eligible Customers' Nominated CASA on a monthly basis and / or at maturity. For FDs with tenures of 6 months or less, interest will be paid at maturity.

24. For Priority Banking Premium FD, Senior Savers Flexi FD and Junior 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, Senior Savers Flexi FD and / or Junior FD is less than **Ringgit Malaysia Ten Thousand (RM10,000)**, no partial withdrawal is allowed for that particular account.
25. 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 Conventional FD.
26. In the event the FD Placement Amount is uplifted prior to maturity of the FD Tenure, no interest shall be payable on partially withdrawn amounts and premature withdrawals of FD.
27. HLB reserves the right to deduct and debit an amount equivalent to the interest paid to the Eligible Customers in respect of the FD Placement Amount which is prematurely withdrawn from the Participating FD Account.
28. FD 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.

GENERAL

29. 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 for Deposits and Islamic Banking Deposits;
 - (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 website at www.hlb.com.my ("**HLB's Website**") 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;
 - (iv) that the interest earned is non-transferable 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.
30. HLB reserves the right:
 - (i) to disqualify any Customer as HLB deems 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 at the HLB's discretion by way of posting on the HLB's Website or in any manner deemed suitable by HLB at any time with prior notice; and
 - (iii) to forfeit the interest earned in the event of non-compliance by the Entitled Customers of the T&Cs herein and/or the General Terms and Conditions of Accounts for Deposits and Islamic Banking Deposits.
31. The T&Cs herein and the General Terms and Conditions of Accounts for Deposits and Islamic Banking Deposits 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 for Deposits and Islamic Banking Deposits, the specific T&Cs herein shall prevail to the extent of such discrepancy.
32. 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 HLB's Website shall prevail.
33. 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.
34. 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