

HONG LEONG BANCASSURANCE 2024 CNY REGULAR PREMIUM & SINGLE PREMIUM FIXED DEPOSIT PROMOTION (Last update: 08 January 2024)

PROMOTION PERIOD

The Hong Leong Bank Berhad's (Company No. 193401000023 (97141-X)) ("HLB") "**Hong Leong Bancassurance 2024 CNY Regular Premium & Single Premium Fixed Deposit Promotion**" ("**Promotion**") commences on **10 January 2024** and ends on **31 March 2024**, both dates inclusive ("**Promotion Period**"), unless notified otherwise.

TERMS AND CONDITIONS

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

ELIGIBILITY

1. The Promotion is open to all HLB customers who meet the following conditions:
 - (a) the customers have successfully applied for the **Hong Leong Bancassurance Regular Premium Products** or **Hong Leong Single Premium Product** ("**the Insurance Product**") which is underwritten by the insurer, Hong Leong Assurance Berhad ("**HLA**") (Company No. 198201014849 (94613-X)) during the Promotion Period ("**Application**");
 - (b) the Application for the Insurance Product has been approved by HLA and the Product policy must be in force latest by fifteen (15) calendar days after the Promotion Period i.e by 15 April 2024; and
 - (c) **For Hong Leong Bancassurance Regular Premium Products**, the customers have paid the premium for the Insurance Product policy on an **annual basis** with the first annual premium paid during the Promotion Period ("**Annual Premium Size**"). The minimum annual premium sizes under this Promotion are set out in Table 1 below.
 - (d) **For Hong Leong Bancassurance Single Premium Product**, the customers have paid one off on the single premium ("Single Premium") or top up premium ("Top Up Premium") for the Insurance Product policy during the Promotion Period. The minimum Single Premium size or Top Up Premium size under this Promotion are set out in Table 2 below.

The Customers who have fulfilled **ALL** the applicable requirements above are referred to as "**Eligible Customers**".

2. **For the purpose of determining the Fixed Deposit Placement amount entitlement under this Promotion, only 10% of the Regular Premium Top Up (RPTU) amount will be recognized and taken into account in calculating the Annual Premium Size (only applicable for Hong Leong Bancassurance Regular Premium Products).**
3. Eligible Customers who have committed or are suspected of committing any fraudulent or wrongful acts in relation to the Insurance Product and/or any of the facilities granted by HLB/Hong Leong Islamic Bank ("**HLISB**") (Company No. 200501009144 (686191-W)) or have been declared bankrupt (pursuant to a petition by either HLB/HLISB, other banks or by any third party) 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.

PROMOTION MECHANICS

4. Subject to the terms and conditions herein, for **Hong Leong Bancassurance Regular Premium Products**, any Eligible Customer who makes a fixed deposit (“**FD**”) placement ranging between Ringgit Malaysia One Thousand (RM1,000) up to the maximum amount equivalent to the Eligible Customer’s Annual Premium Size paid by the Eligible Customer, into their respective new or existing HLB Fixed Deposit Account (“**FD Account**”), are entitled to enjoy the promotional fixed deposit interest rate for a tenure of either three (3), six (6) or twelve (12) months (“**RP Promotional FD Rate**”) as stated in Table 1 below:

Table 1

Insurance Product	Annual Premium Size	Fixed Deposit Placement Amount*	RP Promotional FD Rate
<ul style="list-style-type: none"> • Hong Leong SMART3 Shield Insurance • Hong Leong SMART Income Secure Insurance • Hong Leong SMART Value Assured Insurance • Hong Leong SMART5 Flexi Insurance • Hong Leong SMART Protect Plus Insurance • Hong Leong SMART Protect Vantage Insurance 	Minimum RM10,000	up to the Annual Premium Size (subject to a minimum RM1,000)	<p>3 months (“FD Tenure”) FD interest at 8.88% p.a. Or 6 months (“FD Tenure”) FD interest at 6.88% p.a. or 12 months (“FD Tenure”) FD interest at 5.38% p.a.</p> <p>Limited to the first 2,000 Qualified Eligible Customers only</p>

***Note:**

- (a) **Hong Leong Bank Berhad is a member of PIDM.**
- (b) **Fixed deposit is protected by PIDM up to RM250,000 for each depositor.**
- (c) **PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THESE PRODUCTS ARE SUBJECT TO LIMITATIONS. Please refer to PIDM’s TIPS Brochure or contact HLA or PIDM (visit www.pidm.gov.my).**

5. Subject to the terms and conditions herein, for **Hong Leong Bancassurance Single Premium Product**, any Eligible Customer who makes a fixed deposit (“**FD**”) placement ranging between Ringgit Malaysia One Thousand (RM1,000) up to 0.5 times of Single Premium size or Top Up Premium size paid by the Eligible Customer, into their respective new or existing HLB Fixed Deposit Account (“**FD Account**”), are entitled to enjoy the promotional fixed deposit interest rate for a tenure of three (3) months (“**SP Promotional FD Rate**”) as stated in Table 2 below:

Table 2

Insurance Product	Single Premium Size / Top Up Premium Size	Fixed Deposit Placement Amount*	SP Promotional FD Rate
Hong Leong One SMART Insurance	Minimum RM 50,000	Up to 0.5 times of Single Premium size or Top Up Premium size (subject to minimum RM1,000)	<p style="text-align: center;">3 months ("FD Tenure") FD interest at 6.88% p.a.</p> <p style="text-align: center;">Limited to the first 500 Qualified Eligible Customers only</p>

***Note:**

- (a) Hong Leong Bank Berhad is a member of PIDM.
 - (b) Fixed deposit is protected by PIDM up to RM250,000 for each depositor.
 - (c) **PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THESE PRODUCTS ARE SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact HLA or PIDM (visit www.pidm.gov.my).**
6. **The Promotion is limited to the first two thousand (2,000) Eligible Customers for Hong Leong Bancassurance Regular Premium Products and the first five hundred (500) Eligible Customers for Hong Leong Bancassurance Single Premium Product only, on a first come, first served basis ("Qualified Eligible Customers").**
 7. HLB will issue a notification letter ("**Notification Letter**") to the HLB sales staff who will then notify the Qualified Eligible Customers for the FD placement via phone call (based on the Qualified Eligible Customer(s)' information i.e mobile number in HLB's record). The Qualified Eligible Customers are required to present the Notification Letter that they received from HLB to any HLB branch as proof of eligibility to enjoy the Promotional FD Rate in order to proceed with the FD placement, failing which the Qualified Eligible Customers are deemed not qualified to participate in this Promotion; and in the event the Eligible Customers do not receive such Notification Letter from HLB, HLB shall not be responsible for the non-receipt of the Notification Letter by the Qualified Eligible Customers. For avoidance of doubt, the Qualified Eligible Customers shall make the FD placement after the cooling-off period i.e. upon the expiry of the fifteen (15) calendar days' once the Eligible Insurance Product's policy is in force.
 8. For the avoidance of doubt, HLB will be guided by the terms and conditions stated in the Notification Letter to ascertain the entitlement of the Qualified Eligible Customers to make their respective FD placement with HLB for the Promotional FD Rate. The Qualified Eligible Customers shall place the FD within with the timeframe stipulated in the Notification Letter in order to enjoy the Promotional FD Rate.
 9. Each Qualified Eligible Customer shall only be entitled to the Promotional FD Rate one (1) time only (whether in an individual FD account under the Qualified Eligible Customer's name only or a joint FD account where the Qualified Eligible Customer is the Principal FD Accountholder) irrespective of the number of the Insurance Product subscribed throughout the Promotion Period. In the case of joint FD accounts, only the joint FD accounts where the Qualified Eligible Customer (as stated in the Notification Letter) is the Principal FD Accountholder, is entitled for the Promotional FD Rate.

10. In the event the Insurance Product is cancelled by any party any time within the FD Tenure of the FD placement, the Qualified Eligible Customers will not be eligible to enjoy the Promotional FD Rate. In such circumstance, the prevailing conventional FD board rate for the FD Tenure shall apply from the date of the FD placement.
11. The Promotional FD interest gained under this Promotion will be credited into the Qualified Eligible Customers' nominated current account or savings account ("**CASA**") upon the maturity of the FD Tenure.
12. Upon maturity, the FD shall be auto-renewed at the prevailing conventional FD board rate. Interest add-on to the initial FD placement is not allowed.
13. In the event the FD is uplifted prior to maturity of the relevant FD Tenure, no interest is to be paid on any uplifted FD.
14. Withdrawal of FD can only be made at the home branch i.e., the branch where the FD placement was made.
15. In the event it is subsequently discovered that the Qualified Eligible Customers do not meet any or all of the T&Cs under the Promotion, HLB reserves the right to claw-back and deduct the additional interest gain due to the Promotional FD Rate credited earlier from the Qualified Eligible Customers' nominated CASA ("Difference in Promotional FD Interest"). In such event, HLB will notify the Qualified Eligible Customers by issuing a written notice 21 days prior to any claw-back and deduction of the Difference in Promotional FD Interest from the Qualified Eligible Customers' nominated CASA.
16. All applications for the Product shall be subject to HLA's approval and T&Cs as may be imposed by HLA in HLA's discretion.
17. The Qualified Eligible Customers are liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to their participation in the Promotion.

GENERAL

18. By participating in the Promotion, the Qualified Eligible Customers:
 - (a) agree that they have read, understood and agree to be bound by the T&Cs of the Promotion and any other relevant terms and conditions that HLB may impose from time to time by way of notice to the Customers;
 - (b) confirm that they have read, understood and agreed to be bound by the respective terms and conditions of the Insurance Products and any other relevant terms and conditions that HLB and HLA may impose from time to time with prior notice by posting on HLB's website at www.hlb.com.my ("HLB's Website");
 - (c) agree that HLB's and/or HLA's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Qualified Eligible Customers.
 - (d) agree to be responsible for providing HLB with their valid and current contact details including mobile number and promptly notifying HLB in the event of any changes. HLB shall not be held responsible/liable in the event that HLB is unable to contact the Qualified Eligible Customers due to inaccurate/invalid mobile number provided by the Qualified Eligible Customers.

19. HLB reserves the right to:
 - (a) add, delete, suspend or vary the T&Cs contained herein and/or details of the product, wholly or in part at HLB discretion by way of posting on HLB's Website, or in any manner deemed suitable by HLB and/or HLA in order to give prior notice to the Qualified Eligible Customers of such additions, deletions or amendments; and
 - (b) disqualify any of the Qualified Eligible Customers as HLB may in its discretion to participate in the Promotion.
20. In the event of any discrepancies between the T&Cs herein as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the T&C herein shall prevail.
21. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Qualified Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
22. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

This advertisement has not been reviewed by the Securities Commission Malaysia.

INSURANCE DISCLAIMER

This document is not intended to be an invitation or offer for subscription of insurance nor does it amount to solicitation by HLB for subscription of insurance by anyone. Qualified Eligible Customers are advised to read and understand the contents of the product brochure/policy contract before signing up.

IMPORTANT NOTES:

1. **THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEETS YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS "TOP UPS". RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.**
2. Qualified Eligible Customers are not covered by the compensation fund under Part IV of the Capital Markets and Services Act 2007. This compensation fund does not extend to Qualified Eligible Customers if Qualified Eligible Customers suffer monetary loss as a result of a defalcation, or fraudulent misuse of moneys and other property, by a director, officer, employee or representative of HLB.
3. The above plan is underwritten by Hong Leong Assurance Berhad (HLA). HLA is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by HLA are protected against loss of part or all of the insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from HLA or visit the PIDM website (www.pidm.gov.my) or call the PIDM toll free line (1-800-88-1266).