12-MONTHS eFIXED DEPOSIT/eFIXED DEPOSIT-i PROMOTION (Versi Bahasa Malaysia)

PROMOTION PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and the Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLB Islamic**") (collectively referred to as "**the Bank**") "**12-months eFixed Deposit/eFixed Deposit-i Promotion**" ("**Promotion**") commences on 25 November 2026 and ends on 7 December 2026, ("**Promotion Period**") both dates inclusive, or upon reaching the Fund Size Limit as defined under **Clause 9** below, whichever comes first, 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 new and existing individual account holders of a HLB Current or Savings Account/HLB Islamic Current or Savings Account-i ("**CASA/CASA-i**") who have fulfilled the following criteria ("**Customers**") prior to or during the Promotion Period:
   (a) register for HLB Connect Online and/or HLB Connect App ("**HLB Connect**"); and
   (b) open via the HLB Connect, an online Fixed Deposit/Fixed Deposit-i account ("**eFD/eFD-i Account**") and/or an online Joint Fixed Deposit/Joint Fixed Deposit-i account ("**Joint eFD/Joint eFD-i Account**").

2. Customers who have committed or the Bank has reasonable grounds to believe the Customers have committed any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or insolvent or are subject to any insolvency or bankruptcy proceedings at any time prior to or during the Promotion Period or has breached any terms and conditions contained in these T&Cs, General Terms and Conditions of Accounts, Terms and Conditions for the Use of HLB Connect, terms and conditions applicable to the CASA/CASA-i and Hong Leong eFD/eFD-i Account Terms and Conditions shall **NOT** be eligible to participate and/or shall be immediately disqualified from participating in the Promotion.

3. This Promotion is **NOT** valid with any other on-going Fixed Deposit/Fixed Deposit-i rate promotions offered by the Bank from time to time.

PROMOTION MECHANICS

4. Subject to the T&Cs herein, customers who fulfil the eligibility criteria above and who make online Fixed Deposit/Fixed Deposit-i ("**eFD/eFD-i**") or online Joint Fixed Deposit/Joint Fixed Deposit-i ("**Joint eFD/Joint eFD-i**") placements into their eFD/eFD-i Account or Joint eFD/Joint eFD-i Account, respectively, via HLB Connect for the amount of not less than the Minimum Placement Amount and not more than the Maximum Placement Amount ("**Placement Amount**") for the stipulated Tenure below during the Promotion Period ("**Entitled Customers**") shall be entitled to the corresponding Promotional eFD/eFD-i Rate(s) as specified in Table 1:

Table 1

Effective Period	eFD/eFD-i Tenure	Promotional eFD/eFD-i Rate[1]	Minimum Placement Amount	Maximum Placement Amount
25 November - 7 December 2026	12 months	3.90% p.a.	RM1,000	Subject to the prescribed max transfer limit of the relevant bank

[1] *The Promotional Rate(s) may be revised should there be an Overnight Policy Rate (OPR) change or at the discretion of the Bank with prior notice.*

5. For the purpose of this Promotion, the funds for the eFD/eFD-i or Joint eFD/Joint eFD-i placement must be from other banks (i.e., fresh funds) and transferred into the eFD/eFD-i Account or Joint eFD/Joint eFD-i Account via Financial Process Exchange ("**FPX**"). The maximum deposit amount per transaction is subject to such prescribed maximum amount/limit of transfer in the Entitled Customer's individual internet banking maintained with the relevant bank.

6. The processing of the placement of eFD/eFD-i or Joint eFD/Joint eFD-i may take up to two (2) working days and the effective date of the placement of eFD/eFD-i or Joint eFD/Joint 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.

7. The eFD/eFD-i or Joint eFD/Joint eFD-i placements can only be made through HLB Connect between 06:00 a.m. and 00:00 midnight of any day during the Promotion Period, and shall be treated on a first come, first served basis. For the avoidance of doubt, the eFD/eFD-i or Joint eFD/Joint eFD-i placements must be submitted before 00:00 midnight on the last date of the Promotion Period in order for the placement to be eligible for the Promotion.

8. Upon maturity, the principal Placement Amount shall be auto-renewed at the prevailing eFD/eFD-i board rates respectively or auto-withdrawn and credited to the Designated CASA/CASA-i (defined under Clause 12), based on the option selected by the Entitled Customers upon placement.

9. The aggregate fund size limit for the Participating eFD/eFD-i or Joint eFD/Joint eFD-i Accounts under this Promotion is as set out in Table 2 below ("**Fund Size Limit**"):

Table 2

Tenure	Fund Size Limit
12 months	RM200 million

10. In the event the Fund Size Limit is reached, any eFD/eFD-i Placement Amount which exceeds the Fund Size Limit may at the Bank's discretion be subject to the prevailing eFD/eFD-i board rates.

11. The Bank reserves the right to vary the Promotion Period, Promotional Rates and/or its criteria/requirement(s) for the Promotion with prior notice by way of posting the varied T&Cs on the Bank's websites at www.hlb.com.my and www.hlbislamic.com.my ("**Bank's Websites**") or any other manner which the Bank deems practical and such variation shall be effective from the effective date specified in the notification. Any such variation shall not be applicable to eFD/eFD-i or Joint eFD/Joint eFD-i placements made prior to the effective date of such variation.

12. Entitled Customers are required to nominate a CASA/CASA-i maintained with the Bank ("**Designated CASA/CASA-i**") for the purpose of crediting the interest/profit earned under this Promotion. For eFD/eFD-i Account, the Designated CASA/CASA-i must be in the name of the Entitled Customer and for Joint eFD/Joint eFD-i Account, the Designated CASA/CASA-i must be in the names of the Entitled Customers and have the same operating mandate as the Joint eFD/Joint eFD-i Account. The interest/profit earned will be credited into the Entitled Customers' Designated CASA/CASA-i at maturity.

13. In the event the eFD/eFD-i or Joint eFD/Joint eFD-i is withdrawn prior to the maturity of the Tenure, whether wholly or partially, no interest/profit shall be payable on such premature withdrawal amounts of eFD/eFD-i or Joint eFD/Joint eFD-i, regardless of the number of completed months at the time of premature withdrawal. Subject to Clause 16 herein, the interest/profit will be calculated only on the remaining balance principal amount subsequent to the withdrawal.

14. 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 or Joint eFD/Joint eFD-i Account.

15. The Entitled Customers with eFD-i or Joint eFD-i products agree not to claim the full selling price for any premature withdrawal of eFD-i or Joint eFD-i.

16. Partial withdrawal of the eFD/eFD-i or Joint eFD/Joint eFD-i Placement Amount is allowed in the corresponding multiples set out in Table 3 below only. However, in the event the eFD/eFD-i or Joint eFD/Joint eFD-i Placement Amount is less than the corresponding minimum amount to be maintained as set out in the Table 3 below, any partial withdrawal from the eFD/eFD-i or Joint eFD/Joint eFD-i shall be treated as premature withdrawal of the **entire** eFD/eFD-i or Joint eFD/Joint eFD-i Placement Amount and no interest/profit shall be payable in accordance with Clause 13 above.

Table 3

eFD/eFD-i Accounts	Minimum Amount for Partial Withdrawal	Partial Withdrawal (in multiples of)	Minimum Amount to be Maintained
eFD Joint eFD	RM1,000	RM1,000	RM5,000
eFD-i Joint eFD-i	RM3,000	RM1,000	RM5,000 (1 Month Tenure) RM500 (2 Months and above)

For illustration purposes: Impact of Partial Withdrawal

Table 4 illustrates the recalculation of interest/profit based on a sample eFD/eFD-i or Joint eFD/Joint eFD-i placement of RM10,200 for a 3-month tenure:

Table 4

Scenario	Partial Withdrawal	Impact On Interest/Profit
Scenario A	RM3,000	Interest/profit will be calculated only on the remaining RM7,200 from the placement date till maturity.
Scenario B	RM10,000	Interest/profit is forfeited as the remaining balance falls below the minimum maintenance requirement.

17. eFD/eFD-i and Joint eFD/Joint eFD-i 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 eFD can be used as collateral to secure Credit Card(s) issued by HLB. Please refer to the Secured Credit Card with Fixed Deposit Terms & Conditions for more information.

GENERAL

18. By participating in the Promotion, the Entitled Customers agree:
    (i) to have read, understood, accepted and agreed to be bound by the T&Cs herein, General Terms and Conditions of Accounts, Terms and Conditions for the Use of HLB Connect and Hong Leong eFD/eFD-i Account Terms and Conditions ("**Applicable Terms and Conditions**");
    (ii) that all records of the fulfilment of the eligibility requirement captured by the Bank's system are accurate and final;
    (iii) that the Bank's decision on all matters relating to the Promotion shall be conclusive, final and binding on all Entitled Customers;
    (iv) to access the Bank's Websites 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;
    (v) 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
    (vi) 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.

19. The Bank reserves the right:
    (i) with prior notice to the Entitled Customers, to add, delete, suspend or vary any or all of the T&Cs herein either fully or partially or terminate the Promotion by way of posting on the Bank's Websites, or in any other manner which the Bank deems practical;

(ii) to forfeit/claw back the interest/profit earned in the event of non-compliance by the Entitled Customers of the T&Cs herein and/or the Applicable Terms and Conditions; and/or

(iii) to clawback the interest/profit earned in the event there is any detected fraud and/or breaches of the T&Cs herein and/or Applicable Terms and Conditions.

20. In addition to the T&Cs stipulated herein, the Entitled Customers agree that the Applicable Terms and Conditions shall be read together with these T&Cs as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancy.

21. 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.

22. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Entitled Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

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

Member of PIDM. eFixed Deposit/eFixed Deposit-i, Joint eFixed Deposit/eFixed Deposit-i and Current/Savings Account or Current/Savings Account-i are protected by PIDM up to RM250,000 for each depositor (refer to Products Eligible for PIDM Protection).

eFixed Deposit-i, Joint eFixed Deposit-i and Current/Savings Account-i are deposit accounts based on the Shariah contract of Tawarruq.

If you have any enquiries regarding these T&Cs and/or require a copy of the Bahasa Malaysia version, please email us at hlonline@hlbb.hongleong.com.my.

Sekiranya anda mempunyai sebarang pertanyaan mengenai T&S ini dan/atau memerlukan salinan dalam versi Bahasa Malaysia, sila e-mel kami di hlonline@hlbb.hongleong.com.my.