

2-MONTH TERM DEPOSITS- i PROMOTION

Terms & Conditions (“T&Cs”)

These terms and conditions are to be read together as a whole with the General Terms and Conditions for Hong Leong Term Deposit-i , Deposit-i, and any other relevant terms and conditions as Hong Leong Islamic Bank Berhad (“HLISB”) may impose from time to time with twenty-one (21) calendar days’ prior notice, as well as other rules and regulations binding on HLISB.

PROMOTION PERIOD

1. The HLISB’s 2-Month Term Deposit-i Promotion (“Promotion”) commences on **2 September 2015** and ends on **15 October 2015** (“Promotion Period”), both dates inclusive or upon reaching **the fund size of Ringgit Malaysia Five Hundred Million (RM500,000,000)**, whichever comes first, (“Promotion Period”), unless notified otherwise.

ELIGIBILITY

2. The Promotion is open to all new and existing individual customers of Hong Leong Term Deposit-i (TD-i) including Malaysian and non-Malaysian Residents and non-individual customers (“**Customers**”), unless notified otherwise.
3. Non-individual customers is referred to Associations, Clubs, Schools, Societies, Non-profitable organizations, Sole Proprietors, Partnerships, Professional Practices duly registered or incorporated in Malaysia excluding companies and corporate bodies.
4. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongly acts in relation to any of the facilities granted by Hong Leong Bank Berhad (“**HLB**”) or HLISB or have been declared bankrupt (pursuant to a petition by either banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to the Promotion Period shall **NOT** be eligible to participate in the Promotion.
5. Customers who have committed, or determined by HLB/HLISB to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Promotion.

PROMOTION MECHANICS

6. Customers who have fulfilled the Tenure and deposited the TD-i Placement Amount as set out below into their existing TD-i or newly opened TD-i shall be eligible for the Promotional TD-i Rate as specified below (“**Eligible Customers**”):

Month (Tenure)	Promotional TD-i Rate (p.a.)	Effective TD-i Rate (p.a.)	Minimum TD-i Placement Amount	Maximum TD-i Placement Amount
2 Months	3.60%	3.60%	RM10,000	RM2,000,000

7. The Promotion is applicable for New Funds only. “New Funds” is defined as:
- (a) Cash, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker’s cheque issued by other banks and deposited into the existing or newly opened TD-i of the Eligible Customers; and/or
 - (b) Proceeds arising from the redemption of equity, unit trust funds, bonds/sukuk and Hong Leong Invest Safe that are re-deposited into any CASA-i.
8. The following shall not be considered as “New Funds”:
- (a) Intra bank transfer of funds, i.e. transfer of funds from another HLB/HLISB (whether Savings/-i, Current/-i, Fixed Deposit, General Investment Account or Term Deposit-i); and/or
 - (b) Inter branch transfer within HLB and HLISB including third (3rd) party account transfer.
9. The profit payment will be add-on to the principal sum in the TD-i upon maturity.
10. Upon maturity, the TD-i shall be auto-renewed at the prevailing 2-month TD-i board rate.
11. If Customers withdraw all or part of the deposits before the maturity date, the Customers agree to waive their rights to claim the full selling price.
12. For any withdrawal made before two (2) completed months, no profit shall be paid to the Customers.
13. Partial withdrawal of TD-i is not allowed.
14. TD-i placement must be made at the home branch, whilst withdrawal can be performed at any HLB/HLISB branches.

GENERAL

15. By participating in this Promotion, the Eligible Customers agree:
- a) to be bound by the T&Cs of the Promotion, HLISB's General Terms and Conditions or any other relevant terms and conditions HLISB may impose from time to time with twenty-one (21) calendar days' prior notice to the Customers;
 - b) that HLISB'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 HLISB's decision shall be entertained;
 - c) to access HLISB's website at www.hlisb.com.my ("HLISB's Website") at regular time intervals to view the T&Cs of the Promotion and to ensure to be kept up-to-date with any changes or variations to the said T&Cs; and
 - d) 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. HLISB reserves the right:
- a) to disqualify any Customers for any reason whatsoever as HLISB may in its discretion deem fit to participate in the Promotion; and
 - b) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, at HLISB's discretion by way of posting on HLISB's Website with twenty-one (21) calendar days' prior notice or in any manner deemed suitable by HLISB.
17. Visuals shown are for illustration purposes only.
18. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and Customers agree to submit to the jurisdiction of the Courts of Malaysia.

Eligible for protection by PIDM