

“DIGITAL DAY” PROMOTION

Latest updated on 10 July 2017

PROMOTION PERIOD

The Hong Leong Islamic Bank Berhad (HLISB)'s “Digital Day” (“Promotion”) is applicable for Hong Leong Connect, HLB/HLISB branches, HLB Mortgage Center, HLB Telemarketing, HLB Credit Card and Personal Loan Direct Sales Team (“Participating Channel”). The Promotion consists of Online Fixed Deposits-i, IBG & Instant Transfer, Current & Saving Account-i (“CASA-i”), Debit Card-i, Fixed Deposits-i, Online Personal Financing, Auto Financing, Mortgage-i (Property Financing), Telegraphic Transfer (TT), and Personal Financing Promotion. The Promotion commences on 07 July 2017 to 13 July 2017 (both dates inclusive) unless notified otherwise.

TERMS & CONDITIONS (“T&Cs”)**ONLINE OFFER: 7 DAYS EXCLUSIVE FOREX RATES FOR ONLINE TT (TT PROMOTION”)****ELIGIBILITY**

1. “TT” means Telegraphic Transfer of funds denominated in foreign currencies to correspondent banks/agents outside Malaysia.
2. The TT Promotion is open to new and existing HLISB individual (Malaysians and non-Malaysians) and non-individual customers who have satisfied the TT Promotion Entitlement as stated in Clause 12 below in this T&Cs (“Eligible TT Customers”), unless notified otherwise.
3. For the avoidance of doubt:
 - i. HLISB individual customers include customers that are registered as Connect users of HLISB;
 - ii. non-individual HLISB Customers refer to associations, sole proprietors, partnerships, limited liability partnerships and private limited companies which are non-manufacturing micro SMEs where annual sales turnover is Ringgit Malaysia Five Million (RM5 million) and below; and
 - iii. HLISB may decide to exclude any other parties (whether individual or non-individual customers) to participate in this TT Promotion at its sole and absolute discretion without providing any reason thereto
4. All remittance transactions must be made in Ringgit Malaysia (RM) and converted at HLISB’s prevailing exchange rate and this TT Promotion is also available at Bank’s branches during the Promotion Period.
5. Participation in this TT Promotion is subject to the T&Cs stated herein and the Terms and Conditions stated in HLISB’s Remittance Application Form.

MECHANICS

6. HLISB Customers are entitled to an offer of exclusive rates as determined by HLISB when they perform TT transactions online via Connect and/or at HLISB branches or for “Wadi’ah Foreign Currency Current Account-i (WFCCA-i)” conversion during deposit and withdrawal within the Promotion Period (“Remittance Offer”). For the avoidance of doubt, the Remittance Offer is unlimited throughout the Promotion Period.
7. This Remittance Offer is only applicable during the Promotion Period.
8. HLISB Customers who perform cash TT transactions over the counter and whose HLISB accounts are not debited for the TT transactions are NOT entitled to the Remittance Offer.

ONLINE OFFER: 7-MONTH ONLINE FIXED DEPOSIT-i PROMOTION (“ONLINE FD-i PROMOTION”)

The “7-month Online Fixed Deposit-i Promotion” (“Online FD-i Promotion”) commences during the Promotion Period or upon reaching the relevant fund size as determined by the Bank, whichever comes first, unless notified otherwise.

ELIGIBILITY

9. The Online FD-i Promotion is open to individuals who are the accountholders of a HLB / HLISB Current Account/ Current Account-i or Savings Account/ Savings Account-i (“CASA / CASA-i”) and who have registered for Hong Leong Connect. For the avoidance of doubt, the joint CASA / CASA-i holders are NOT eligible to open or operate an Online Fixed Deposit-i Account (“eFD-i”) and NOT eligible to participate in this Online FD-i Promotion.
10. Sole Proprietorships, Partnerships, Professional Practices, Clubs, Societies, Associations, Schools, Corporations, Non-profit Organizations and other business entities are NOT eligible to open or to operate an eFD-i and NOT eligible to participate in this Online FD-i Promotion. For the avoidance of doubt, Solicitors’ Client’s Account holders are also NOT eligible to open or operate an eFD-i and therefore NOT eligible to participate in this Online FD-i Promotion.
11. 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 / HLISB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period and until 13 July 2017 shall **NOT** be eligible to participate or shall be immediately disqualified from participating in the Promotion.
12. 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 this Online FD-i Promotion.

MECHANICS

13. For the purpose of this Online FD-i Promotion, all placement(s) of deposits must be from fund transfers from other banks via Financial Process Exchanges (“FPX”). FPX is a secure and real time online payment method that facilitates interbank transfer of funds. FPX is not owned by HLISB. FPX is facilitated by Malaysian Electronic Clearing Corporation (“MyClear”), a wholly-owned subsidiary of Bank Negara Malaysia. Further details can be viewed at <http://www.myclear.org.my/personal-fpx.html>
14. Customers who have made placement(s) of deposits ranging between the specified Minimum eFD-i Placement Amount up to a Maximum eFD-i Placement Amount (“eFD-i Amount”) into their respective new or existing eFD-i for the eFD-i Tenure as set out below during the Promotion Period shall be entitled to the following corresponding Promotional eFD-i Rates (“Eligible Online FD Customers”):

eFD-i Tenure	Promotional eFD-i Rates	Effective eFD-i Rates	Minimum eFD-i Placement Amount	Maximum eFD-i Placement Amount
7-month	4.17%p.a.	4.17%p.a.	RM10,000	RM2,000,000

15. The maximum deposit amount per transaction via FPX transfer is **Ringgit Malaysia Thirty Thousand (RM30,000)** or subject to such prescribed maximum amount / limit of transfer in the Customer’s individual internet banking maintained with the relevant bank, whichever is lower. In the event the eFD-i Amount placed by the Eligible Online FD-i Customers during the Promotion Period exceeds the prescribed Maximum eFD-i Placement Amount, the eFD-i Amount which exceeds the prescribed Maximum eFD-i Placement Amount shall be subject to the prevailing eFD-i board rates
16. The Promotional eFD-i Rates are available to Eligible Online FD-i Customers for placements made through Hong Leong Connect during the Promotion Period between 6.00 a.m. and 11.00 p.m., seven (7) days a week, or during such hours as stipulated by HLISB at Hong Leong Connect.
17. The Eligible Online FD-i Customers are required to nominate a CASA-i Account maintained with HLISB under the individual name of the Eligible Online FD-i Customers (“Nominated CASA-i”) for the purpose of crediting the profit

earned under this Online FD-i Promotion. The profit earned will be credited into the Eligible Online FD-i Customers' Nominated CASA-i on monthly basis.

18. Upon maturity, the principal eFD-i Amount shall be auto-renewed at the prevailing eFD-i board rates respectively.
19. In the event the eFD-i Amount is uplifted prior to maturity of the eFD-i Tenure, the following Terms and Conditions for Hong Leong Fixed Deposit-i Section 2.15 shall apply:
 - (a) No profit is to be paid on any eFD-i Amount uplifted before the completion of three (3) months.
 - (b) In the event the eFD-i is uplifted in the fourth (4th) month onwards, the Eligible Online FD-i Customer will receive profit earned equivalent to 50% of the contracted eFD-i Amount only for the completed months.

HLISB reserves the right to claw back and deduct an amount equivalent to the profit paid to the Eligible Online FD-i Customers in respect of the eFD-i Amount which is prematurely withdrawn, from the principal eFD-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 the eFD-i before the maturity date.

20. Partial withdrawal of eFD-i Amount is not allowed.
21. eFD-i Amount shall NOT be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Eligible Customers.

Hong Leong Islamic Debit Card-i, 7% Online Cash Back Campaign

ELIGIBILITY

22. The campaign is open to all existing and new HLISB Debit Card-i ("Eligible Cardholders") except for those stated in Clause 2.
23. Eligible Cardholders shall exclude the following persons:
 - a. Cardholders who possess HLISB Debit Card-i(s) which are not issued in Malaysia;
 - b. Cardholders who possess HLISB Junior Debit Card-i(s);
 - c. Hong Leong Bank Debit Cards, including Mach Debit Cards;
 - d. Cardholders whose Debit Card-i account(s) are NOT in good standing, inactive, tagged to a closed or inactive Current Account/Current Account-i or Savings Account/Savings Account-i ("CASA/CASA-i") or who are in breach of any terms and conditions of HLISB governing the Debit Card Account and/or CASA/CASA-i account(s) at any time during the Campaign Period;
 - e. Cardholders whose Debit Card account(s) are believed to be operated fraudulently, unlawfully and/or whose Debit Card(s) are invalid or cancelled within the HLISB's Definitions at any time during the Campaign Period until the end of fulfilment.

MECHANICS

24. Eligible Transactions are defined as online retail transactions charged to HLISB Debit Card-i within the Campaign Period that is posted in Ringgit Malaysia (RM).
25. Eligible Transactions shall EXCLUDE the following:
 - a. Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;
 - b. Payment of Debit Card Issuance Fee/Annual Fee/Renewal Fee; or
 - c. Any other form of services or miscellaneous fees imposed by HLISB.

26. Tracking of the Eligible Transactions will be based on the dates of transaction (and times based on Malaysian Time for Eligible Transactions) posted in HLISB's system throughout the Campaign Period in order to determine the entitlement of the Hong Leong Islamic Debit Card-i 7% Online Cash Back Campaign ("Cash Back") (as described in clause 10 below) which will be carried out after the conclusion of the Campaign Period.
27. Eligible Cardholders who perform any eligible online transactions ("Online Spend") with the HLISB's Debit Card-i within the Promotion Period shall be eligible for 7% Cash Back ("Cash Back").
28. The Cash Back allocated by HLISB for this Hong Leong Islamic Debit Card-i 7% Cash Back Promotion is capped at Ringgit Malaysia Thirty-Five Thousand (RM35,000.00) only throughout the Promotion Period, on a first-come, first-served basis.
29. For the avoidance of doubt, the Cash Back is capped at a maximum of Ringgit Malaysia Seventy (RM70.00) only throughout the Promotion Period for each Cardholder.
30. Eligible Cardholder is only eligible for one (1) time Cash Back throughout the Promotion Period.
31. Example of Cash Back entitlement tabulation is illustrated below:

(a) Eligible Cardholder

Date of Successful Online Spend	Online Spend Amount	7% Cash Back Entitlement
7 July 2017	RM90.00	RM6.30
7 July 2017	RM50.00	RM3.50
8 July 2017	RM150.00	RM10.50
9 July 2017	RM100.00	RM7.00
10 July 2017	RM50.00	RM3.50
10 July 2017	RM90.00	RM6.30
11 July 2017	RM86.00	RM6.02
12 July 2017	RM200.00	RM14.00
13 July 2017	RM30.00	RM2.10
Total Cashback		RM59.22

*only one (1) time Cash Back and capped at maximum of RM70.00 throughout the Promotion Period

32. No registration of participation is required.
33. For the avoidance of doubt, only Online Spend successfully posted and reflected in HLISB's system and record with the relevant Online Spend amount successfully debited from the Eligible Cardholder's CASA/CASA-i will be entitled for the Cash Back.
34. HLISB shall not be liable and responsible for any failure or delay in transmission and/ or reflection in the Eligible Cardholders' CASA/CASA-i on the relevant Online Spend which may result in the Eligible Cardholders being omitted from receiving the Cash Back for the Promotion.
35. Eligible Cardholders' Debit Card-i(s) and the accompanying CASA/CASA-i must remain valid, active and open at all times, failing which the Cashback entitlement shall be forfeited.
36. The qualified Eligible Cardholders will be notified by HLISB by way of Short Message Service ("SMS"), or posting of the list of the qualified Cardholders on HLISB's website at www.hlisb.com.my ("HLISB's Website"), and/ or in any other methods deemed appropriate by HLISB within eight (8) weeks after the end of the Promotion Period. It is essentially the obligation of the Eligible Cardholders to provide their latest, accurate and valid mobile number and HLISB shall not be responsible for non-receipt of the SMS notification by the Eligible Cardholders, for any reasons whatsoever.

37. Eligible Cardholders who do not receive any notification from HLISB within eight (8) weeks after the end of the Promotion Period are deemed NOT qualified or entitled for the Cashback.
38. The Cash Back will be credited into the qualified Eligible Cardholders' CASA/CASA-i within eight (8) weeks after the end of the Promotion Period and the transaction will be reflected on the Eligible Cardholders' CASA/CASA-i statement.
39. In the event of non-receipt of the Cash Back, the qualified Eligible Cardholders shall be responsible to notify HLISB in writing not later than one (1) calendar month from the date of notification from HLISB, failing which the Cashback is deemed received by the qualified Eligible Cardholders and the HLISB shall not entertain any claim of non-receipt of Cashback by the Eligible Cardholders after the expiry of the aforesaid one (1) calendar month.
40. The SMS service for this Cash Back Promotion is provided and supported by M3 Technologies (Asia) Berhad (482772-D) ("M3Tech"), an SMS vendor officially appointed by the HLISB.
41. Visuals featured in all printed materials and website are for illustration purposes only. Any props, accessories or equipment featured with the visuals in any pictorial materials are for decorative purposes and shall not form part of the Cashback.
42. Cash Back is non-transferable to any **third (3rd)** party and non-exchangeable for up-front cash, credit, cheque or in kind.

ONLINE OFFER: DEBIT CARD-i PROMOTION WITH GRAB ("GRAB PROMOTION")

ELIGIBILITY

43. This Grab Promotion is open to all Hong Leong Islamic Debit-i Cardholders ("Hong Leong Islamic Cardholders") Hong Leong Islamic Debit Card-i issued by Hong Leong Islamic Bank ("HLISB Debit Card-i").

MECHANICS

44. Payment must be made using a valid HLISB Debit Card-i and Hong Leong Islamic Cardholders shall install Grab apps in their mobile phone and/or electronic devices. HLISB shall not be responsible in the event that Hong Leong Islamic Cardholders' mobile phone and/or electronic devices cannot support the Grab apps and hence unable to participate in this Grab Promotion.
45. Hong Leong Islamic Cardholders may enjoy RM7 off for 2 Grab rides and it is limited to first 10,000 redemptions only ("Grab Redemption"). Hong Leong Islamic Cardholder is required to key in the promo code "HLBDD77" and this promo code is not valid with other promotions. HLISB shall not be responsible in the event that Hong Leong Islamic Cardholders enter the wrong promo code for any reasons whatsoever and any claim for the reimbursement of the Grab Redemption shall not be entertained by HLISB.
46. Grab Redemption is valid only for GrabCar, GrabCar+ and GrabTeksi pick up/drop off from/at Grab coverage area only.
47. If the fare is less than the Grab Redemption amount, there will be no reimbursement of the fare difference. If the fare is more than the Grab Redemption amount, the additional fare amount will be charged to the Hong Leong Islamic Cardholder's card.
48. A cancelled booking (either by passenger or driver) nullifies the Grab Redemption entry.
49. The Grab Redemption discount is only considered successfully redeemed once a relevant in-app and/or SMS message is received (after successfully being allocated a car by the system).

50. Grab reserves the sole and absolute right to withdraw, amend and/or alter any part of the whole terms and conditions in relation to this promotion at any time without giving prior notice to the Hong Leong Islamic Cardholder and the Hong Leong Islamic Cardholder agree to be bound by those changes.
51. Grab shall not be liable for any claims by Hong Leong Islamic Cardholder or third-party claims or loses of any nature, including but not limited to, loss of profit, punitive, indirect, special, incidental, or consequential damages or for other damages and any related claims of any nature, including direct, indirect, third-part, consequential or other damages resulting from or in connection with this Grab Promotion. By the same token, HLISB shall not be liable and/or held responsible for any lost, damages, and or claims by Hong Leong Islamic Cardholders and/or any other third party (including but not limited to Grab) resulting from or in connection with this Grab Promotion.
52. HLISB is not affiliated with Grab and makes no representation or warranty with respect to the quality and suitability of the Promotions. The Hong Leong Islamic Cardholder shall at their own cost and expense deal directly with Grab for any complaint, dispute or claim in relation to the Promotions without recourse to HLISB.

ONLINE OFFER: 70% CASH BACK AND STAND A CHANCE TO WIN IPHONE 7 (PRODUCT) RED ONLINE APPLICATION FOR HONG LEONG PERSONAL FINANCING (“PERSONAL FINANCING ONLINE PROMOTION”)

Eligibility

53. Personal Financing Online Promotion is open to all Malaysian individuals who apply for a new HLISB Personal Financing with a minimum of Ringgit Malaysia Twenty Five Thousand (RM25,000.00) and above for the facility tenure of 2 to 5 years (“Personal Financing Facility”) during the Promotion Period via the Bank’s website at www.hlb.com.my or www.hlisb.com.my (“Customers”).
54. The acceptance and disbursement of the Personal Financing Facility must be on or before 13 August 2017 (“Eligible Personal Financing Customers”). For the avoidance of doubt, it is essentially the obligations of the Eligible Personal Financing Customers to provide all necessary documents as may be required by the Bank in order for the Bank to process the Personal Financing Facility application in a timely manner. The Bank shall not entertain any appeal in the event that the Personal Financing Facility cannot be accepted and disbursed on or before 13 August 2017.
55. The following are NOT eligible to participate in this Personal Financing Online Promotion:
 - a. employees of HLB or HLISB, whether on permanent or on contractual basis,
 - b. 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 bankrupts or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period;
 - c. Customers who have committed, or determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be disqualified immediately from participating in this Personal Financing Online Promotion;
 - d. Customers that are non-individuals;
 - e. An existing Personal Financing accountholder; and Eligible Personal Financing Customers who opt for other Personal Financing promotional offerings during the Promotion Period.

MECHANICS

56. This Personal Financing Online Promotion is based on a cash back equivalent to 70% of the total profit paid based on 12.5% per annum (“Personal Financing Online Cash Back”).
57. The Eligible Personal Financing Customers who pay the Personal Financing Facility’s monthly installment amount on or before the due date each month during the tenure of the Personal Financing Facility will be entitled to receive Personal Financing Online Cash Back which is calculated in accordance with the following formula.

Formula:

$$\text{Cash Back Amount} = \text{Total profit} \times \text{Cash Back Percentage}$$

Illustration on cash back

Personal financing Amount	Tenure	Total Profit Rate*	Personal Financing with 70% Cash Back (RM)	Net Profit (RM)	Net Profit Rate p.a. (%)
25,000	2	6,250	4,375	1,875	3.75%
50,000	3	18,750	13,125	5,625	3.75%
75,000	4	37,500	26,250	11,250	3.75%
100,000	5	62,500	43,750	18,750	3.75%
150,000	5	93,750	65,625	28,125	3.75%

*based on profit rate of 12.5%

Eligible Personal Financing Customers will be notified via letter in the event that they are entitled for the Personal Financing Online Cash Back

58. The Personal Financing Online Cash Back will be paid on a monthly basis and the first (1st) Personal Financing Online Cash Back will be paid after the seventh (7th) monthly instalment is/has been paid by the Eligible Personal Financing Customer. The last Personal Financing Online Cash Back will be paid six (6) months before the final instalment of the Personal Financing Facility is paid by the Eligible Personal Financing Customer. The Personal Financing Online Cash Back which is rounded down to the nearest Ringgit Malaysia One (RM1) will be credited into the Eligible Personal Financing Customers' active and valid Personal Financing Facility account one (1) day after the monthly instalment due date. The monthly Personal Financing Online Cash Back will be treated as advance payment in the Personal Financing Facility account.
59. It is the Eligible Personal Financing Customers' responsibility to notify HLISB in writing no later than one (1) month from the due date of the seventh (7th) monthly instalment and/or the subsequent months thereafter in the event of non-receipt of the monthly Personal Financing Cash Online Back, failing which, the Eligible Personal Financing Customers are deemed to have received and accepted the Personal Financing Cash Back from HLISB and any further dispute shall not be entertained by HLISB.
60. The Eligible Personal Financing Customers' eligibility for the Personal Financing Online Cash Back will be disqualified and further Personal Financing Online Cash Back payments shall cease immediately upon the occurrence of any of the following events:
- the Eligible Personal Financing Customer fails to pay any monthly instalment of the Personal Financing Facility by the due date, or such other sums owing under and pursuant to the Personal Financing Facility when demanded by HLISB; or
 - early settlement notice is given by the Eligible Personal Financing Customers prior to the maturity of the Personal Financing Facility's tenure; or
 - the Eligible Personal Financing Customers have committed or are suspected of committing any fraudulent or wrongful acts in relation to the use of Personal Financing Facility.
61. Daily iPhone 7 Giveaway ("iPhone 7 Giveaway Contest")
- During the Promotion Period, the Eligible Personal Financing Customers may also stand a chance to win one (1) unit of Apple iPhone 7 128GB (**PRODUCT**) **RED** ("iPhone 7") each day
 - Each day during the Promotion Period, Eligible Personal Financing Customers will be shortlisted on a random selection basis ("**Shortlisted Online Customers**", each a "**Shortlisted Online Customer**") and will be contacted at his/ her latest mobile number(s) furnished by such Shortlisted Online Customers as shown in, and are duly captured by and reflected in the Bank's system and/or records by the Bank's authorised agent, Dynamic Search Sdn. Bhd. (136574-V) ("**Dynamic Search**") to answer two (2) questions provided by the Bank.
 - Only one (1) Shortlisted Online Customers who answer the two questions correctly within the fastest time will win the iPhone 7 on daily basis (one (1) Winner per day) ("Online Cash Back Winner")

- d. A maximum of three (3) attempts will be made by Dynamic Search to contact the Shortlisted Online Customers from Monday to Friday (excluding public holidays), 31 August 2017 till 15 September 2017 between 10:00 a.m. to 6:00 p.m. Dynamic Search's records of attempted calls to the Shortlisted Online Customers shall be conclusive on the matter. In the event that Dynamic Search is unable to contact the Shortlisted Online Customer after three (3) attempts, he/ she shall be disqualified from this iPhone 7 Giveaway Contest and shall not stand a chance to win the iPhone 7. It is essentially the obligations of the Personal Financing Customers to provide their latest, valid and accurate mobile numbers to the Bank and the Bank shall not be responsible or held liable in the event that Dynamic Search is unable to contact the Shortlisted Online Customers for any reasons whatsoever.
- e. The Online Cash Back Winners shall be notified by the Bank either in writing, by short message services ("**SMS**") or in any other manner which the Bank deems practical on a best effort basis at the address or latest mobile number(s) furnished by the Personal Financing Customer, and are duly captured by and reflected in the Bank's system and/or records within 15 September 2017 till 30 September 2017. The SMS service provider for the Campaign is M3 Technologies (Asia) Berhad ("**M3Tech**").

The iPhone 7 will be delivered via courier service to the Online Cash Back Winners' latest respective mailing address furnished by the Winners as shown in, and are duly captured by and reflected in the Bank's system and/or records within 1 October 2017 till 30 November 2017. It is essentially the obligations of the Online Cash Back Winners to provide their latest, valid and accurate mailing address to the Bank and the Bank shall not be responsible for any lost, stolen, damage or non-receipt of the iPhone 7 and any claim for the reimbursement of the iPhone 7 shall not be entertained by the Bank.

BRANCH OFFERS : 7% p.a. BONUS PROFIT ("BONUS PROFIT PROMOTION")

ELIGIBILITY

62. The Bonus Profit Promotion is open to HLISB's individual Malaysian customers who are new and existing Primary Accountholders of the following participating Islamic Current and Savings Account ("CASA-i"), including Hong Leong Priority Banking customers ("Accountholders").
63. The Participating CASA-i for this Bonus Profit Promotion are as follows ("Participating Accounts"):
- (a) Hong Leong Pay&Save Account-i;
 - (b) Hong Leong Savings Account-i;
 - (c) Hong Leong Basic Savings Account-i;
 - (d) Hong Leong Junior Savings Account-i;
 - (e) Hong Leong Multi-tier Savings Account-i
 - (g) Hong Leong Current Account One-i
 - (h) Hong Leong Payroll Plus-i
- The Participating CASA-i is a deposit account based on Shariah Principal of Tawarruq
64. The following are **NOT** eligible to participate in this Bonus Profit Promotion:
- (a) Private Banking customers;
 - (b) Secondary Accountholders of the Participating Accounts; and
 - (c) Accountholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB/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 or during the Promotion Period.

MECHANICS

65. The Accountholders are entitled to earn 7% p.a. Bonus Profit Rate ("Bonus Profit") when they fulfill a minimum Incremental Deposit of Ringgit Malaysia One Thousand (RM1,000) to a maximum of Ringgit Malaysia Seventy Thousand (RM70,000) during the Promotion Period ("Eligible Bonus Profit Accountholders").

66. Incremental Deposit for the Bonus Profit is defined as the Daily Average Balance (“DAB”) of the Participating Accounts during the Promotion Period, minus the closing balance in the Participating Accounts a day before the Promotion Period. For new Participating Accounts opened during the Promotion Period, the baseline to calculate the Incremental Deposit is **Ringgit Malaysia zero (RM0)**.
- (a) **Existing Participating Accounts opened before 7 July 2017**
- DAB = Sum of daily end day balances of the Promotion Period***
Number of days of the Promotion Period i.e. 7 days
- Incremental Deposit = DAB – Closing balance on 6 July 2017***
- (b) **New Participating Accounts opened during the Promotion Period**
- DAB = Sum of daily end day balances of the Promotion Period***
Number of days of the Promotion Period since opened
- Incremental Deposit = DAB***
67. For the Eligible Bonus Profit Accountholders with more than one (1) Participating Accounts, the Incremental Deposit in each of the Participating Accounts shall be aggregated to calculate the total Incremental Deposit entitled for the Bonus Profit.
68. For the purpose of this Bonus Profit Promotion, all deposits into the Participating Accounts must be New Funds. For the avoidance of doubt, New Funds are:
- (a) Cash, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker’s cheque issued by other banks; and/or
- (b) Proceeds arising from the redemption of equity, unit trust funds, bonds and/or Hong Leong Invest Safe that are re-deposited into any of HLB’s/HLISB’s CASA.
69. New Funds are **NOT**:
- (a) Intra bank transfer of funds i.e. transfer of funds from another account maintained with HLB; including but not limited to CASA/-i, maturing Fixed Deposit/-i (“FD/-i”), General Investment Account (“GIA”) or premature withdrawal of FD or GIA; and/or
- (b) Inter-branch transfer within HLB/HLISB including third (3rd) party account transfer.
70. Bonus Profit is calculated on a daily basis and will be credited into the Participating Account within twelve (12) weeks after the end of the Promotion Period.
71. In cases where the Eligible Bonus Profit Accountholders have more than one (1) Participating Accounts, the Bonus Profit will be credited to them based on the following priority sequence:
- (a) Hong Leong Pay&Save Account-i;
- (b) Hong Leong Savings Account-i;
- (c) Hong Leong Basic Savings Account-i;
- (d) Hong Leong Junior Savings Account-i;
- (e) Hong Leong Multi-tier Savings Account-i
- (g) Hong Leong Current Account One-i
- (h) Hong Leong Payroll Plus-i
72. The Bonus profit is non-accrued, non-compounded and shall be paid in addition to the prevailing profit payable on the Incremental Account Balance of the Participating Accounts (where applicable).

AUTO FINANCING PROMOTION

ELIGIBILITY

73. The Auto Financing Promotion is open to all individual and non-individual customers of HLISB whose new Hong Leong Auto Financing (HLAF) applications are received by the “Participating Branch” within the Promotion Period (“Auto Financing Customers”). The HLAF needs to be funded on or before 31st July 2017 (“Date of Funding”). Auto Financing Customers whose HLAF have been funded on or before the Date of Funding shall be entitled to participate in this Auto Financing Promotion (“Qualified Auto Financing Customers”)

MECHANICS

74. The Qualified Auto Financing Customers will receive 7% rebate on 7 months profit capped at maximum of RM100 per account on the first seven (7) months profit amount incurred (“Auto Financing Rebate”).

Example:

Financing amount	RM100,000
Profit rate	3% p.a. flat
One year Profit	RM100,000 x 3% = RM3,000
Seven months’ profit	(RM3,000/12) x 7 month = RM1,750
7% rebate on first 7 months’ profit	RM122.50
Rebate to Auto Financing Customer’s account	RM100.00 (since rebate is capped at maximum RM100.00)

75. The Auto Financing Rebate pay-out will be credited to the Qualified Auto Financing Customer’s HLAF account within 45 days from the 7th instalment due date and appear in HLISB’s system as an advance payment.
76. The HLAF account must remain active at the time of crediting the Auto Financing Rebate i.e. no instalment arrears for all 7 months and no early financing settlement, failing which the Auto Financing Rebate will be forfeited.
77. The Auto Financing Rebate is non-transferable and non-exchangeable for cash, cheque or in kind.
78. It is essentially the obligation of the Auto Financing Customers to provide/ furnish all relevant documents required by HLISB in order for HLISB to approve the HLAF. HLISB shall not be responsible in the event that the HLAF is rejected or that the date of funding is delayed for any reason whatsoever, including but not limited to insufficient documents provided by Auto Financing Customers as required by HLISB in order for HLISB to fund the HLAF sum in a timely manner. Any disputes pertaining to the delay of the Date of Funding or the rejection of the HLAF application shall not be entertained.

BRANCH OFFER: PERSONAL FINANCING CASH BACK PROMOTION (“PERSONAL FINANCING PROMOTION”)

ELIGIBILITY

79. This Personal Financing Promotion is open to all Malaysian individuals who apply for a new HLISB Personal Financing (“Facility”) for the facility tenure of two (2) to five (5) years (“Facility”) during the Promotion Period . The acceptance and disbursement of the Facility is to be completed on or before 13 August 2017 (“Eligible Personal Financing Customers”). For avoidance of doubt, it is essentially the obligations of the Eligible Personal Financing Customers to provide all necessary documents as may be required by the Bank in order for the Bank to process the facility application in a timely manner. The Bank shall not entertain any appeal in the event that the facility cannot be accepted and disbursed on or before 13 August 2017.

80. Application of the Facility has to be made at any HLB branches, HLISB branches or via HLB Direct Sales road shows/agents and / or Telemarketing agents only.
81. The following are NOT eligible to participate in this Personal Financing Promotion:
- a. employees of HLB or HLISB, whether on permanent or on contractual basis, employees of any of the HLB and HLISB’s representatives or agents (including external auditors, vendors, suppliers, advertising and Promotion agents) and their respective immediate family members (e.g. spouse, children, parent, brother or sister);
 - b. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLISB or have been declared bankrupts or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period;
 - c. Customers who have committed, or determined by HLISB to be potentially committing any of the wrongful acts stipulated herein shall be disqualified immediately from participating in this Personal Financing Promotion; and
 - d. Customers that are non-individuals.
 - e. An existing Personal Financing accountholder; and Eligible Personal Financing Customers who opt for other Personal Financing promotional offerings during the Promotion Period.
 - f. Customers who apply for the Facility directly via HLB/HLISB’s website at www.hlb.com.my/www.hlisb.com.my (“HLB/HLISB’s Website”).

MECHANICS

82. The Eligible Personal Financing Customers who pay the Facility’s monthly installment amount on or before the due date each month during the tenure of the Facility will be entitled to receive cash back (“Personal Financing Cash Back”) which is calculated in accordance with the following formula. Formula: Personal Financing Cash Back = Cash Back Percentage x Total Profit on Personal Financing Amount
83. The Personal Financing Cash Back Percentages will be granted according to the Financing Amount as set-out in the table below:

Personal Financing Amount (RM)	Cash Back Percentage
5,000 – 49,000	20%
50,000 – 99,000	35%
100,000 – 150,000	70%

Illustrations of how Personal Financing Cash Back is calculated as provided below:

A. Personal Financing Amount = RM10,000

Tenure = 3 years

Profit Rate = 12.5% per annum (p.a.)

Cash Back Percentage = 20%

Total Personal Financing Cash Back to be awarded under this Financing Promotion

= 20% x (RM10,000 x 12.5% p.a. x 3 years)

= 20% x RM3,750

= **RM750**

B. Personal Financing Amount = RM150,000

Tenure = 5 years

Profit Rate = 9% per annum (p.a.)

Cash Back Percentage = 70%

Total Personal Financing Cash Back to be awarded under this Personal Financing Promotion
 = 70% x (RM150,000 x 9% p.a. x 5 years)
 = 70% x RM67,500
 = **RM47,250**

Eligible Personal Financing Customers will be notified via letter in the event that they are entitled for the Personal Financing Cash Back

84. The Personal Financing Cash Back will be paid on a monthly basis and the first (1st) Personal Financing Cash Back will be paid after the seventh (7th) monthly instalment is/has been paid by the Eligible Personal Financing Customer. The last Personal Financing Cash Back will be paid six (6) months before the final instalment of the Facility is paid by the Eligible Personal Financing Customer. The Personal Financing Cash Back which is rounded down to the nearest Ringgit Malaysia One (RM1) will be credited into the Eligible Personal Financing Customers' active and valid Facility account one (1) day after the monthly instalment due date. The monthly Personal Financing Cash Back will be treated as advance payment in the Facility account.
85. It is the Eligible Personal Financing Customers' responsibility to notify HLISB in writing no later than one (1) month from the due date of the seventh (7th) monthly instalment and/or the subsequent months thereafter in the event of non-receipt of the monthly Personal Financing Cash Back, failing which, the Eligible Personal Financing Customers are deemed to have received and accepted the Personal Financing Cash Back from HLISB and any further dispute shall not be entertained by HLISB.
86. The Eligible Personal Financing Customers' eligibility for the Personal Financing Cash Back will be disqualified and further Personal Financing Cash Back payments shall cease immediately upon the occurrence of any of the following events:
 - a. the Eligible Personal Financing Customer fails to pay any monthly instalment of the Facility by the due date, or such other sums owing under and pursuant to the Facility when demanded by HLISB; or
 - b. early settlement notice is given by the Eligible Personal Financing Customers prior to the maturity of the Facility's tenure; or
 the Eligible Personal Financing Customers have committed or are suspected of committing any fraudulent or wrongful acts in relation to the use of Facility.

MORTGAGE-i (PROPERTY FINANCING) PROMOTION

ELIGIBILITY

87. The Mortgage-i (Property Financing) Promotion is open to both new and existing Malaysian and non-Malaysian individual Mortgage-i (Property Financing) accountholders of HLISB ["Mortgage-i (Property Financing) Customers" who apply for a new facility under any of the following selected financing products as listed below ("Participating Facility") with a minimum facility amount of Ringgit Malaysia Three Hundred Thousand (RM300,000) only during the Promotion Period and accept the said Participating Facility by signing the Letter of Offer on or before 30 August 2017 ("Acceptance Date"):-
 - Hong Leong CM Flexi Property Financing-i (House/Shop Financing).
 Subsequently, any part of the said facility is first disbursement on or before 31 January 2018.
88. The Participating Facilities are applicable for financing as well as for refinancing purposes (of residential and non-residential properties whether completed and/or under-construction).
89. For the avoidance of doubt, the following persons are NOT eligible to participate in this Mortgage-i (Property Financing) Promotion:
 - a. Permanent and contract employees of Hong Leong Group (including its subsidiaries and related companies); and/or

- b. employees of HLB/HLISB, HLB/HLISB's business partners, representatives or agents (including external auditors, vendors, suppliers, advertising and promotion agents) and their respective immediate family members (e.g. spouse, children, parents, siblings); and/or
- c. Mortgage-i (Property Financing) Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLISB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Date.

90. It is essentially the obligations of the Mortgage-i (Property Financing) Customers to provide / furnish all relevant documents required by HLISB in order for HLISB to approve the Participating Facilities. HLISB shall not be responsible in the event that the Participating Facilities are rejected or the Mortgage-i (Property Financing) Customers are unable to accept the relevant Letter of Offer on or before 30 August 2017, for any reasons whatsoever (including but not limited to insufficient documents for the approval of the Participating Facilities)

MECHANICS

91. **0.70% Cash Back** of total facility amount is to be given out to Eligible Mortgage-i (Property Financing) Customers upon first disbursement of any part of the said facility (collectively referred to as "the Mortgage-i (Property Financing) Cash Back").

Illustrations of how Mortgage-i (Property Financing) Cash Back is calculated are provided below:

Financing Amount	RM500,000
Cash Back Percentage	0.70%
Cash Back Payout upon first disbursement	RM500,000 x 0,70% = RM3,500

Eligible Mortgage-i (Property Financing) Customers will be notified via SMS upon the cash back is credited to the HLISB's current account or saving account

92. Upon first financing disbursement, the Mortgage-i (Property Financing) Cash Back will be credited into Eligible Mortgage-i (Property Financing) Customers' HLISB's current account or saving account within one (1) month from the first disbursement date. In the event of non-receipt of the Mortgage-i (Property Financing) Cash Back, Eligible Mortgage-i (Property Financing) Customers shall notify HLISB in writing within 15 days after 1 month from the first disbursement date, failing which Eligible Mortgage-i (Property Financing) Customers are deemed to have received the Mortgage-i (Property Financing) Cash Back and any appeal for the reimbursement of the Mortgage-i (Property Financing) Cash Back shall not be entertained by HLISB.
93. For the avoidance of doubt, in the case of joint applications, Eligible Mortgage-i (Property Financing) Customers are only entitled to One (1) time Mortgage-i (Property Financing) Cash Back which will be credited to the joint HLISB's current account or saving account.

The Mortgage-i (Property Financing) Cash Back is non-transferable to any third party and will not be credited into financing account.

BRANCH OFFER: FIXED DEPOSIT-i PROMOTION (“FD-i PROMOTION”)

ELIGIBILITY

94. The 7-month Step Up Fixed Deposit-i Promotion (“FD-i Promotion”) is open to all Eligible Bonus Profit Accountholders, Qualified Auto Financing Customers, Eligible Personal Financing Customers, Eligible Mortgage-i (Property Financing) and Eligible TT Customers who are Malaysian or non-Malaysian individual customers (“FD-i Customers”).
95. FD-i Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by Hong Leong Bank (“HLB”) / HLISB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period and until 31 July 2017 shall NOT be eligible to participate in the FD-i Promotion.
96. FD-i Customers who have committed, or determined by HLISB to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the FD-i Promotion.

MECHANICS

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

FD-i Tenure	Promotional FD-i Rates
7-month	1 st – 3 rd Months @ 3.70%p.a.
	4 th – 6 th Months @ 4.00%p.a.
	7 th Months @ 7.00%p.a.

For the avoidance of doubt, FD-i Customer that does not have FD-i Account is required to open a FD-i Account in order to be qualified as Eligible FD-i Customers.

98. The Minimum FD-i Placement Amount is **Ringgit Malaysia Ten Thousand (RM10,000)** and the Maximum FD-i Placement Amount is **Ringgit Malaysia Two Hundred Thousand (RM200,000)**. In the event any FD-i Placement Amount exceeds the prescribed Maximum FD-i Placement Amount or if the FD-i Promotion targeted fund size is reached, whichever comes first, the FD-i Amount which exceeds the prescribed Maximum FD-i Placement Amount or the FD-i Promotion set target shall be subject to the prevailing FD-i board rates.
99. The FD-i Promotion is applicable for New Funds only. “New Funds” are defined as:
- Cash, 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-i Accounts of the Eligible FD-i Customers;
 - 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 HLB’s/HLISB’s Current Account or Savings Account/-i (“CASA-i”).
100. The following shall not be considered as “New Funds”:
- Maturing FD/-i or premature withdrawal of FD-i from any existing HLB’s FD-i account;
 - Intra bank transfer of funds, i.e. transfer of funds from another HLB / HLISB account (whether Savings, Current, Fixed Deposit, Fixed Deposit-i (“FD-i”) or General Investment Account (“GIA”)); and
 - Inter-branch transfer within HLB and HLISB including third (3rd) party account transfer.
101. The Eligible FD-i Customers are required to nominate a CASA-i Account maintained with HLISB under the name of the Eligible FD-i Customers (“Nominated CASA-i”) for the purpose of crediting the profit earned

under this FD-i Promotion. The profit earned will be credited into the Eligible FD-i Customers' Nominated CASA-i on a monthly basis.

102. Upon maturity, the principal FD-i Amount shall be auto-renewed at the prevailing 7-month FD-i board rates and the profit earned will be credited into the Eligible FD-i Customers' Nominated CASA-i on a monthly basis.
103. In the event the FD-i Amount is uplifted prior to maturity of the FD-i Tenure, as per rule of Terms and Conditions for Hong Leong Fixed Deposit-i Section 2.15 shall apply:
 - a) No profit is to be paid on any FD-i Amount uplifted before the completion of three (3) months.
 - b) In the event the FD-i is uplifted in the fourth (4th) month onwards, the Eligible FD-i Customer will receive 50% of the contracted FD-i Amount profit earned for the completed months on the principal FD-i Amount only.

HLISB reserves the right to claw back and deduct an amount equivalent to the profit paid to the Eligible FD-i Customers in respect of the FD-i Amount which is prematurely withdrawn from the principal 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 the FD-i before the maturity date.

104. Partial withdrawal of FD-i is not allowed.
105. FD-i Amount shall NOT be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Eligible FD-i Customers.

GENERAL

106. Eligible Online FD-i Customers, Eligible Personal Financing Customers (including Shortlisted Online Customers), Eligible Bonus Profit Accountholders, Debit Card-i holders, Eligible FD-i Customers, Eligible Mortgage-i (Property Financing) Customers, Qualified Auto Financing Customers, Eligible Personal Financing Customers, Eligible Participants and Eligible TT Customers are collectively known as "the Customers".

Promotional eFD-i Rates, Fee Waiver, Personal Financing Online Cash Back, Bonus Profit, Cash Back, Grab Redemption, Online Cash Back, Mortgage-i (Property Financing) Cash Back, Personal Financing Cash Back, Auto Financing Rebate, Promotional FD-i Rate and Remittance Offer are collectively known as "the Gifts".

The iPhone 7 and FD-i Prize are collectively known as "the Prize".

Online FD-i Promotion, Personal Financing Online Promotion (including the iPhone Giveaway Contest), Bonus Profit Promotion, Cashback Promotion, Grab Promotion, FD-i Promotion, Online Shopping Cash Back Promotion, Personal Financing Promotion, Auto Financing Promotion, Mortgage-i (Property Financing) Promotion, TT Promotion are collectively known as "the Promotion" and each as "each Promotion".

107. By participating in the Promotion, the Customers:
 - (i) agree to have read, understood and to be bound by the T&Cs of the Promotion;
 - (ii) agree that HLISB's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Customers and no further correspondence and/or appeal to dispute HLISB's decision shall be entertained;
 - (iii) agree that the T&Cs herein, HLISB's General Terms and Conditions of Accounts, HLISB's Remittance Application Form where applicable, and other applicable Terms & Conditions are read as an entire agreement and if there is any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy; and
 - (iv) agree to access HLISB's website at www.hlisb.com.my ("HLISB's Website) and Hong Leong Facebook page at regular time intervals to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs.

- (v) authorizes HLISB to disclose their personal data (i.e. names, NRIC Numbers and contact details) to the Bank's service providers including but not limited to Dynamic Search and M3Tech for the purpose of running and fulfilling this Promotion;
 - (vi) consent to HLISB disclosing or publishing their names and IC numbers (in masked form) or photos in media, marketing or advertising materials
 - (vii) agree that any reversal of Eligible Online Spend shall be excluded; and
108. HLISB reserves the right:
- (i) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part at its absolute discretion, by way of posting on HLISB's Website or in any other manner which HLISB's deems practical;
 - (ii) to substitute any or all of the Gifts/Prize with alternative products of similar value at any time with prior notice;
 - (iii) to disqualify any of the Customers for any reason whatsoever as HLISB may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Gift/Prize; and
 - (iv) to forfeit the Gifts/Prize in the event of non-compliance to the T&Cs herein.
 - (v) to forfeit the Gifts/Prize in the circumstance where there is reversal of Eligible Online Spend for any reason whatsoever during the Promotion Period or non-compliance to the terms and conditions herein
109. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLISB 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 any of the Promotion and/or shall NOT be entitled for the Gift and/or the Prize.
110. The respective Customers are liable and shall personally bear all applicable taxes, government fees, all the cost related to delivery or installation or any other charges that may be levied against them under applicable laws, if any, in relation to participating in the Promotion and/or collection of the Gifts/Prize.
111. HLISB shall not be liable and responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated/MasterCard Worldwide, merchant establishments, postal or any party in which may result in the Customers being omitted from the Promotion herein;
112. HLISB shall not be responsible for nor does HLISB have any control whatsoever on the network or internet connection failure and/or interruptions and/or network traffic congestion on the part of the respective telecommunications service provider ("Telco") or for any other reason whatsoever during the process of performing transactions pertaining to the Promotion herein (including but not limited to TT Transaction), which may result in the delay of the relevant transactions (including but not limited to TT Transaction) being performed during the Promotion Period.
113. The Customers' account(s) must be valid/ active, in good standing and must not be in breach of any of the terms and conditions of this Promotion and/or Cardholder Agreement at all times.
114. The Gifts and/or the Prize will be provided on an "As Is" basis. The Gifts/Prize featured in all printed materials and/or website are for illustration purposes only. Any props, accessories or equipment featured with the Gifts and/or the Prize in any pictorial materials are for decorative purposes and shall not form part of the Gifts and/or the Prize.
115. HLISB gives no representation or warranty with respect to the quality or suitability of the Gifts and/or the Prize and shall not be responsible to replace any lost, stolen or damaged Gifts and/or the Prize (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). The Customers shall deal directly with the relevant merchant(s) and/or manufacturer(s) for all warranty information and claims without recourse to HLISB.
116. The Gifts/Prize are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.
117. In the event of any discrepancy between these T&Cs as compared to any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on HLISB's Website shall prevail.

118. In addition to the terms stipulated above, the Customers agree that the general terms and conditions in the Cardholder Agreement, General Terms and Conditions of Accounts-i/Debit Card-i/Connect/Mortgage-i (Property Financing)/Personal Financing-i, Terms and Conditions stated in HLISB's Remittance Application Form or relevant terms and conditions that the Bank may specify from time to time are read as an entire agreement. . Any discrepancies between these terms and conditions as compared to the general terms and conditions contained in the Cardholder Agreement, General Terms and Conditions of Accounts-i/Debit Card-i/Connect/Mortgage-i (Property Financing)/Personal Financing-i and Terms and Conditions stated in HLISB's Remittance Application Form the specific terms above shall prevail to the extent of such discrepancy.
119. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Accountholders agree to submit to the jurisdiction of the Courts of Malaysia.
120. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*

Deposit-i Products are eligible for protection by PIDM.