AIDILFITRI SPECIAL DEAL

Last updated on 07 July 2017

PROMOTION PERIOD

Hong Leong Islamic Bank Berhad's (686191-W) ("HLISB") "Aidilfitri Special Deal" ("Promotion") commences on 16 July 2017 and ends on 21 July 2017, both dates inclusive ("Promotion Period"), unless notified otherwise.

The promotion consists of the following products:-

- (A) Current Account or Savings Account-i ("CASA-i");
- (B) Personal Financing-i ("PF-i");

Terms & Conditions ("T&Cs")

ELIGIBILITY AND MECHANICS FOR CASA-i

- 1. The CASA-i promotion is open to all new and existing to HLISB or Hong Leong Bank Berhad ("HLB") <u>individual</u> customers including Malaysian and non-Malaysian who open any of the Participating CASA-i ("Accountholder"):
 - (a) Hong Leong Pay & Save Account-i
 - (b) Hong Leong Basic Savings Account-i
 - (c) Hong Leong Savings Account-i
 - (d) Hong Leong Multi-tier Savings Account-i
 - (e) Hong Leong Current Account One-i
 - (f) Hong Leong Junior Savings Account-i
 - (g) Hong Leong Payroll Plus-i

The Participating CASA-i is a deposit account based on Shariah Principal of Tawarruq.

2. The Accountholders are eligible for the following Early Bird Gift ("Gift") subject to the fulfilment of the criteria set out in table below ("Eligible Accountholders") and subject to the availability of the Gift.

Sign-up Gift	Quantity	Minimum Deposit
Cool Trendy T-Shirt	3,000	RM500
Sling Bag	572	RM800

- 3. All deposits must be new funds. "New Funds" are 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
 - (b) 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 HLISB's CASA-i".
- 4. The following shall NOT be considered as "New Funds":
 - (a) Maturing Fixed Deposit(FD)/Fixed Deposit-i (FD-i) or premature withdrawal of FD / FD-i;
 - (b) Intra bank transfer of funds, i.e. transfer of funds from another HLB/ HLISB account whether Savings, Current, Fixed Deposit, Fixed Depos
 - (c) Inter-branch transfer within HLB and HLISB including third (3rd) party account transfer.
- 5. The Gift will be given immediately on the spot to the Eligible Accountholders at the respective HLB/ HLISB branches upon fulfilment of the criteria specified in Clause 2 and 3.

6. The Gifts are valid on a first-come first-served basis, limited to one (1) Gift for each Eligible Accountholder who fulfils the criteria set in Clause 2 and 3 during the Promotion Period and while stocks last.

All Participating CASA-i are eligible for protection by PIDM

ELIGIBILITY AND MECHANICS FOR PERSONAL FINANCING-i

- 1. The PF-i promotion is open to new <u>individual</u> customers who are Malaysians and meet the following criteria ("Eligible PF-i Customers"):
 - (a) Apply for new Hong Leong Personal Financing-i ("Facility") with a minimum amount of Ringgit Malaysia Twenty Thousand (RM20,000) and above directly at any HLB/ HLISB branches;
 - (b) Acceptance and disbursement of the Facility amounting Ringgit Malaysia Twenty Thousand (RM20,000) and above before 31 August 2017;
 - (c) Disbursement to HLISB CASA-i individual accounts only.
- 2. The following are NOT eligible to participate in this promotion:
 - (a) Employees of HLB/ HLISB whether on permanent or on contractual basis, employees of any of HLB/HLISB's representatives or agents (including external auditors, vendors, suppliers, advertising and Promotion agents) and their respective immediate family members (i.e. spouses, children, parents, brothers or sisters);
 - (b) Individuals 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
 - (c) Individuals who have committed, or determined by HLB/ HLISB to be potentially committing any of the wrongful acts stipulated herein.
 - (d) An existing HLB/ HLISB Personal Financing accountholder.
- 3. The first one hundred (100) Eligible PF-i Customers are entitled to receive Petrol Gift Card worth Ringgit Malaysia Hundred (RM100.00) on a first-come first-served basis, limited to one (1) Petrol Gift Card for each Eligible PF-i Customer who fulfils the criteria during the Promotion Period and while stocks last.
- 4. The Petrol Gift Card will be mailed to the Eligible PF-i Customers not later than 30 September 2017.

GENERAL

- 1. The Gift / Petrol Gift Card featured in all printed materials and/or HLISB's website are for illustration purposes only. Any props, accessories or equipment featured with the Gift / Petrol Gift Card in any pictorial materials are for decorative purposes and shall not form part of the Gift/Petrol Gift Card.
- 2. By participating in the Promotion, the Eligible Accountholders/Customers agree:-
 - (a) to be bound by the T&Cs herein;
 - (b) 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;
 - (c) to access HLISB's website regular time 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;
 - (d) Agree that HLISB gives no representation or warranty with respect to the quality or suitability of the Gift/Petrol Gift Card and shall not be responsible to replace any lost, stolen or defective Gift / Petrol Gift Card (whether due to defects in materials or workmanship by the manufacturer under warranty or otherwise). Any complaints or disputes concerning Gift / Petrol Gift Card shall be settled between the Eligible Accountholders/Customers and the respective manufacturer/provider directly without recourse to HLISB;
 - (e) Agree the Gift / Petrol Gift Card will be provided on an "As Is Where Is" basis;
 - (f) Agree that the Gift / Petrol Gift Card are non-transferable to any third (3rd) party and non-exchangeable to up-front cash, credit, cheque or in kind;

- 3. HLISB reserves the right:
 - (a) to forfeit the Promotion in the circumstance where there is reversal of Eligible Accountholders/Customers or termination of the Promotion Period at all times or non-compliance to the Terms and Conditions herein;
 - (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, or in any manner deemed suitable by HLISB at any time with prior notice;
 - (c) to disqualify any Eligible Accountholders/Customers for any reason whatsoever as HLISB may in its absolute discretion deemed fit to participate in the Promotion without assigning any reason thereof;
 - (d) to substitute or replace Gift/Petrol Gift Card herein with an alternative product of similar value at its absolute discretion, by way of posting HLISB's website or in any other manner with HLISB deems practical, in order to give prior notice to the Eligible Accountholders / Customers.
- 4. The T&Cs herein and the General Terms and Conditions of Accounts shall be read as an entire agreement. In the event of any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy.
- 5. The Eligible Accountholders / Customers are 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.
- 6. 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 HLISB's website shall prevail.
- 7. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Accountholders/Customers agree to submit to the jurisdiction of the Courts of Malaysia.