

### **Revision of Minimum Prescribed/Profit Rate (“MPR”)**

In the spirit of Fair Treatment to our customers and for the benefit of customers, Hong Leong Bank Berhad (“HLB”) and Hong Leong Islamic Bank Berhad (“HLISB”) have decided to reduce the **Minimum Prescribed/Profit Rate (“MPR”)** to 1.7% for accounts of Individuals with effect from **31<sup>st</sup> January 2020**.

The revision is only applicable for an account with an existing MPR that is higher than the revised rate. Please refer to summary table below for easier understanding of this revision.

#### **For Individual accounts:**

<b>Current MPR, before Revision of MPR with effect from 31<sup>st</sup> January 2020</b>	<b>Revised MPR, after Revision of MPR with effect from 31<sup>st</sup> January 2020 onwards</b>
If currently, account does not have MPR.	Account to remain with no MPR.
If currently, account’s MPR is at 0.0%	Account’s existing MPR of 0.0% will remain unchanged.
If currently, account’s MPR is lower than 1.7%.  For example: MPR currently at 1.0%	Account’s existing MPR that is lower than 1.7% to remain unchanged.  In this example: Existing MPR of 1.0% will remain unchanged.
If currently, account’s MPR is at 1.7%	Account’s existing MPR of 1.7% will remain unchanged.
If currently, account’s MPR is higher than 1.7%,  For example: MPR currently at 4.0%	Account’s MPR will be reduced to 1.7% with effect from 31 <sup>st</sup> January 2020.  In this example: MPR will be reduced to 1.7%

The above revision (where applicable) of MPR is only applicable to Individual customers.