

## **HONG LEONG TOP YIELD ACCOUNT TERMS & CONDITIONS (“T&Cs”)**

These terms and conditions are to be read together as a whole with the General Terms and Conditions of Accounts for Deposits and Islamic Banking Deposits, Debit Card Terms and Conditions, and any other relevant terms and conditions as **Hong Leong Bank Berhad (“HLB”)** may impose from time to time with twenty-one (21) calendar days’ notice, as well as other rules and regulations binding on HLB.

### **Eligibility**

1. The **Hong Leong Top Yield Account (“Account”)** is open to individuals including Malaysians and non-Malaysian Residents aged **eighteen (18)** and above, with the Account to be held individually or jointly with another individual (**“Accountholders”**).
2. Non-Malaysian Residents are subject to the provisions of the **Exchange Control Act 1953 and the Exchange Control Notices (“ECM”) issued thereunder**.
3. Sole Proprietorships, Partnerships, Limited Liability Partnerships, Professional Practices, Clubs, Societies, Associations, Schools, Corporations, Non-profitable Organizations and other business entities are not eligible to open or to operate such an Account.
4. The minimum initial deposit to open the Account is **Ringgit Malaysia One Thousand (RM1,000)** only.
5. No introducer is required to open the Account.

### **Savings Interest**

6. The multi-tier interest on the credit balance of the Account is calculated and accrued daily based on each day’s end-day balance and credited on the last day of every month into the Account or on the day the Account is closed.
7. In the event the Account is closed prior to the next interest crediting date, the interest accrued will be pro-rated based on the number of days the account remained active and shall be calculated up to and including the day before the Account is closed.
8. Interest will only be paid for daily account end day balances of more than **Ringgit Malaysia Five Thousand (RM5,000)**.
9. The latest interest rates can be obtained at HLB’s corporate website [www.hlb.com.my](http://www.hlb.com.my) (“HLB website”).

### **Bonus Interest**

10. Accountholders are eligible for Bonus Interest subject to meeting the Asset Under Management (“AUM”) for the Month as follows:

<b>Total Investment AUM (RM)</b>	<b>Interest Rates p.a.</b>
> RM100,000	0.50%
> RM500,000	1.00%

11. **Investment AUM** is defined as the Daily Average Balance (“DAB”) of the Investment Account throughout the month.

#### **(a) Existing Investment Account**

$$\text{DAB} = \frac{\text{Sum of daily AUM end day balances throughout the month}}{\text{Number of days of the month}}$$

#### **(b) New Investment Account opened**

$$\text{DAB} = \frac{\text{Sum of daily AUM end day balances throughout the month since opened}}{\text{Number of days of the month since opened}}$$

12. The higher the Investment AUM in a Month, the higher the Bonus Interest earned on the credit balance of the Account.
13. Unit Trust Equity and Income Funds AUM (“**Eligible Investment AUM**”) or such other AUM as may be determined by HLB from time to time at HLB’s absolute discretion that are eligible for the Bonus Interest are attached herein as Appendix 1 .
14. The Investment AUM account must be placed in the name of the Accountholder or in the case of joint Accounts, the Investment AUM account must be in the name of all Accountholders in order for the Accountholder(s) to be entitled to the Bonus Interest;

Top Yield Account	Investment AUM Account	Eligible
A	A	√
A	A+B	X
A	A+C	X
A+B	A+B	√
A+B	B+A	X
A+B+C	A+B+C	√
A+B+C	A+C+B	X
A+B+C	C+B+A	X
A+B+C	A+B	X
A+B+C	A+C	X
A+B+C	B+C	X

15. Investment funds transfer from Employees Provident Fund (“**EPF**”) is not considered as Eligible AUM.
16. Bonus Interest is calculated based on the **Monthly Average Balance (“MAB”)** of the Account at the end of the month in accordance with the formula shown below and shall be credited on a monthly basis on the following month.

**Bonus Interest = MAB x Time (T) x Rate (R)**

MAB = Total end-day balance/ Total number of days in the Month

Time (T) = Number of days in the Month/ Number of days in the year (Eg. 365 days)

Rate (R) = Bonus Interest based on the Eligible AUM

17. In the event the Account is closed prior to the next Bonus Interest crediting date, the Bonus Interest accrued shall be forfeited.

### **Monthly Statement**

18. No passbooks will be issued. However, statements of Account will be sent to Accountholders every month.

### **Fees and Charges**

19. The following fees and charges apply to the Account and subject to Government Tax, if applicable:

Description	Fees and Charges
IBG via online	RM0.10 per transaction
Service Charge (where average monthly balance is below RM1,000)	RM5.00 per month

20. Standard fees and charges of a Current Account and Debit Card apply.
21. HLB reserves the right at any time with **Twenty One (21) calendar days’ notice** to add, delete, suspend or vary the T&Cs contained herein, wholly or in part at its absolute discretion by way of posting on the HLB website at [www.hlb.com.my](http://www.hlb.com.my) (“HLB Website”), or in any manner deemed suitable by HLB. Accountholders agree to access the HLB Website at regular time intervals to view the T&Cs and ensure to be kept up-to-date on any change or variation to the terms and conditions.

**Top Yield Account is protected by PIDM up to RM250,000 for each depositor.**

**Investment Account is NOT eligible for protection by PIDM.**

**Appendix 1**

No.	HLB Code	Fund Name
1	AM01	AmAsia-Pacific Property Equities
2	AM02	AmGlobal Property Eq
3	AM03	AmSchroder European Equity Alpha
4	AM04	AmOasis Global Islamic Equity
5	AM05	AmPan European Property Equities
6	AM10	AmPrecious Metal
7	AM16	AmCommodities Equity
8	AM20	AMCUMULATIVE GROWTH
9	AM23	AMISLAMIC BALANCED
10	AM24	AMISLAMIC GROWTH
11	AM25	AMASIA PACIFIC REITS
12	AM29	AmTotal Return
13	AM30	AmAsia Pacific Equity Income
14	AM31	AmTactical Bond
15	AM33	AmAsia Pacific REITs Plus
16	AM34	AmConservative
17	CIMB01	CIMB-Principal Global Titans
18	CIMB03	CIMB Islamic Asia Pacific Equity
19	CIMB04	CIMB-Principal Greater China Equity
20	CIMB07	CIMB-Principal China-India-Indonesia Eq
21	CIMB10	CIMB-Principal Equity
22	CIMB11	CIMB Islamic Enhanced Sukuk
23	CIMB12	CIMB Islamic Balanced
24	CIMB13	CIMB Islamic DALI Equity
25	CIMB14	CIMB Islamic Small Cap
26	CIMB15	CIMB-Principal Balanced Income
27	CIMB17	CIMB-Principal Equity Growth & Income
28	CIMB18	CIMB-Principal Equity Income
29	CIMB19	CIMB-Principal Inc Plus Balanced
30	CIMB29	CIMB-Principal Asia Pacific Dynamic Inc
31	CIMB30	CIMB-Principal Global Multi Asset Income
32	FTAM01	Franklin US Opportunities MYR
33	FTAM02	Templeton Global Equity A (MYR)
34	FTAM03	Templeton Global Balanced A (MYR)
35	HLG01	Hong Leong Growth
36	HLG02	Hong Leong Penny Stock
37	HLG04	Hong Leong Consumer Products Sector
38	HLG09	Hong Leong Dana Makmur
39	HLG11	Hong Leong Balanced

40	HLG12	Hong Leong Dana Maarof
41	HLG14	Hong Leong Dividend
42	HLG15	Hong Leong Strategic
43	HLG24	Hong Leong Asia-Pacific Income Plus
44	HLG37	Hong Leong HK Equity Optimizer
45	HLG40	Hong Leong Regular Income Fund
46	HWA01	Affin Hwang Select Opportunity
47	HWA02	Affin Hwang Aiiman Growth
48	HWA03	Affin Hwang Select Balanced
49	HWA04	Affin Hwang Select Bond (RM)
50	HWA05	Affin Hwang Aiiman Income Plus
51	HWA07	Affin Hwang Select Income
52	HWA11	Affin Hwang Sel AsaPac exJpn REITs&Infra
53	HWA16	Affin Hwang Absolute Return II
54	HWA17	Affin Hwang Select AUD Income - MYR
55	HWA18	Affin Hwang Select Dividend
56	HWA19	Affin Hwang Select Asia (ex Jpn) Quantum
57	HWA25	Affin Hwang Select Asia (ex Japan) Opp
58	HWA26	Affin Hwang Select SGD Income - MYR
59	HWA27	Affin Hwang China Growth
60	HWA28	Affin Hwang Japan Growth
61	OSK01	RHB Emerging Opp UT
62	OSK02	RHB Sm Cap Opp UT
63	OSK03	RHB Kidsave Trust
64	OSK08	RHB Dana Islam
65	OSK09	RHB Smart Treasure
66	OSK10	RHB Smart Balanced
67	OSK11	RHB Smart Income
68	OSK12	RHB Growth & Income Focus
69	OSK14	RHB Global Equity Yield
70	OSK16	RHB Resources
71	OSK20	RHB Golden Dragon
72	OSK21	RHB Thematic Growth
73	OSK23	RHB Big Cap China Enterprise
74	OSK24	RHB Asian Growth Opportunities
75	OSK25	RHB Malaysia Dividend
76	OSK30	RHB Energy Fund
77	OSK31	RHB Gold and General
78	OSK34	RHB US Focus Equity
79	OSK35	RHB Asia Financials Fund
80	OSK40	RHB Multi Asset Regular Income Fund

81	RHB42	RHB GS US Equity Fund
82	OSK43	RHB Asian Income Fund
83	OSK44	RHB GoldenLife Today
84	OSK45	RHB GoldenLife 2020
85	OSK46	RHB GoldenLife 2030
86	PRU01	Eastspring Investments Small-cap
87	PRU02	Eastspring Investments Growth
88	PRU03	Eastspring Investments Balanced
89	PRU05	Eastspring Investments dana al-ilham
90	PRU06	Eastspring Investments dana al-islah
91	PRU07	Eastspring Inv Asia Pacific Equity MY
92	PRU09	Eastspring Inv Asia Select Income
93	PRU10	Eastspring Investments Equity Income
94	PRU11	Eastspring Investments Global Leaders MY
95	PRU15	Eastspring Investments Global Basics MY
96	PRU23	Eastspring Investments MY Focus
97	PRU24	Eastspring Inv Asia Pacific Shariah Eq
98	PRU26	Eastspring Inv Global Emerging Markets
99	PRU30	Eastspring Investments ASEAN al-Adiil
100	TA02	TA South East Asia Equity
101	TA03	TA European Equity
102	TA04	TA Asian Dividend Income
103	TA05	TA Global Technology
104	TA08	TA COMET
105	TA10	TA GROWTH
106	TA13	TA ISLAMIC