

HONG LEONG PRIORITY BANKING: WILL/WASIAT WRITING SERVICES 2018

Latest Update on 26 March 2018

The Hong Leong Bank Berhad (97141-X) (“**HLB**”)’s or Hong Leong Islamic Bank Berhad (686191-W) (“**HLISB**”)’s “Hong Leong Priority Banking: Will/Wasiat Writing Services” (“**Promotion**”) commences on 24 April 2018 and ends on 30 June 2018, both dates inclusive (“**Promotion Period**”), unless otherwise notified by way of posting on HLB’s website at www.hlb.com.my (“**HLB’s Website**”).

TERMS AND CONDITIONS

The Will/Wasiat Writing Service is provided by Amanah Raya Berhad (“**ARB**”) through HLB/HLISB. The following sets out the terms and conditions applicable to the Promotion (“**T&Cs**”).

DEFINITIONS

- a. Will/Wasiat Writing Services (“**Service**”) means the submission of Will/Wasiat application form and Basic Will/Wasiat document provided by ARB through HLB/HLISB branches.
 - b. Will means the Will Writing for a Non – Muslim person following subscription to the services.
 - c. Wasiat means the Wasiat Writing for a Muslim person following subscription to the services.
 - d. Supporting Documents’ means among other instructions to complete the Will/Wasiat (i.e. a copy of customer Identity Card (“**IC**”) and the witnesses’ Identity Card and all other relevant documents that are required for registration of Will/Wasiat at ARB).
1. The Promotion is open for participation by all existing individual Private Banking Customers (“**PV Customers**”) and Priority Banking Customers (“**PV Customers**”) who are Malaysian and non-Malaysian Residents. For the purpose herein, the term “**Existing**” shall mean all individual PV Customers and PB Customers who have accounts with HLB before the Promotion Period.

This Promotion is only applicable to Existing PV Customers and PB Customers who receive Electronic Direct Messages (“**eDMs**”) from HLB.
 2. The Promotion is NOT applicable to non – individual customers including Associations, Clubs, Schools, Societies, Non-profitable Organisations, Sole Proprietors, Partnerships, Professional Practices, Corporations, Companies, Corporate Bodies, other business entities and Solicitors’ Client’s Account holders duly registered or incorporated in Malaysia.
 3. To apply for a new Priority Banking membership with the Bank, you must have a total combined Assets Under Management (“**AUM**”) of Ringgit Malaysia Three Hundred Thousand (RM300,000) or such other amount as may be stipulated by the Bank from time to time (the “**Minimum Balance**”). For the purpose herein, the term AUM shall mean all sums standing to the credit of any Fixed Deposit Account, Savings Account, Current Account and/or Foreign Currency Account with the Bank and the Primary amount of investment in any Unit Trust Funds and/or Structured Products with the Bank at any one time. Mortgage Plus Current Account will be excluded as part of the AUM to make up the Minimum Balance requirement.
 4. The PV Customers in this context refer to as HLB Customers who have fulfilled the qualifying criteria of the Private Banking Membership (“**PV Membership**”). PV Membership refers to a total combined AUM and/or Investment (as defined under Clause 3 above) of Ringgit Malaysia Three Million (RM3,000,000.00) or such other amount as may be stipulated by HLB from time to time (“**PV Qualifying Criteria**”).
 5. The PB Customers in this context refer to HLB Customers who have fulfilled the qualifying criteria of the Priority Banking Membership (“**PB Membership**”). PB Membership refers to a total combined AUM and/or Investment (as defined under Clause 3 above) of Ringgit Malaysia Three Hundred Thousand (**RM300,000.00**) or such other amount as may be stipulated by HLB from time to time (“**PB Qualifying Criteria**”).

Where there is more than one (1) person applying for the PV/PB's Membership, a joint account must be opened. The joint accountholder whose name appears first in the records of HLB will be the primary accountholder ("**Primary Accountholder**") and the other joint accountholder will be the secondary accountholder ("**Secondary Accountholder**"). For the avoidance of doubt, Secondary Accountholder is not entitled to the promotion benefits.

6. Only the Primary Accountholder is eligible for the Promotion.

PROMOTION MECHANICS

For Will, customer must be:

- a. A Non – Muslim;
- b. A person who has attained the age of 18 in Peninsular Malaysia and Sarawak, or 21 years and above in Sabah;
- c. A person who is of sound mind;
- d. A person who is acting on his own free will and without coercion; and
- e. A person who is not prohibited to administer his property.

For Wasiat, customer must be:

- a. A Muslim;
 - b. A person who has attained the age of 18 in Peninsular Malaysia and Sarawak, or 21 years and above in Sabah;
 - c. A person who is of sound mind;
 - d. A person who is acting on his own free will and without coercion; and
 - e. A person who is not prohibited to administer his property
7. In order to be eligible to participate in this Promotion, the PV/PB Customers must maintain a minimum total AUM of Ringgit Malaysia One Million (RM1,000,000.00) and UT of more than Ringgit Malaysia three hundred thousand (RM300,000.00) as of 30 March 2018 ("**HLB Customers**").
8. HLB Customers will receive an eDM on 24 April 2018 from HLB which would include an invitation for a fee-waived Will/Wasiat Writing Service to be redeemed at any HLB/HLISB branches. HLB Customers who has successfully requested for this services from their Relationship Managers ("**RMs**") will be entitled to receive one (1) fee-waived Will/Wasiat Writing Service worth Ringgit Malaysia three hundred eighteen (RM318.00) (including 6% GST) at any HLB/HLISB branches throughout the Promotion Period ("**Eligible HLB Customers**"). In the event that there are any additional charges incurred for the Service, it is essentially the obligation of the Eligible HLB Customers to pay for these additional charges without further recourse to HLB/HLISB. Notwithstanding anything stated herein, no further fee-waived Services will be given to the customers once the capped services are fully allocated.
9. This Promotion is only applicable Over The Counter ("**OTC**") nationwide and not applicable for online services.
10. Any Will/Wasiat amendments/upgrades will be fully borne by the Eligible HLB Customers.
11. The Promotion is required to be redeemed within the Promotion Period. Eligible HLB Customers who fail to redeem the Promotion within the Promotion Period shall be deemed NOT eligible for the Promotion.

Promotion details are as stipulated in the table below, which are inclusive of the goods and services tax and other costs (if any):

Criteria	Number of Eligible HLB Customers	Promotion
<ul style="list-style-type: none"> • AUM> 1 mio and above; and • UT> 300k 	130	Fee-waived Will/Wasiat Writing Services worth a total of Ringgit Malaysia three hundred eighteen (RM318.00)

SUBMISSION OF WILL/WASIAT

12. Eligible HLB Customers will receive an eDM regarding the Promotion on 24 April 2018. Interested Eligible HLB Customers will need to contact their RMs for Will/Wasiat Writing appointment bookings at any HLB/HLISB branches. eDMs need to be presented when at any HLB/HLISB branches to redeem the Promotion.

13. Eligible HLB Customers must complete details required as below with black ink pen:

- a. Customer to sign on the Application Form;
- b. For Will, customer and two (2) witnesses (both witnesses must be of sound mind) who are 18 years old and above to sign on the Last Will and Testament form, where they are required to be present together upon the execution;
- c. For Wasiat, customer and two (2) male or four (4) female Muslim witnesses (both witnesses must be of sound mind) who are 18 years old and above to sign on the Wasiat Terakhir form, where they are required to be present together upon the execution;
- d. Ensure that the witnesses are not named as beneficiaries under the Last Will and Testament or Wasiat Terakhir form.
- e. Attach a copy of customer's National Registration Identity Card (NRIC).
- f. Attach a copy of NRIC of all witnesses.

All relevant documents must be completed within fourteen (14) working days upon receiving the documents from the Bank.

14. Upon submission of completed forms at any HLB/HLISB branches ("**Submission Date**"), the Application Forms and relevant documents will be sent to ARB for application processing. The following items will be delivered to the Eligible HLB Customers according to the address provided.

- a. Will/Wasiat Card;
- b. Letter of Registration Confirmation; and
- c. ARB Will Amendments Form/ 'Borang Pindaan Wasiat' (for any amendment and/or upgrade).

15. In the event that the Eligible HLB Customers do not receive the items (stated in Clause 14) within forty (40) working days commencing from the Submission Date, the Eligible HLB Customers shall liaise directly with ARB for the aforesaid items without recourse to HLB/HLISB and HLB/HLISB shall not be responsible for the non – receipt of the items by the Eligible HLB Customers.

GENERAL TERMS AND CONDITIONS

16. This Promotion is NOT valid with any other on – going promotions offered by HLB/HLISB from time to time.

17. By participating in the Promotion, Eligible HLB Customers:

- a. Have read, understood and agree to be bound by the T&Cs herein, the relevant investment service agreement (if applicable), the Terms and Conditions of Accounts and the Priority Banking Terms and Conditions;
 - b. Agree that decision on all matters relating to the Promotion shall be final and binding on all Eligible HLB Customers and no further correspondence and/or appeal to dispute such decisions will be entertained and
 - c. Agree to access HLB's Website at regular time intervals to view the T&Cs and to ensure they are kept up-to-date on any change or variation to the T&Cs.
18. HLB/HLISB reserves its right:
- a. To add, delete, suspend or vary the Terms and Conditions contained herein, either wholly or in part, at HLB/HLISB's discretion by way of posting the amended Terms and Conditions on HLB's Website or in any manner deemed suitable by HLB/HLISB;
 - b. To disqualify any of the Eligible HLB Customers for any reason whatsoever as HLB/HLISB may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the fee-waived Will/Wasiat Writing Services.
19. Eligible HLB 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 (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 shall not be able to participate in the Promotion and/or NOT entitled to the fee-waived Will/Wasiat Writing Services.

The Terms and Conditions herein, PB Membership T&C's, PV Membership T&C's herein, the relevant investment service agreement (if applicable), and Terms and Conditions of Accounts are read as an entire agreement and if there is any discrepancy, the specific terms and conditions herein shall prevail to the extent of such discrepancy.

20. These Terms and Conditions herein shall be governed by and constructed in accordance with the laws of Malaysia and Eligible HLB Customers agree to submit to the jurisdiction of the Courts of Malaysia.
21. In the event of any discrepancy between the Terms and Conditions and any advertising, promotional, publicity, and other materials relating to or in connection with the Promotion, the final terms and conditions on HLB's Website shall prevail.

LIMITATIONS OF SERVICES

22. HLB/HLISB shall NOT be appointed as executor of the Will/Wasiat.
23. HLB/HLISB does NOT provide advice in connection of the details of the Will/Wasiat.
24. HLB/HLISB shall not be responsible for the:
- a. Administration of customer's estate;
 - b. Verification of applicant's identity, age or testamentary capacity;
 - c. Verification on any information that have been provided by applicant; and/or
 - d. Delays or failure in registration process under these terms and conditions requirement.
25. HLB/HLISB does NOT provide any service for Will/Wasiat upgrade. Should there be any amendment or upgrade is required to the Eligible HLB Customer's existing Will/Wasiat, the Eligible HLB Customer's must request directly from ARB. An additional payment may be imposed to the Eligible HLB Customer's by ARB for any amendments or upgrades.

26. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Accountholder agrees to submit to the jurisdiction of the Courts of Malaysia.

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