

HONG LEONG PRIORITY BANKING HOUSEHOLD PRIVILEGE PROMOTION

Last updated on 8 July 2020

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") "**Hong Leong Priority Banking Household Privilege Promotion**" ("**Promotion**") commences on 1 July 2020 and ends on 31 December 2020, 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 & CONDITIONS

The following sets out the terms and conditions applicable to the Promotion ("**T&Cs**"):

ELIGIBILITY

1. The Promotion is open for participation by all HLB Customers who have, prior to the Promotion Period, successfully signed up for Priority Banking membership regardless Malaysian and non-Malaysian residents ("**PB Customers**"), unless notified otherwise.
2. **PB Customers** in this context refer to individuals who maintains a total combined Assets Under Management ("**AUM**") of Ringgit Malaysia Three Hundred Thousand (**RM300,000**) or such other amount as may be stipulated by HLB from time to time ("**Minimum Balance**").
3. For the purpose herein, the term "**AUM**" which stands for Asset Under Management shall mean all sums standing to the credit of any Fixed Deposit ("**FD**") Account, Current Account and Savings Account ("**CASA**") and/or Foreign Currency Account with HLB and the primary amount of investment in any Unit Trust ("**UT**") Funds and/or Floating Rate Negotiable Instrument of Deposit ("**FRNID**") with HLB at any one time. Mortgage Plus Current Account will be excluded as part of the AUM to make up the qualifying criteria.
4. Where there is more than one (1) person applying for the PB 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**").
5. The Promotion is applicable only to the Primary Accountholders and their child/children.

PROMOTION MECHANICS

6. PB Customers are able to extend their Priority Banking status to a maximum number of two (2) children during the Promotion Period in order for their child/children to enjoy the exclusive Priority Banking privileges listed below ("**PB Next-Gen Privileges**"):
 - a. Dedicated Relationship Manager to assist PB Next-Gen (as defined under Clause 7 below) with all their financial needs;
 - b. Access to all Priority Banking Centres nationwide;
 - c. Green Lane Services at all HLB branches nationwide;
 - d. Exclusive Hong Leong Priority Banking Visa Debit card;
 - e. Exclusive Priority Banking Premium Fixed Deposit (6,12, 24-month tenure);

- f. Invitation to exclusive sneak previews of property launches with strategic partners, special pricing and offers;
 - g. Invitation to exclusive invites to seminar, market outlook, lifestyle events;
 - h. Preferential rate/sales charge on investment product and campaign; and
 - i. Refreshments served at Priority Banking Centres.
- 7. For the avoidance of doubt, the term 'children' under Clause 6 is referring to the biological or legally adopted child/children of the PB Customers and must fulfil the following requirements ("**Eligible Customers**" or "**PB Next-Gen**"):
 - a. Aged between 18 to 39 years old;
 - b. To own at least one (1) joint CASA or FD with PB Customer (Primary Accountholder); and
 - c. To own at least one (1) primary CASA with minimum deposit balance.
- 8. PB Next-Gen is entitled to enjoy the PB Next-Gen Privileges until their 40th Birthday only. Thereafter, PB Next-Gen are required to maintain the Minimum Balance of AUM as illustrated under Clause 2 above in order to enjoy the PB Next-Gen Privileges .

To redeem the PB Next-Gen Privilege, PB Customers shall visit their nearest HLB Priority Banking Centre during the Promotion Period together with the PB Next-Gen. Alternatively, PB Customers may refer to their respective HLB Relationship Managers ("**RM**") to find out more about this Promotion.

For the avoidance of doubt, PB Customers are required to fill up the Relationship Declaration Form ("**Form**") provided by the RM to declare that the PB Next-Gen is his/her child / children. The PB Next-Gen is required to execute HLB's PB Personal Account Opening Form ("**Account Opening Form**"). The duly executed Account Opening Form and the Form shall be submitted to the RM, and the RM shall subsequently submit these documents to HLB's headquarter.

In the event the PB Customers and the PB Next-Gen fail to complete and submit the Form and the Account Opening Form, they will be disqualified from participating in this Promotion.

GENERAL TERMS AND CONDITIONS

- 9. By participating in the Promotion, PB Customers and the PB Next-Gen agree:
 - a. to have read, understood, and agree to be bound by the T&Cs herein;
 - b. that all records of transactions captured by HLB's system within the Promotion Period and the list of PB Customers and/or PB Next-Gen shall be accurate and final;
 - c. that HLB's decision on all matters relating to the Promotion shall be final, conclusive and binding on all PB Customers and/or PB Next-Gen;
 - d. that the T&Cs herein, the Priority Banking Terms and Conditions, and the General Terms and Conditions of Accounts shall be read as an entire agreement. Should there be any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy; and

- e. to access to HLB's Website at regular intervals to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs.

10A. PB Next-Gen further agrees to be bound by HLB's Priority Banking Terms and Conditions, and the General Terms and Conditions of Accounts.

10. HLB reserves its right to:

- a. add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, with prior notice at HLB's discretion by way of posting on HLB's Website, or in any manner deemed suitable by the HLB;
- b. disqualify any of the PB Customers and/or PB Next-Gen for any reason whatsoever as HLB may in its absolute discretion deem fit to participate in the Promotion;
- c. PB Customers and/or PB Next-Gen who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the services and/or facilities granted by HLB/Hong Leong Islamic Bank Berhad 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 eligible to participate in the Promotion; and
- d. the T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and PB Customers and/or PB Next-Gen agree to submit to the jurisdiction of the Courts of Malaysia.

11. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Deposit accounts are protected by PIDM up to RM250,000 for each depositor.

THE CUSTOMER IS REMINDED THAT THIS PRODUCT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA. ANY MONEY WITHDRAWN FROM AN INSURED DEPOSIT FOR THE PURPOSE OF PURCHASING ANY INVESTMENT PRODUCTS IS NO LONGER PROTECTED BY PIDM.