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#### HONG LEONG BANK CNY PRIORITY BANKING REFERRAL 2020 PROMOTION

Latest updated on 16 December 2019

The Hong Leong Bank Berhad (97141-X) ("HLB")'s "**Hong Leong Bank CNY Priority Banking Referral 2020 Promotion**" ("**Promotion**") commences on 8 January 2020 and ends on 18 February 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 and 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 Hong Leong Bank Priority Banking individual Customers ("**PB Customers**") who are Malaysian and/or non-Malaysian residents during Promotion Period, unless notified otherwise.
  - 2. 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 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 ("**PB Minimum Balance**"). Mortgage Plus Current Account will be excluded from the calculation of the AUM when determining whether the PB Minimum Balance requirement has been met.
  - 3. Where there is more than one (1) person applying for the same PB Membership, a joint account must be opened. As between the joint accountholders, 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.
  - 4. Only the Primary Accountholder is eligible for the Promotion.

### **PROMOTION MECHANICS**

### A. PB REFERRAL REWARD

5. PB Customers ("Referrers") shall be rewarded with Reward A or Reward B as provided in the table below (collectively "Referral Rewards") upon Successful Referral of a friend or family member to enroll for PB Membership ("Referred PB Customer") during the Promotion Period as illustrated in Table 1 below:

#### Table 1: Criteria of Successful Referral

Type of Referral Reward	Criteria of Successful Referral	Referral Rewards
Reward A	Referred PB Customer join PB Membership with minimum AUM of RM300,000 ("Minimum AUM")	e-Ang Pow worth <b>RM300</b>

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		Referred PB Customer join PB Membership with Minimum	
	Reward B	AUM of RM300,000 and have invested a minimum amount of RM100,000 in any of the Selected Investments	e-Ang Pow worth <b>RM888</b>

(as defined in Clause 9 below)

- 6. For the avoidance of doubt, a "**Successful Referral**" as referred to in Clauses 5 hereto means that the Referred PB Customer:
  - a. Does not have any HLB accounts including any HLB joint accounts prior to the Promotion Period;
  - b. Meets the Minimum AUM of PB Membership and maintain the same throughout the Promotion Period;
  - c. Successfully enrolls for PB Membership, or successfully enrolls for the PB Membership as the Primary Accountholder in the event of a joint account

and has qualified for PB Membership.

- First One Hundred (100) Referrers who have successfully referred the Referred PB Customer and the Referred PB Customer has fulfilled the Criteria of Successful Referral as provided in the table in Clause 5 above during the Promotion Period will be entitled for One (1) unit of e-Ang Pow worth Ringgit Malaysia Three Hundred (RM300) ("Reward A").
- First Fifty (50) Referrers who have successfully referred the Referred PB Customer and the Referred PB Customer has fulfilled the Criteria of Successful Referral as provided in the table in Clause 5 above during Promotion Period will be entitled for One (1) unit of e-Ang Pow worth Ringgit Malaysia Eight Hundred Eighty Eight (RM888) ("Reward B").
- 9. For the avoidance of doubt, Selected Investments refer to investment in any of the selected UT funds or FRNID listed in Appendix 1. A Minimum Sales Charge of 3.00% is applicable to the subscription of selected UT funds.
- 10. The Minimum AUM must be **New Funds**. New Funds are defined as:
  - a. Cash, interbank GIRO, new funds received via telegraphic transfer from other banks, or new FD accounts of the PB Customers; 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 HLB's Current Account or Saving Account ("CASA").
- 11. The following shall not be considered as New Funds:
  - a. Maturing fixed deposit ("FD") or premature withdrawal of FD from any HLB's/ Hong Leong Islamic Bank Berhad ("HLISB")'s FD account/ Fixed Deposit-i ("FD-i") account;
  - Intra bank transfer of funds, i.e. transfer of funds from another HLB / HLISB account (whether Saving/Saving-i and/or Current/Current-i Accounts (CASA and/or CASA-i), FD, FD-i or General Investment Account ("GIA"); and
  - c. Inter-branch transfer within HLB and HLISB including third (3rd) party account transfer.
- 12. For the avoidance of doubt, Referrers may refer more than one Referred PB Customers throughout the Promotion Period.

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13. Subject to the T&Cs herein, Referrers who have fulfilled and complied with all such requirements in the manners prescribed in Clauses 5 to 12 and 19 shall be entitled to receive the Referral Reward ("Eligible Referrers").

### **B. BOOSTER REWARD FOR HLB CREDIT CARDHOLDERS**

14. First One Hundred (100) Eligible Referrers ("Reward C Winners") who are new and/or existing HLB Credit Cardholders listed in Table 2 below ("Eligible Cards") will receive additional One (1) unit of e-Ang Pow worth Ringgit Malaysia One Hundred Eighty Eight (RM188) ("Reward C"):

### Table 2: Eligible Cards

Visa	MasterCard
Infinite P	Platinum Business
Infinite	The Store Gold/Platinum
Infinite Doctor's Edition	Pacific Gold/Platinum
AirAsia Gold/ Platinum	Emirates Elite/ World/ Platinum
GSC Gold/ Platinum	GSC Gold/ Platinum
Sutera Platinum	Sutera Platinum
Gold	Gold
Essential	l'm
WISE Gold	

15. For the avoidance of doubt, Eligible Referrers that do not have the Eligible Card prior to the Promotion Period are required to apply for a new Eligible Card and the new Eligible Cards must be approved within Promotion Period in order for Eligible Referrers to be eligible for Reward C. HLB shall not be liable in the event the Eligible Cards are not approved within the Promotion Period for any reason whatsoever.

### C. FULFILMENT OF REWARD

- 16. e-Ang Pow described in Reward A, Reward B, and Reward C (collectively known as "**Reward**") is referring to total cash amount to be bank into Eligible Referrers' nominated CASA.
- 17. Eligible Referrers and/or the Reward C Winners must be the Primary Accountholder of the nominated CASA.
- 18. The Reward is subject to stock availability and given on a first-come, first-served basis with a capping of one hundred (100) units of Reward A, fifty (50) units of Reward B, and one hundred (100) units of Reward C ("Capped Units"). Notwithstanding anything stated herein, no further Reward will be made available to Eligible Referrers and/or the Reward C Winners once the Capped Units are fully allocated.
- 19. For Reward A and Reward B, the Eligible Referrers must submit the duly filled up Customer Referral Form as provided in Appendix 2 below ("Referral Form") to HLB relationship manager during the Promotion Period in order to redeem the Reward. For the avoidance of doubt, any Successful Referral without a completely filled up Referral Form submitted during

the Promotion Period will be deemed invalid and the Eligible Referrers shall not be entitledfor the Reward ("Fulfillment").

- 20. In the event of two (2) Referrers refer the same Referred PB Customer during the Promotion Period, the Referrer from whom HLB first received the duly completed Referral Form will be entitled to the Reward upon the Referred PB Customer successfully enrolling for the PB Membership, as the case may be.
- 21. The Referrers represent and warrant that by submitting the Referral Form during the Promotion Period, the Referrers have obtained the consent from the Referred PB Customers to submit their name and contact number to HLB for the purpose of the Promotion.
- 22. By submitting the Referral Form, the Referrers consent to HLB to disclose to the Referred PB Customer the Referrers' names if requested by the Referred PB Customer.
- 23. Notification will be given in the event the Reward runs out of stock by way of posting on the HLB's Website.
- 24. Eligible Referrers and/or the Reward C Winners will receive calls notification from HLB not later than 31 March 2020 that they are eligible for the Reward ("**Notification Period**").
- 25. It is essentially the obligation of Eligible Referrers and/or the Reward C Winners to provide their latest and accurate contact information (i.e. mobile and/or telephone number, e-mail and corresponding addresses) to HLB in order for HLB to contact them that they have won the Reward and HLB shall not be responsible in the event that Eligible Referrer cannot be contacted for any reason whatsoever.
- 26. Eligible Referrers will receive the Reward within thirty (30) days after the end of the Notification Period ("Fulfilment Period").
- 27. In the event that Eligible Referrers and/or the Reward C Winners do not receive the Reward within the Fulfilment Period, Eligible Referrers and/or the Reward C Winners shall contact HLB within thirty (30) days from 30 April 2020, failing which Eligible Referrers and/or the Reward C Winners are deemed to have received the Reward and any appeal/ request for the reimbursement of the Reward shall not be entertained by HLB.
- 28. The Reward is non-transferable to any third (3rd) party and non-exchangeable for credit, cheque or in kind.

### INVESTMENT PRODUCTS TRANSACTIONS

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- 29. All the terms and conditions, rules and regulations governing the approved Selected Investments transactions shall apply.
- 30. Investments in the selected UT Funds in Selected Investments using funds withdrawn from the Employees Provident Fund ("EPF") are not allowed.

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- 31. Joint investments are treated as belonging to the person whose name appears first in all investment transaction forms including the Selected UT or FRNID here ("Investment Primary Accountholder"). The Eligible New PB Customer must be the Investment Primary Accountholder.
- 32. The terms and conditions governing the UT transactions and products of the Selected Investment are specified in the relevant latest Prospectus(es) and Supplemental Prospectus(es) thereto (if any) that have been duly registered and approved by the Securities Commission Malaysia which shall be governed by and regulated in accordance with the Capital Markets And Services Act 2007 (as amended) and the relevant guidelines and directives issued by the relevant authorities.
- 33. Unit Trust Disclaimer: This document is not intended to be an invitation or offer for subscription of unit trusts nor does it amount to a solicitation by HLB for subscription of unit trusts by anyone. Investors are advised to read and understand the contents of the prospectus which has been registered with the Securities Commission Malaysia, who takes no responsibility of its contents, before investing. A copy of the prospectus can be obtained from any of HLB branches or Fund Manager's offices. Any issue of units to which the prospectus relates will only be made on receipt of an application form referred to and accompanying a copy of the prospectus. Investors should note that there are fees and charges involved in the purchase of unit trusts. Investors are advised to consider the fees and charges involved before investing and consult their licensed financial or other professional advisor, if in doubt about any feature or nature of the fund. Please note that the price of units and distributions payable, if any, may go down or up. Past performance of a fund is not indicative of its future performance. The returns on unit trust investments are not guaranteed and unit trusts do not constitute bank deposits or obligation of the Bank nor are they guaranteed or insured by HLB and are subject to investment risks, including the possible loss of the principal amount invested. Unit trust schemes and units in such schemes are not protected by Perbadanan Insurans Deposit Malaysia ("PIDM"), and any money withdrawn from an insured deposit for the purpose of purchasing any units in a unit trust scheme is not protected by PIDM.
- 34. All the terms and conditions, rules and regulations governing the selected FRNID under the Selected Investments shall apply. The terms and conditions governing the selected FRNID are specified in the relevant Term Sheet and Product Disclosure Sheet subjected to Bank Negara Malaysia Guidelines on Product Transparency and Disclosure as may be amended from time to time and such other relevant guidelines, rules and regulations which may be issued by the relevant authorities from time to time.

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**Important Notice:** PB Customers are not covered by the compensation fund under Part IV of the Capital Markets and Services Act 2007. This compensation fund does not extend to PB Customers if PB Customers suffer monetary loss as a result of a defalcation, or fraudulent misuse of moneys and other property, by a director, officer, employee or representative of HLB.

### **GENERAL TERMS AND CONDITIONS**

35. By participating in the Promotion, PB Customers agree:

- i. to have read, understood, and agree to be bound by the T&Cs herein;
- ii. that all records of transactions captured by HLB's system within the Promotion Period and the list of PB Customers shall be accurate and final;
- that HLB's decision on all matters relating to the Promotion shall be final, conclusive and binding on all PB Customers and no further correspondence and / or appeal to dispute HLB's decision shall be entertained;
- iv. that the T&Cs herein, Priority Banking Terms and Conditions, Investment Service Agreements 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
- v. to access to HLB's Website at regular time to view the T&Cs and ensure to be kept up-todate on any change or variation to the T&Cs.
- 36. HLB reserves its right to:
  - i. 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;
  - ii. To disqualify any of the PB Customers for any reason whatsoever as the Bank may in its absolute discretion deem fit to participate in the Promotion
- 37. PB Customers 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/ 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 eligible to participate in the Promotion.
- 38. The T&CS herein shall be governed by and construed in accordance with the laws of Malaysia and PB Customers agree to submit to the jurisdiction of the Courts of Malaysia.
- 39. 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 RM 250,000 for each depositor. UT and FRNID accounts are not protected by PIDM.



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### Appendix 1 – Selected Investments

Participating FRNID:

No.	FRNID Code	FRNID Name
1		

### Participating Unit Trust Funds:

No.	UT Code	Fund Name	Asset Type
1	AM20	AMCUMULATIVE GROWTH Fund	Equity
2	AM25	AmAsia Pacific REITs – Class B MYR	Equity
3	AM29	AmTotal Return Fund	Equity
4	AM33	AmAsia Pacific REITs Plus Fund	Equity
5	AM34	AmConservative Fund	Income
6	AM35	AmFunds Global Div Fund	Equity
7	CIMB01	CIMB-Principal Global Titans Fund	Equity
8	CIMB04	CIMB-Principal Greater China Equity Fund	Equity
9	CIMB07	CIMB-Principal China-India-Indonesia Equity Fund	Equity
10	CIMB10	CIMB-Principal Equity Fund	Equity
11	CIMB15	CIMB-Principal Balanced Income Fund	Mixed Asset
12	CIMB17	CIMB-Principal Equity Growth & Income Fund	Equity
13	CIMB18	CIMB-Principal Equity Income Fund	Equity
14	CIMB19	CIMB-Principal Income Plus Balanced Fund	Mixed Asset
15	CIMB29	CIMB-Principal Asia Pacific Dynamic Income Fund MYR	Equity
16	CIMB30	CIMB-Principal Global Multi Asset Income Fund	Mixed Asset
17	CIMB32	CIMB-Principal Balanced Fund	Mixed Asset
18	CIMB33	CIMB-Principal Small Cap Fund	Equity
19	CIMB35	CIMB-Principal Asia Pacific Dynamic Growth MYR	Equity
20	CIMB36	CIMB-Principal Millennial Equity Fund – MYR	Equity
21	FTAM01	Franklin US Opportunities MYR	Equity

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22	FTAM02	Templeton Global Equity A (MYR)	Equity
23	FTAM03	Templeton Global Balanced A (MYR)	Mixed Asset
24	HLG01	Hong Leong Growth Fund	Equity
25	HLG02	Hong Leong Penny Stock Fund	Equity
26	HLG04	Hong Leong Consumer Product Sector Fund	Equity
27	HLG14	Hong Leong Dividend Fund	Equity
28	HLG15	Hong Leong Strategic Fund	Equity
29	HLG37	Hong Leong HK Equity Optimizer Fund	Equity
30	HLG40	Hong Leong Regular Income Fund	Income
31	HLG44	Hong Leong Asia Pacific Equity Fund	Equity
32	HWA01	Affin Hwang Select Opportunity Fund	Equity
33	HWA03	Affin Hwang Select Balanced Fund	Mixed Asset
34	HWA07	Affin Hwang Select Income Fund	Income
35	HWA11	Affin Hwang Sel AsaPac exJpn REITs&Infra Fund	Equity
36	HWA17	Affin Hwang Select AUD Income – MYR	Income
37	HWA18	Affin Hwang Select Dividend Fund	Equity
38	HWA19	Affin Hwang Select Asia (ex Jpn) Quantum Fund	Equity
39	HWA25	Affin Hwang Select Asia (ex Japan) Opp Fund	Equity
40	HWA26	Affin Hwang Select SGD Income – MYR	Income
41	HWA27	Affin Hwang World Ser China Growth Fund	Equity
42	HWA28	Affin Hwang World Series Japan Growth Fund	Equity
43	OSK16	RHB Resources Fund	Equity
44	OSK20	RHB Golden Dragon Fund	Mixed Asset
45	OSK21	RHB Thematic Growth Fund	Equity
46	OSK23	RHB Big Cap China Enterprise Fund	Equity
47	OSK31	RHB Gold and General Fund	Equity

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48	OSK34	RHB US Focus Equity Fund	Equity
49	OSK40	RHB Multi Asset Regular Income Fund	Mixed Asset
50	OSK43	RHB Asian Income MYR	Income
51	PRU01	Eastspring Investments Small-cap Fund	Equity
52	PRU02	Eastspring Investments Growth Fund	Equity
53	PRU03	Eastspring Investments Balanced Fund	Mixed Asset
54	PRU07	Eastspring Inv Asia Pacific Equity MY	Equity
55	PRU09	Eastspring Inv Asia Select Income Fund	Equity
56	PRU10	Eastspring Investments Equity Income Fund	Equity
57	PRU23	Eastspring Investments MY Focus Fund	Equity
58	RHB42	RHB GS US Equity Fund	Equity
59	TA02	TA South East Asia Equity Fund	Equity
60	TA03	TA European Equity Fund	Equity
61	TA04	TA Asian Dividend Income Fund	Equity
62	TA05	TA Global Technology Fund	Equity
63	TA10	TA GROWTH Fund	Equity

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### Appendix 2 – Referral Form

	Referral Form
	onal particulars are legible and complete.
Section A: Persona	I Details of Referrer
Full Name (as per NRIC/Pas	sport):
NRIC/Passport No:	
Phone Number:	
HLB CASA Account Number	
Consent to Process Persor	nal Data
Priority Banking Referral For Leong Bank Bethad, ("HLBE Leong Bank CNY Priority B of the personal information of	warrant that I/we have obtained the consent of all person named in this m ("Relevant Data Subject") or such other documents submitted to Hong by in connection with the Priority Banking Referral Form or the " Hong anking Referral 2020 Promotion " for HLBB's collection, holding and use of the Relevant Data Subjects in accordance with HLBB's Privacy Notice website at <u>www.hlb.com.my</u> .
Signature:	
Full Name (as per NRIC/Pass NRIC/Passport No:	
Date: Section B: Details o Full Name (as per NRIC/Pass NRIC/Passport No:	f My Family Member or Friend
Date: Section B: Details o	f My Family Member or Friend
Date: Section B: Details o Full Name (as per NRIC/Pass NRIC/Passport No: Phone Number: Consent to Process Person /We hereby agree and conse /we and/or the Referrer have	f My Family Member or Friend
Date: Section B: Details o Full Name (as per NRIC/Pass NRIC/Passport No: Phone Number: Consent to Process Person /We hereby agree and conset /we and/or the Referrer have	f My Family Member or Friend port): al Data and to HLBB's collection, holding and use of my/our personal data which provided to HLBB in connection with this Priority Banking Referral Form NY Priority Banking Referral 2020 Promotion".