

HONG LEONG LI CHUN CONTEST

Last updated on 19 January 2021

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") "**Hong Leong Li Chun Contest**" ("**Contest**") commences on 3 February 2021 and ends on 5 February 2021, both dates inclusive ("**Contest 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 Contest ("**T&Cs**"):

1. The **Contest** is open for participation by all individual HLB existing customers who are Malaysian and non-Malaysian residents ("**Participants**") unless notified otherwise.
2. Non-individual customers shall not be eligible to participate in the Contest, including Corporations, Business Entities, Solicitor Account Holders, Associations, Clubs, Schools, Societies, Non-profitable Organizations, Sole Proprietorships, Partnerships, Limited Liability Partnerships and Professional Practices duly registered or incorporated in Malaysia.

CONTEST MECHANICS

3. To participate in the Contest, the Participants must first invest in Unit Trust ("**UT**") or deposit a minimum amount into their Current Account/-i or Savings Account/-i ("**CASA/CASA-i**") based on the following criteria during the Contest Period ("**Eligible Participants**"):

Category Type	Participation Criteria	Prize
Invest	Invest in Unit Trust with a minimum subscription amount described in the respective fund fact sheets during the Contest Period.	Earn one (1) entry to stand a chance to join an Exclusive Livestream Seminar (English session) with Dato' Joey Yap on 28 February 2021.
Deposit	Deposit a minimum of Ringgit Malaysia Three Hundred Eighty-Eight (RM388) into any CASA/CASA-i during the Contest Period.	

8. For the avoidance of doubt, no registration is required for the Contest.

WINNER SELECTION AND FULFILMENT

9. Five hundred (500) winners will be selected from the Eligible Participants ("**Winners**") and the Winners will receive an email and/or SMS notification from HLB with URL to access Exclusive Livestream session with Dato's Joey Yap ("**Prize**") within twenty-one (21) days after the end of the Contest Period from HLB ("**Notification**").
10. For the avoidance of doubt, Eligible Participants who do not receive any Notification shall be deemed not eligible for the Prize. The SMS service for this Contest is provided and supported by M3 Technologies (Asia) Berhad (482772-D) ("**M3Tech**"), an SMS vendor officially appointed by HLB.
11. It is essentially the obligation of the Eligible Participants to provide their latest and accurate contact information (i.e., mobile number, email address) to HLB and HLB shall not be responsible in the event the Winners cannot be contacted for any reason whatsoever.

12. The Prize is non-transferable, non-negotiable and non-exchangeable for cash or in kind.

INVESTMENT PRODUCTS TRANSACTIONS

13. The trade date of UT shall be considered as the investment placement date and it must fall within the Contest Period.
14. All the existing terms and conditions, rules and regulations governing the UT transactions shall apply.
15. In the event the Eligible Participants exercise their UT cooling-off right or any transaction of the UT is rejected or cancelled by any parties for whatsoever reason, the Eligible Participants shall NOT be eligible for the Prize stipulated under Clause 3.
16. The terms and conditions governing the UT transactions and products 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.
17. **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 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 HLB 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 and any money withdrawn from a protected deposit for the purpose of purchasing any units in a unit trust scheme is/are not protected by Perbadanan Insurans Deposit Malaysia ("**PIDM**").

GENERAL TERMS AND CONDITIONS

18. By participating in the Contest, the Participants 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 Contest Period and the list of Participants shall be accurate and final;
 - (c) that HLB's decision on all matters relating to the Contest (including but not limited to the allocation of the Prize) shall be final, conclusive and binding on all Participants;
 - (d) that the T&Cs herein, Investment Service Agreements (if applicable) 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;
 - (e) to consent and authorise HLB to disclose their personal data, i.e., contact numbers to M3Tech, for the purpose of this Contest; and
 - (f) to access 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.

19. 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) substitute the Prize with other products of similar value at any time with prior notice; and
 - (c) disqualify any of the Participants for non-compliance with the T&Cs herein from participating in this Contest and/or from receiving the Prize .
20. Participants 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 Contest Period shall not be eligible to participate in the Contest.
21. The T&CS herein shall be governed by and construed in accordance with the laws of Malaysia and Participants agree to submit to the jurisdiction of the Courts of Malaysia.
22. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

HLB is member of PIDM.

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

Any money withdrawn from an insured deposit for the purpose of purchasing any units in a Unit Trust is no longer protected by PIDM.