

Priority Banking Win a Mercedes Coupé Promotion

PROMOTION PERIOD

The Hong Leong Bank Berhad's ("HLB") Priority Banking Win a Mercedes Coupé ("Promotion") commences on 03 July 2017 and ends on 31 December 2017, 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 ("T&Cs")

ELIGIBILITY

- 1. The **Promotion** is open for participation by all individual Priority Banking Customers ("**PB Customers**") who are Malaysian and non-Malaysian Residents of the following categories:-
 - (i) existing PB Customers;
 - (ii) existing customers who have upgraded to become PB Customers during the Promotion Period; and

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(iii) new PB Customers who do not have any accounts with HLB prior to the Promotion Period,

unless notified otherwise.

- 2. For the avoidance of doubt, PB Customers in this context refer to customers who have fulfilled the Qualifying Criteria of the Priority Banking Membership ("PB Membership") as stipulated and further defined below.
- 3. PB Membership refers to a total combined Liquid Assets and/or Investment of Ringgit Malaysia Two Hundred Thousand (RM200,000.00) or such other amount as may be stipulated by HLB from time to time ("Qualifying Criteria").
- 4. For the purpose herein, the term "Liquid Assets" shall mean all sums standing to the credit of any Fixed Deposit ("FD") Account, Current Account & Savings Account ("CASA") and/or Foreign Currency Account with HLB and the term "Investment" shall refer to principal amount of investment in any Unit Trust Funds ("UT"), Floating Rate Negotiable Instrument of Deposit ("FRNID"), Retail Bond, Equity Linked Investment ("ELI") and/or Dual Currency Investment ("DCI") with HLB at any one time. Mortgage Plus Current Account and Super Easi 123 Flexi Loan are excluded as part of the Liquid Assets to make up the Qualifying Criteria.
- 5. 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 and the other joint accountholder will be the secondary accountholder.

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- 6. The following are not eligible for the Promotion:
 - (i) Accountholders and/or cardholders and/or PB Customers who are employees of HLB or Hong Leong Islamic Bank ("HLISB") whether on permanent or on contractual basis, employees of any of HLB/HLISB representatives or agents (including external auditors, vendors, suppliers, advertising and Promotion agents) and their respective immediate family members (e.g. spouse, children, parent, brother or sister); and
 - (ii) Accountholders and/or cardholders and/or PB 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.

PROMOTION MECHANICS

- 7. **PB Customers** who participate in the Promotion shall stand a chance to win One (1) unit of Mercedes C 200 Coupé ("Grand Prize") subject to the fulfillment of the specified requirements herein.
- 8. **PB Customers** are automatically entitled to the number of Contest Entries as per the table appended below based on the following Contest Criteria performed during the Promotion Period ("Eligible Participants"):

Conte	st Criteria	Contest Entries
i.	Every RM10,000 subscription in Selected Investment or Insurance ¹	10
ii.	Every RM10,000 Incremental Deposit (defined in clause 9) into a Participating CASA Account ² ; and/or	5
iii.	Opening of a BizOne Current Account with minimum amount of RM1,000 ³ ; and/or	
iv.	Activation and usage of new Credit Card ⁴ with minimum amount of RM50; and/or	
V.	Every acceptance of Loans ⁵	
vi.	New PB Membership; and/or	2
vii.	Every Successful Registration of Hong Leong	
	Connect Online Banking or Registration of E-	
	Statement ⁶ .	

For the avoidance of doubt, only the primary accountholders of the Selected Investment, policy owner of Insurance, primary accountholders of the Participating Accounts, principal Participating Credit Card holders, primary Loan applicants, primary accountholders for Liquid Assets and Investment who have registered for Hong Leong Connect Online Banking and primary accountholders who have registered for the E-Statement are eligible for Contest Entries.

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¹Selected Investment refers to selected UT, FRNID as listed in the Appendix 1 attached herewith. Insurance refers to Hong Leong One Smart Plan. For the avoidance of doubt, the Contest Entries are applicable to both top up into existing accounts and/or new accounts.

²Participating CASA for the Promotion are as follows ("Participating Accounts"):

- i. Hong Leong Basic Savings Account
- ii. Hong Leong Savings Account
- iii. Hong Leong Basic Current Account
- iv. Hong Leong Current Account
- v. Hong Leong Senior Savers Savings Account
- vi. Hong Leong Harvest Savings Account
- vii. Hong Leong Pay&Save Account
- viii. Hong Leong SmartLink Account
- ix. Hong Leong Top Yield Account
- x. Hong Leong One Account

³BizOne Current Account is available for sole proprietorships, partnerships and private limited companies (Sdn Bhd) with annual sales turnover of up to RM5 million. PB Customers who have any account relationship to BizOne Current Account will earn the Contest Entries.

⁴Participating Credit Card types for the Promotion are as follows ("Participating Credit Card"):

- i. Hong Leong Sutera Platinum Credit Card
- ii. Hong Leong Platinum Business Credit Card
- iii. Hong Leong Infinite Credit Card
- iv. Hong Leong Infinite P Credit Card

⁵Loans refers to the following:

- i. Hong Leong Housing/Shop Loan;
- ii. Hong Leong MortgagePlus Housing/Shop Loan;
- iii. Hong Leong Branch Business Housing/Shop Loan;
- iv. Hong Leong CM Flexi Property Financing (House/Shop Financing)
- v. Auto Financing
- vi. Share Margin Financing

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⁶Registration of E-Statement refers to the situation where PB Customers have signed up for estatements for FD, CASA or the Selected Investment.



- 9. Incremental Deposit is defined as the Daily Average Balance ("DAB") of the Participating Accounts throughout the Promotion Period, minus the closing balance on 02 July 2017. For new Participating Accounts opened during the Promotion Period, the baseline to calculate the Incremental Deposit is Ringgit Malaysia zero (RM0).
 - a) Existing Participating Accounts opened before 03 July 2017

DAB = <u>Sum of daily end day balances throughout the Promotion Period</u>

Number of days in the month

Incremental Deposit = DAB - Closing balance on 02 July 2017

b) New Participating Accounts opened during the Promotion Period

DAB = <u>Sum of daily end day balances throughout the Promotion Period since opened</u>

Number of days of the Promotion Period since opened

Incremental Deposit = DAB

- 10. HLB will track the Eligible Participants' Incremental Deposit automatically at the end of the Promotion Period based on the total transactions made during the Promotion Period, which are posted and reflected in the HLB's system. No contest entry form or registration of participation is required.
- 11. Eligible Participants with multiple Participating Accounts are entitled to earn individual Contest Entries for each Participating Account. The computation of the Contest Entries earned by the Eligible Participants with multiple Participating Account shall be aggregated to calculate the total Contest Entries earned during the Promotion Period.

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INVESTMENT PRODUCTS TRANSACTIONS

- 12. Investments in the Selected Investment using funds withdrawn from the Employees Provident Fund ("EPF") are not allowed.
- 13. All the existing terms and conditions, rules and regulations governing the approved Selected Investment transactions shall apply.
- 14. In the event the PB Customers exercise their Selected Investment cooling-off right or the Selected Investment is rejected or cancelled by any parties for whatsoever reason, the transaction amount shall NOT be calculated and/or accumulated in the **Promotion** and PB Customers shall not be qualified as Eligible Participants under such circumstances.
- 15. The terms and conditions governing the UT transactions and products of the Selected Investments 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.
- 16. 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 insured 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 insured by PIDM.
- 17. All the existing 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.

ONE SMART PLAN TRANSACTIONS

- 18. Insurance, i.e. Hong Leong One Smart Plan ("Bancassurance Product") is underwritten by Hong Leong Assurance Berhad.
- 19. The Promotion is applicable for Bancassurance Product premium paid via cash, cheque, direct debit on accounts or credit card in respect of the Bancassurance Product.
- 20. The Contest Entries earned by the Eligible Participants shall be based on the total subscription of the Bancassurance Product throughout the Promotion Period.
- 21. PB Customers shall sign all standard documents for insurance which includes application form, nomination from and customer fact finding form and subject to all terms and conditions for Insurance in general and terms and conditions which are product specific.
- 22. In the event the Eligible Participants exercise their Bancassurance Product cooling-off period or the Bancassurance Product approved is rejected or cancelled by any parties for whatsoever reason, the transactions amount shall NOT be calculated and/or accumulated in the computation of the Contest Entries earned by the Eligible Participants.

CONTEST WINNER SELECTION AND FULFILLMENT

- 23. Twenty (20) Eligible Participants shall be randomly selected and shortlisted after the conclusion of the Promotion Period for the Grand Prize winner selection ("the Shortlisted Participants").
- 24. The Shortlisted Participants shall be contacted by HLB's appointed Contest Manager, Dynamic Search Sdn. Bhd. (136574V) ("Dynamic Search") within 15 January 2018 to 24 January 2018, excluding weekend and public holiday on a best effort basis at the latest telephone number(s) furnished by the Shortlisted Participants as shown in HLB's system ONCE at any time during office hours (9:00 a.m. to 5:00 p.m.) for a question and answer session ("Q&A") to answer two (2) questions correctly within the fastest time frame.
 - It is essentially the obligation of the PB Customers to provide their latest, valid and accurate mobile phone numbers with HLB and HLB shall not be responsible in the event that Dynamic Search is unable to reach / contact the Shortlisted Participants for the Q&A, for any reason whatsoever.
- 25. If the Shortlisted Participants fail to answer the telephone after five (5) rings for any reason whatsoever, the Shortlisted Participants are deemed to have missed the winning chance and HLB and/or Dynamic Search shall have the absolute right to select another Shortlisted Participants whenever necessary.

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- 26. Shortlisted Participants will not be notified on-the-spot whether he/she is the Winner (as defined below) of the Grand Prize upon completion of the Q&A session.
- 27. Only One (1) of the Shortlisted Participants who answered the 2 questions correctly in the fastest time will be announced as winner of the Grand Prize ("Winner"). In the event of a tie, the Shortlisted Participants with the highest Contest Entries throughout the Promotion Period will be declared as the Winner.
- 28. The Winner shall be notified by HLB either in writing, by phone, by SMS, by posting the Winner's name at HLB's Website or any other method deem fit by HLB no later than 11 February 2018 ("Winner Announcement").
- 29. The Shortlisted Participants who do not receive such notification from HLB by 11 February 2018 is deemed NOT the Winner.

TERMS AND CONDITIONS FOR THE GRAND PRIZE

- 30. The terms and conditions for the Grand Prize are as follow:
- a) Standard car specifications only. It is not inclusive of optional accessories;
- b) Actual car specifications, model, year of manufacture and/or colour may vary from the visual advertised. Visuals shown are for illustration purposes only;
- c) Excludes the following charges and expenses which shall be borne by the Winner, i.e.Number plate charges, road tax, insurance, registration fee, handling fee, processing fee, weighing fee, inspection fee, delivery charges, fuel charges, personal expenses and other incidental costs in relation to accepting the Grand Prize:
- d) The Winner MUST claim, register and pay all the charges/fees specified herein with Cycle and Carriage Bintang Bhd (7378-D). within one (1) month from the date of the Winner Announcement, failing which, the Grand Prize will be forfeited and it is essentially the obligation of the Winner to liaise directly with Cycle and Carriage Bintang Bhd. for the settlement of all necessary charges as mentioned herein;
- e) The Winner may be requested to attend the Grand Prize giving ceremony, of which the date, time and venue will be notified by HLB. In the event that the Winner is unable to attend the Grand Prize giving ceremony, the Winner shall give 7 days prior written notice to HLB together with the original letter of authorization duly executed by the Winner authorizing a third party to attend the Grand Prize giving ceremony on behalf of the Winner, and a copy of the NRIC of the appointed third party. All transportation, accommodation, personal and/or any other related costs, fees and/or expenses incurred to redeem the Grand Prize are the sole responsibility of the Winner; and
- f) In the event the Grand Prize is redeemed for any reason whatsoever at a retail price lower than the retail price of the Grand Prize, the difference in the retail price is not exchangeable or recoverable for cash, credit, cheque or in kind by the Winner.

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- 31. HLB shall not be responsible for any unclaimed Grand Prize after **12 March 2018** and any claim for the Grand Prize after 12 March 2018 shall not be entertained.
 - HLB shall also not be responsible for any damages / problems / breakdown / issues pertaining to the Grand Prize (whether major or minor) before or after the redemption of the Grand Prize by the Winner. Any issues pertaining to the Grand Prize (including the transfer of ownership of the Grand Prize to the Winner) shall be settled between the Winner and **Cycle and Carriage Bintang Bhd (7378-D)** and/or the relevant body / authority without recourse to HLB.
- 32. HLB gives no representation or warranty with respect to the quality or suitability of the Grand Prize.
- 33. The Grand Prize is given on an "as is" basis and any request or appeal to the change of the colour / specifications / model of the Grand Prize shall not be entertained. The Winner shall deal directly with Cycle and Carriage Bintang Bhd (7378-D). and/or manufacturer for all warranty information and claims without recourse to HLB

GENERAL TERMS AND CONDITIONS

- 34. By participating in the Promotion, the PB Customers:
 - have read and understood the T&Cs herein and agree to be bound by the T&Cs of the Promotion:
 - agree that decision on all matters relating to the **Promotion** shall be final and binding on all **PB** 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.
- 35. **HLB** reserves the right to:
 - a. Decline eligibility of the PB Customers from participating in this **Promotion** for any reason whatsoever as **HLB** may, in its absolute discretion deem fit;
 - b. at any time to add, delete, suspend or vary the T&Cs contained herein, wholly or in part at its absolute discretion by way of posting the amended T&Cs on HLB's Website or in any manner deemed suitable by **HLB.**; and
 - c. substitute the Grand Prize with alternative products of similar value at any time with prior notice.
- 36. The Grand Prize is non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.
- 37. The T&Cs herein, Terms and Conditions of FD Account and General Terms and Conditions of Selected Investments Accounts are read as an entire agreement. In the event of any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy.

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38. PB Customers/Eligible Participants who have committed or are suspected of committing any fraudulent or wrongful acts in relation to any of the facilities granted by **HLB** or have been declared bankrupts (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**.

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

39. Words denoting the singular include the plural and vice versa.

Deposit Accounts and Insurance are eligible for protection by PIDM.

Unit Trust and FRNID Investment Accounts are NOT eligible for protection by PIDM.

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Appendix 1 – List of Selected Investment

No.	Code	Fund Name	Asset Type
1	AM03	AmSchroder European Equity Alpha	Equity
2	AM10	AmPrecious Metal	Equity
3	AM25	AMASIA PACIFIC REITS	Equity
4	AM29	AmTotal Return	Equity
5	AM30	AmAsia Pacific Equity Income	Equity
6	AM33	AmAsia Pacific REITs Plus	Equity
7	CIMB01	CIMB-Principal Global Titans	Equity
8	CIMB03	CIMB Islamic Asia Pacific Equity	Equity
9	CIMB04	CIMB-Principal Greater China Equity	Equity
10	CIMB07	CIMB-Principal China-India-Indonesia Eq	Equity
11	CIMB12	CIMB Islamic Balanced	Mixed Asset
12	CIMB14	CIMB Islamic Small Cap	Equity
13	CIMB29	CIMB-Principal Asia Pacific Dynamic Inc	Equity
14	CIMB30	CIMB-Principal Global Multi Asset Income	Mixed Asset
15	FTAM01	Franklin US Opportunities MYR	Equity
16	FTAM02	Templeton Global Equity A (MYR)	Equity
17	FTAM03	Templeton Global Balanced A (MYR)	Mixed Asset
18	HLG01	Hong Leong Growth	Equity
19	HLG02	Hong Leong Penny Stock	Equity
20	HLG09	Hong Leong Dana Makmur	Equity
21	HLG10A	Hong Leong Bond	Bond
22	HLG11	Hong Leong Balanced	Mixed Asset
23	HLG12	Hong Leong Dana Maarof	Mixed Asset
24	HLG14	Hong Leong Dividend	Equity
25	HLG15	Hong Leong Strategic	Equity
26	HLG24	Hong Leong Asia-Pacific Income Plus	Income
27	HWA01	Affin Hwang Select Opportunity	Equity
28	HWA03	Affin Hwang Select Balanced	Mixed Asset
29	HWA07	Affin Hwang Select Income	Income
30	HWA11	Affin Hwang Sel AsaPac exJpn REITs&Infra	Equity
31	HWA17	Affin Hwang Select AUD Income - MYR	Income
32	HWA18	Affin Hwang Select Dividend	Equity
33	HWA25	Affin Hwang Select Asia (ex Japan) Opp	Equity
34	HWA26	Affin Hwang Select SGD Income - MYR	Income
35	HWA27	Affin Hwang China Growth	Equity
36	HWA28	Affin Hwang Japan Growth	Equity
37	OSK03	RHB Kidsave Trust	Mixed Asset
38	OSK08	RHB Dana Islam	Equity
39	OSK09	RHB Smart Treasure	Equity
40	OSK10	RHB Smart Balanced	Mixed Asset
41	OSK12	RHB Growth & Income Focus	Mixed Asset
42	OSK23	RHB Big Cap China Enterprise	Equity
43	OSK31	RHB Gold and General	Equity
44	OSK34	RHB US Focus Equity	Equity
45	OSK40	RHB Multi Asset Regular Income Fund	Mixed Asset
46	RHB42	RHB GS US Equity Fund	Equity
47	OSK43	RHB Asian Income Fund	Income

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48	OSK45	RHB GoldenLife 2020	Mixed Asset
49	OSK46	RHB GoldenLife 2030	Equity
50	PRU01	Eastspring Investments Small-cap	Equity
51	PRU03	Eastspring Investments Balanced	Mixed Asset
52	PRU05	Eastspring Investments dana al-ilham	Equity
53	PRU07	Eastspring Inv Asia Pacific Equity MY	Equity
54	PRU09	Eastspring Inv Asia Select Income	Equity
55	PRU10	Eastspring Investments Equity Income	Equity
56	PRU11	Eastspring Investments Global Leaders MY	Equity
57	PRU23	Eastspring Investments MY Focus	Equity
58	PRU30	Eastspring Investments ASEAN al-Adiil	Mixed Asset
59	TA02	TA South East Asia Equity	Equity
60	TA03	TA European Equity	Equity
61	TA04	TA Asian Dividend Income	Equity
62	TA05	TA Global Technology	Equity