

## “DAMANSARA CITY NEW BRANCH OPENING” CAMPAIGN

Latest updated on 30 October 2017

### PROMOTION DATE

The Hong Leong Bank Berhad (97141-X) (“HLB”)’s “**Damansara City New Branch Opening Campaign**” (“Promotion”) is only applicable at **HLB Damansara City Branch** (“Participating Branch”) and commences on 3<sup>rd</sup> November 2017, 09:15:00 hours (9.15 a.m.) to 16:00:00 hours (4:00 p.m.) (“Promotion Date”). The Promotion consists of Current & Savings Account (“CASA/-i”), Debit Card/-i, Fixed Deposits/-i, Bancassurance, Credit Cards, Personal Loans/Financing-i, Auto Loan/Financing-i, Property Financing-i, Telegraphic Transfer (TT), Share Margin Financing and Unit Trust on the Promotion Date unless notified otherwise.

The Participating Branch’s Opening Date and Promotion Date are set out in the table below:

Participating Branch	Branch Opening Date	1-Day Promotion Date
Damansara City Branch Level 1, Menara Hong Leong No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur	31 <sup>st</sup> October 2017	3 <sup>rd</sup> November 2017

### TERMS & CONDITIONS (“T&Cs”)

#### (A) DEPOSITS/-i NEW ACCOUNT OPENING GIFT

##### ELIGIBILITY

1. New Current or Savings Account (“CASA/-i”) and Fixed Deposit Account/-i (“FD/-i”)
  - (i) This Deposit New Account Promotion (“Deposit Promotion”) is open to all new individual customers of HLB/Hong Leong Islamic Bank Berhad (“HLISB”) who are the primary accountholders of a **new CASA/-i and/or FD/-i** excluding Private Banking customers (“New Deposit Accountholders”).
  - (ii) New Deposit Accountholders refer to customers who do not have any CASA/-i and/ or FD/-i with HLB/HLISB prior to the Promotion Date.
  - (iii) The Deposit Promotion is **NOT** applicable to non-individual customers including sole proprietors, companies, corporate bodies, partnerships and professional practices.

##### MECHANICS

2. The New Deposit Accountholders who have opened a new **CASA/-i and/ or FD/-i** at the Participating Branch during the Promotion Date (“Eligible Deposit Accountholders”) are entitled for 1 (one) gift (“Deposit Gift”) as follows:

a) CASA and FD

No.	Accounts	Minimum Deposit (RM)	Deposit Gift	Quantity
1	Pay&Save Account	RM500	Thermos Executive Tumbler (0.5L)	40
2	Harvest Savings Account	RM1,000	Harvest Tote bag	40
3	Junior 3-in-1	RM200	Fluffy lunch bag	20
4	New CASA (other than account 1, 2 & 3)	RM200	Car boot organizer	100
5	New FD	RM10,000	Car boot organizer	100

**b) CASA-i and FD-i**

No.	Accounts	Minimum Deposit (RM)	Deposit Gift	Quantity
1	Pay&Save Account-i	RM500	<b>AEON Voucher worth RM10</b>	50
2	Junior Savings Account-i	RM200	<b>Jurassic World Book</b>	20
3	New FD-i	RM10,000	<b>Sling bag</b>	10

- Eligible Deposit Accountholder is only eligible for **one (1)** Deposit Gift from each Account on a first-come, first-served basis throughout the Promotion Date.
- Deposit Gift will be given immediately on the spot to the Eligible Accountholders at the Participating Branch in Damansara City Mall (“DC Mall”) upon the opening of the New CASA-i or FD-i.
- HLB/HLISB shall not be liable in any circumstances for any loss, torn, damaged or stolen Deposit Gift and any request for replacement of the Deposit Gift shall not be entertained by HLB/HLISB.

**(B) DEBIT CARD/-i SWIPE & REDEEM PROMOTION**
**ELIGIBILITY**

- This Debit Card/-i Swipe & Redeem Promotion (Debit Card Promotion”) is open to all Hong Leong Debit Cardholders with HLB’s Debit Cards (“Debit Cardholders”) including Mach Debit Card issued by HLB and HLISB Debit Card-i (“Debit Cards”).

**MECHANICS**

- Subject to Clause 12 below, Debit Cardholders who spend a minimum of RM30.00 in a single receipt using their Debit Cards at any merchants in DC Mall on the Promotion Date (“Eligible Debit Cardholders”) will be eligible to receive the following gifts (“Debit Card Gift”):

Debit Card Gift

Debit Cardholder	HLB Debit Card & Mach Debit Card	HLISB Debit Card-i
<b>Debit Card Gift</b>	Hello Kitty Fruity Storage Box – limited to three hundred (300) units only.	AEON Voucher worth RM10 – limited to fifty (50) units only.

- The Debit Card Gift are valid on a first-come, first-serve basis, limited to one (1) Debit Card Gift redemption for each Eligible Debit Cardholders during the Promotion Date.
- The Debit Card Gifts will be given to the Eligible Debit Cardholders upon the submission of original retail debit card transaction receipt at Participating Branch in DC Mall. Notification will be given in the event any or all of the Debit Card Gifts run out of stock by written notice at the Participating Branch in DC Mall.
- Eligible Debit Cardholders must present their original retail debit card/-i transaction receipt, the respective Debit Card and National Registration Identity Card (NRIC) for verification and proof of purchase at the DC Mall on the same day of the purchase during the Promotion Date, between 9:15 a.m. to 4:00 p.m. Only transaction slips on the Promotion Date are allowed.
- The Debit Card Gift is not exchangeable for cash nor can it be used in conjunction with other promotional programs, promotions, discounts, vouchers or privilege cards unless otherwise stated.
- The Debit Card retail transaction for the Promotion shall include any point-of-sale purchases in Ringgit Malaysia (RM) within DC mall premises, but shall exclude the following transactions:
  - Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;
  - Payment of Debit Card Issuance Fee/ Annual Fee/ Renewal Fee; and
  - Any other form of services or miscellaneous fees imposed by HLB/HLISB (including Penalty Charges for HLB).

13. HLB/HLISB shall not be liable in any circumstances for any loss, torn, damaged or stolen Debit Card Gifts and any request for replacement of Debit Card Gifts shall not be entertained by HLB/HLISB.

## **(C) FIXED DEPOSIT/-i PROMOTION**

### **ELIGIBILITY**

14. The 6-month Fixed Deposit/-i Promotion (“FD/-i Promotion”) is open to all new and existing accountholders of the participating Hong Leong Fixed Deposit/-i Account (“FD/-i Account”) as stated in Clause 16 below who are Malaysian or non-Malaysian individual and Malaysian or non-Malaysian non-individual customers (“FD/-i Customers”).
15. For the avoidance of doubt :
- (i) New accountholders refer to FD/-i Customers who do not have any participating FD/-i Account with HLB / HLISB prior to the Promotion Date.
  - (ii) Non-individual customers refer to associations, clubs, schools, societies, non-profit organizations, sole proprietors, partnerships and professional practices, duly registered or incorporated in Malaysia, excluding companies and corporate bodies.
16. Participating FD/-i Account for the Promotion are as follow (“Participating Accounts”):
- (i) Conventional FD
  - (ii) Senior Savers Flexi FD
  - (iii) Priority Banking Premium FD
  - (iv) Islamic FD
17. FD/-i 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 or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Date and until 30 November 2017 shall **NOT** be eligible to participate in this FD/-i Promotion.
18. FD/-i Customers who have committed, or determined by HLB / HLISB to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Promotion.

### **MECHANICS**

19. FD/-i Customers who have made placement(s) of deposits ranging between the specified Minimum FD/-i Placement Amount and Maximum FD/-i Placement Amount (“FD/-i Amount” as specified in the table below) into their respective new or existing FD/-i Account for the FD/-i Tenure as set out below during the Promotion Date shall be entitled to the following corresponding Promotional FD/-i Rates (“Eligible FD/-i Customers”):

<b>Products</b>	<b>FD/-i Tenure</b>	<b>Promotional FD/-i Rates</b>	<b>Effective FD/-i Rates</b>	<b>Minimum FD/-i Placement Amount</b>	<b>Maximum FD/-i Placement Amount</b>
Conventional FD / Senior Savers Flexi FD Priority Banking Premium FD / Islamic FD	6-month	4.88%p.a.	4.88%p.a.	RM10,000	RM200,000

20. The Minimum FD/-i Placement Amount is **Ringgit Malaysia Ten Thousand (RM10,000)** and the Maximum FD/-i Placement Amount is **Ringgit Malaysia Two Hundred Thousand (RM200,000)**. In the event any FD/-i Placement Amount exceeds the prescribed Maximum FD/-i Placement Amount or if the respective Promotion fund size (RM40million for FD or RM10million for FD-i) is reached, whichever comes first, the FD/-i Amount which exceeds the prescribed Maximum FD/-i Placement Amount or the Promotion set target shall be subject to the prevailing FD/FD-i board rates.
21. This FD/-i Promotion is applicable for New Funds only. “New Funds” are defined as:
- (i) Cash, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker’s cheque issued by other banks which are deposited into the existing or new FD/-i Accounts of the Eligible Customers;

- (ii) Proceeds arising from the redemption of equity, unit trust funds, bonds / sukuk and / or Hong Leong Invest Safe during the Promotion Date that are re-deposited into any of HLB's / HLISB's Current Account/-i or Savings Account/-i ("CASA/-i").
22. The following shall not be considered as "New Funds":
    - (i) Maturing FD/-i or premature withdrawal of FD/-i from any existing HLB's / HLISB's FD/-i account;
    - (ii) Intra bank transfer of funds, i.e. transfer of funds from another HLB / HLISB account (whether Savings/-i, Current/i, Fixed Deposit, Fixed Deposit-i ("FD-i") or General Investment Account ("GIA")); and
    - (iii) Inter-branch transfer within HLB and HLISB including third (3rd) party account transfer.
  23. The Eligible FD/-i Customers are required to nominate a CASA/-i maintained with HLB / HLISB under the name of the Eligible FD/-i Customers ("Nominated CASA/-i") for the purpose of crediting the interest / profit earned under this Promotion.
  24. The interest / profit earned for Conventional FD, Islamic FD and Priority Banking Premium FD will be credited into the Eligible Customers' Nominated CASA/-i upon maturity. Whereas the interest earned for Senior Savers Flexi FD will be credited into the Eligible Customers' Nominated CASA on a monthly basis.
  25. Upon maturity, the principal FD/-i Amount shall be auto-renewed at the prevailing FD/-i board rates respectively.
  26. Partial withdrawal of FD Amount/-i is not allowed for Conventional FD and Islamic FD. For Senior Savers Flexi FD and Priority Banking Premium FD, subject to clause 27 of the T&Cs herein, partial withdrawal of FD Amount is allowed in multiples of **Ringgit Malaysia Three Thousand (RM3,000)**. However, in the event the amount in Senior Savers Flexi FD and / or Priority Banking Premium FD is less than **Ringgit Malaysia Ten Thousand (RM10,000)**, no partial withdrawal is allowed for that particular account.
  27. In the event the FD/-i Amount is uplifted prior to maturity of the FD/-i Tenure, the rules of the Association of Banks in Malaysia ("ABM") in particularly Section E(v) (for FD) / Terms and Conditions for Hong Leong Fixed Deposit-i Section 2.15 (for FD-i) shall be applicable:
    - (i) No interest / profit is to be paid on any FD/-i Amount uplifted before the completion of three (3) months.
    - (ii) In the event the FD/-i is uplifted in the fourth (4th) month onwards, the Eligible FD/-i Customer will receive 50% of the contracted FD/-i Amount interest / profit earned for the completed months on the principal FD/-i Amount only.

HLB / HLISB reserves the right to claw back and deduct an amount equivalent to the interest / profit paid to the Eligible FD/-i Customers in respect of the FD/-i Amount which is prematurely withdrawn from the principal FD/-i Amount upon withdrawal.

HLISB Customer(s) shall be deemed to have agreed to waive his / her right to claim the full Selling Price for any withdrawal of the FD-i before the maturity date.
  28. FD/-i Amount shall NOT be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Eligible FD/-i Customers.

## **(D) BANCASSURANCE PROMOTION**

### **ELIGIBILITY**

29. The **Bancassurance Promotion ("Banca Promotion")** is open to all new and existing HLB customers including Malaysian and non-Malaysian residents who, during the Promotion Date, apply for any of the participating Bancassurance Regular Premium Products as stated in Clause 30 and pay **New Business Premium** with a minimum **Annual Premium Size** in respect of the relevant participating Bancassurance Regular Premium Products ("Banca Customers").
30. The participating Bancassurance Regular Premium Products for this Banca Promotion are **Hong Leong SMART Cash Insurance, Prestige Life, Hong Leong SMART5 Insurance** and **Hong Leong SMART Value Insurance** (collectively referred to as "**the Banca Products**") and individually referred to as "**the Banca Product**") which are all underwritten by the insurer, Hong Leong Assurance Berhad ("**HLA**").
31. For the avoidance of doubt:-
  - (i) "**New Business Premium**" means the first year premium paid towards the purchase of any of the Banca Products;.

(ii) “**Annual Premium Size**” refers to total amount premium paid annually with minimum of Ringgit Malaysia Six Thousand (RM6,000) for Hong Leong SMART Cash Insurance and Prestige Life and Ten Thousand (RM10,000.00) for Hong Leong SMART5 Insurance and Hong Leong SMART Value Insurance.

32. Banca Customers who have committed or are suspected of committing any fraudulent or wrongful acts in relation to the Banca Products and/or any of the facilities granted by HLB or have been declared bankrupt (pursuant to a petition by either HLB, other banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Date shall **NOT** be eligible to participate in the Banca Promotion.

## **MECHANICS**

33. Subject to the T&Cs, first ten (10) Banca Customers who fulfill the above criteria (“**Eligible Banca Customers**”, each an “**Eligible Banca Customer**”) shall be entitled to one (1) Lazada e-Voucher (“**e-Voucher**”) under the mechanics below during the Promotional Date at the Participating Branch.

### **Customer Online Gift Voucher (Banca)**

<b>Banca Products</b>	<b>Gift Items</b>	<b>Availability Limit (unit)</b>	<b>Mechanism</b>
<b><u>Group A</u></b> • HL SMART Value Insurance • HL SMART 5 Insurance	Lazada e-Voucher (RM150)	10	Eligible Banca Customers who sign-up for participating Banca Products under <b>Group A</b> with minimum premium size of <b>RM10,000</b> are entitled to a RM150 Lazada online voucher
<b><u>Group B</u></b> • HL SMART Cash Insurance Prestige Life	Lazada e-Voucher (RM150)		Eligible Banca Customers who sign-up for participating Banca Products under <b>Group B</b> with minimum premium size of <b>RM6,000</b> are entitled to a RM150 Lazada online voucher

34. The e-Vouchers are valid on a first-come-first-serve basis and subject to stock availability. The e-Voucher has a validity of six (6) months from the e-Voucher issuance date.

35. The e-Voucher containing the discount code will be sent to the Eligible Banca Customer’s e-mail address provided always that HLB does not receive a written notification (via post or e-mail) from such Eligible Banca Customer of his/ her withdrawal of the Banca Product(s) after the fifteen (15) calendar days Cooling off period once the insurance policy is in-force. The e-Vouchers will be sent to the Eligible Banca Customers’ email address within 30 calendar days after their policies are in-force (“**Announcement Date**”). It is also the obligation of the Banca Customers to provide their latest and accurate e-mail address and HLB shall not be responsible or held liable in the event that the e-Vouchers cannot be sent to the Eligible Banca Customers’ e-mail address for any reason whatsoever.

36. Eligible Banca Customers shall be fully liable for all taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to the Voucher.

37. The terms and conditions applicable for the e-Vouchers are beyond HLB’s control and are determined by LAZADA. Any disputes relating to the terms and conditions of the e-Vouchers shall be settled directly by the Eligible Banca Customers with LAZADA without recourse to HLB. The e-Vouchers are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.

In the event of non-receipt of the e-Vouchers, the Eligible Banca Customers shall be responsible to notify HLB in writing not later than 30 days after the Announcement Date from HLB, failing which the e-Vouchers code are deemed received by the Eligible Banca Customers and HLB shall not entertain any claim of non-receipt of the e-Vouchers by the Eligible Banca Customers after the expiry of the aforesaid deadline ( i.e.15 days after Announcement Date).

## **(E) CREDIT CARD PROMOTION**

### **ELIGIBILITY**

38. The Credit Cards Promotion (“Credit Card Promotion”) is open for participation by all New-to-Card (“NTC”) Malaysian individuals whom during the Promotion Date apply for any Principal HLB Credit Cards at Participating Branch (“Applicants”).
39. NTC Principal Malaysian individuals denote individuals who are not an existing Principal HLB (including Mach and former EON Bank Berhad) Credit Cardholders.
40. The following shall NOT be eligible to participate in this Credit Card Promotion:
  - (i) Existing Principal Cardholders of any HLB Credit Cards;
  - (ii) Cardholders who no longer hold any valid HLB Credit Card and/or Cardholders whose Credit Card account(s) are delinquent;
  - (iii) Cardholders who have cancelled their HLB Credit Cards and have reapplied for a new HLB Credit Card as a Principal Cardholder within twelve (12) months from the date of such cancellation; and
  - (iv) Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB 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, during or after the Promotion Date.

### **MECHANICS**

41. The Applicants will be entitled to the following gifts (“Credit Card Gifts”) subject to the prescribed criteria (“Eligible Credit Card Applicants”):
  - (i) Valentino 19" Trolley Bag (Green) – Offer 1  
Eligible Credit Card Applicants are to apply, with full required documentations, either:-
    - (a) Any 2 HLB credit cards of which one must not be a Mach credit card; or
    - (b) 1 Visa Infinite credit card

Subject to 1 hour approval of the credit card(s) applied and limited to first 100 approved Eligible Credit Card Applicants.

For the avoidance of doubt, in the event that 2 HLB credit cards are applied instead of 1 Visa Infinite credit card, then both HLB credit cards must be approved in order for the Eligible Credit Card Applicants to obtain the Credit Card Gift under Offer 1.

- (ii) Pensonic Tower Fan (model: PTW 110) – Offer 2  
Eligible Credit Card Applicants are to apply for either:-
  - (a) Any 2 HLB credit cards of which one must not be a Mach credit card and 1 HLB bank product; or
  - (b) 1 Visa Infinite credit card and 1 HLB bank product

Subject to the approval of the credit card(s) applied and limited to first 100 approved Eligible Credit Card Applicants. In the event that 2 HLB credit cards are applied instead of 1 Visa Infinite credit card, then both HLB credit cards must be approved in order for the Eligible Credit Card Applicants to obtain the Credit Card Gift under Offer 2.

The Pensonic Tower Fan will be delivered to the Eligible Credit Card Applicants in 6-8 weeks time from the card approval date. In the event that the Pensonic Tower Fan cannot be delivered to the Eligible Credit Card Applicants for any reason whatsoever, or in the event that the address provided by the Eligible Credit Card Applicants are inaccurate or is deemed as out of reach by HLB, the Eligible Credit Card Applicants are required to collect the same from the Participating Branch within 14 days from the date of receipt of a SMS notification from HLB, failing which HLB is entitled to forfeit the Pensonic Tower Fan.

For the avoidance of doubt, HLB bank product means CASA/-i, FD/-i, Wealth Management, Personal Loan/Financing-i, Auto Loan/Financing-i, Property Financing/-i, Bancassurance and Share Margin Financing.

- (iii) First year Annual Fee Waiver – only applicable for credit cards applied pursuant to Offer 1 or Offer 2
  - (a) The Eligible Credit Card Applicants who perform a minimum of ONE (1) Retail Spend using the HLB Principal Credit Cards issued under this Credit Card Promotion within FORTY-FIVE (45) days from the approval date of the HLB Principal Credit Cards will be entitled to the 1st year annual fee waiver. The

subsequent year annual fee waivers are subject to existing annual fee waiver terms and conditions. For details, refer to the respective product page at HLB's website at [www.hlb.com.my](http://www.hlb.com.my) ("HLB's Website").

- (b) For the avoidance of doubt, the Retail Spend is based on the following criteria:
    - i. The Retail Spend herein shall include retail and online purchases, standing instructions, 0% Interest Easy Payment Plan (EPP) and Zero Interest Instalment Plan (ZIIP) transacted locally and internationally.
    - ii. The Retail Spend shall exclude cash advance, Balance Transfer (BT), Cash-on-Call (COC), Call-for-Cash (CFC), Call-For-Cash Plus (CFC+), Flexi-Payment Plan (FPP), fund transfer, fees and charges imposed by HLB.
42. For the avoidance of doubt, it is essentially the obligation of the Applicants to provide the full required documentations as mentioned in Clause 41 above and HLB reserves the right to reject any applications in the event that the Applicants fail to provide the full required documentations.
43. HLB shall not be liable in any circumstances for any loss, torn, damaged or stolen Credit Card Gifts and any request for replacement of the Credit Card Gifts shall not be entertained by HLB.

## **(F) PERSONAL LOAN/FINANCING-i PROMOTION**

### **ELIGIBILITY**

44. The Campaign is open to all Malaysian individuals who
- (a) are aged between Twenty One (21) to Sixty (60) years old;
  - (b) earn a minimum income of Ringgit Malaysia Twenty Four Thousand (RM24,000) per annum;
  - (c) apply for a new Hong Leong Personal Loan/Financing-i ("HLPL/PF-i") with a minimum amount of Ringgit Malaysia Five Thousand (RM5,000.00) ("Facility") for the Facility tenure of five (5) years ONLY, directly through HLB Damansara City Branch
  - (d) accept the Facility within thirty (30) calendar days from the application date during the Campaign Period; and
  - (e) the disbursement of the Facility is completed ON or before 30 November 2017 ("Eligible Customers").
45. The following individuals are **NOT** eligible to participate in this Personal Loan/Financing-i Promotion:
- (i) Employees of HLB/HLISB whether on permanent or on contractual basis, employees of any of the HLB and HLISB's representatives or agents (including external auditors, vendors, suppliers, advertising and Campaign agents) and their respective immediate family members (i.e spouse, children, parent, brother or sister);
  - (ii) Personal Loan/Financing-i Applicants 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 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 Date; and
  - (iii) Personal Loan/Financing-i Applicants who have committed, or determined by HLB/HLISB to be potentially committing any of the wrongful acts stipulated herein shall be disqualified immediately from participating in the Personal Loan/Financing-i Promotion; and
  - (iv) Non-individuals customers.

### **MECHANICS**

46. Eligible Personal Loan/Financing-i Customers who participate in the Personal Loan/Financing-i Promotion will be entitled for 12 Months **ZERO** Interest/Profit Rate which shall save 12 months interest/profit payable for the Facility ("Cash Back") during the Facility Tenure in accordance to the following terms and conditions:

- (i) The 12 Months ZERO Interest/Profit Rate is calculated in accordance with the following illustration:

Financing Amount	Facility Tenure (years)	Interest/Profit Rate (Per Annum)	Interest/Profit Payable for 5 years / 60 months	12 Months Interest/Profit Payable	Total Interest/Profit Payable with this Campaign	Cash Back
5,000	5	12.50%	3,125	625	2,500	<b>625</b>
10,000	5	12.50%	6,250	1,250	5,000	<b>1,250</b>
20,000	5	12.50%	12,500	2,500	10,000	<b>2,500</b>
30,000	5	12.50%	18,750	3,750	15,000	<b>3,750</b>
40,000	5	12.50%	25,000	5,000	20,000	<b>5,000</b>
50,000	5	12.50%	31,250	6,250	25,000	<b>6,250</b>

- (ii) The Eligible Personal Loan/Financing-i Customers who pay the Facility's monthly instalment amount on or before the due date each month during the Facility Tenure will be entitled to receive Cash Back.
- (iii) The Cash Back will be paid on a monthly basis with the first (1st) Cash Back to be paid after the seventh (7th) monthly instalment is paid by the Eligible Personal Loan/Financing-i Customer. The Cash Back which is rounded down to the nearest Ringgit Malaysia One (RM1) will be credited into the Eligible Personal Loan/Financing-i Customers' active and valid Facility account one (1) day after the monthly instalment due date.
- (iv) The last Cash Back together with all the adjustments due to the earlier rounding down payment to be paid six (6) months before the final instalment of the Facility is paid by the Eligible Personal Loan/Financing-i Customer.
- (v) The monthly Cash Back will be treated as advance payment in the Facility account.
- (vi) For the avoidance of doubt, in the event that any of the monthly instalments are not paid promptly or missing payment during the Facility Tenure by the Eligible Personal Loan/Financing-i Customer, the entitlement for Cash Back shall cease immediately.
- (vii) It is the Eligible Personal Loan/Financing-i Customers' responsibility to notify HLB/HLISB in writing no later than one (1) month from the due date of the seventh (7th) monthly instalment and/or the subsequent months thereafter in the event of non-receipt of the monthly Cash Back, failing which, the Eligible Personal Loan/Financing-i Customers are deemed to have received and accepted the Cash Back from HLB/HLISB and any further dispute shall not be entertained by HLB/HLISB.
- (viii) The Eligible Personal Loan/Financing-i Customers' eligibility for the Cash Back will be disqualified and further Cash Back payments will be immediately terminated upon the occurrence of any of the following events:
- the Eligible Personal Loan/Financing-i Customer fails to pay any monthly instalment of the Facility on the due date, or such other sums owing under and pursuant to the Facility when demanded by HLB/HLISB;
  - early settlement notice is given by the Eligible Personal Loan/Financing-i Customers prior to the maturity of the Facility Tenure; or
  - the Eligible Personal Loan/Financing-i Customers have committed or are suspected of committing any fraudulent or wrongful acts in relation to the use of Facility.

## **(G) AUTO LOAN/FINANCING-i PROMOTION**

### **ELIGIBILITY**

47. The Hong Leong/Hong Leong Islamic RM1 Deal Promotion ("Auto Loan/Financing-i Promotion") is only valid to HLB/HLISB's customer ("Auto Loan/Financing-i Customers") whose Hong Leong Auto Loan/Financing-i (HLAL/F) application is received by the Participating Branch, i.e. **Damansara City Branch** on the Promotion Date, i.e. 3 November 2017 and funded by 30 November 2017 ("Date of Funding"). Date of Funding means the date of disbursement of the HLAL/F sum.



## **MECHANICS**

48. The Auto Loan/Financing-i Promotion is limited to the first 10 Auto Loan/Financing-i Customers on a first-come, first served basis based on the Date of Funding (“Qualified Auto Loan/Financing-i Customers”).
49. Qualified Auto Loan/Financing-i Customers will only pay RM1 on the first month instalment while the remaining balance of the first instalment, not exceeding RM999.00 (“the Waiver”) will be waived by HLB/HLISB.
50. The Waiver will be credited to the Qualified Auto Loan/Financing-i Customer’s HLAL/F account within thirty (30) days from the loan/financing funding date. It is the Qualified Loan/Financing-i Customers’ responsibility to notify HLB/HLISB in writing no later than two (2) months from the 30 days of the loan/financing funding date in the event of non-receipt of the Waiver, failing which, the Qualified Auto Loan/Financing-i Customers are deemed to have received and accepted the Waiver from HLB/HLISB and any further dispute shall not be entertained by HLB/HLISB.

It is essentially the obligations of the Auto Loan/Financing-i Customers to provide / furnish all relevant documents required by HLB/HLISB in order for HLB/HLISB to approve the HLAL/F. HLB/HLISB shall not be responsible in the event that the HLAL/F are rejected or in the event that the date of funding is delayed for any reason whatsoever, including but not limited to insufficient documents provided by Auto Loan/Financing-i Customers as required by HLB/HLISB in order for HLB/HLISB to disburse the HLAL/F sum in a timely manner. Any disputes pertaining to the delay of the Date of Funding or the rejection of the HLAL/F application shall not be entertained.

51. The HLAL/F account must remain active and shall not be settled / closed during or at the time of crediting the Waiver.
52. The Waiver is non-exchangeable for up-front cash, cheque or in kind.
53. HLB/HLISB reserves the right at any time with prior notice to add, delete, suspend or vary the terms and conditions contained herein wholly or in part and/or to cancel or terminate this offer at its absolute discretion.

## **(H) PROPERTY FINANCING/-i PROMOTION**

### **ELIGIBILITY**

54. The Property Financing/-i Promotion (“Property Financing/-i Promotion”) is open to both new and existing Malaysian and non-Malaysian individual Property Financing/-i accountholders of HLB/HLISB (“Property Financing/-i Customers”). In order to obtain the Property Financing/-i Acceptance Gift as stated in Clause 60 below, Property Financing/-i Customers are required to apply for a new facility under any of the following selected loan/financing products as listed below (“Participating Facilities”) with a minimum facility amount of Ringgit Malaysia Three Hundred Thousand (RM300,000) only during the Promotion Date and accept the said Participating Facilities by signing the Letter of Offer on or before 15 December 2017 (“Acceptance Date”):-
  - a. Hong Leong Housing/Shop Loan;
  - b. Hong Leong MortgagePlus Housing/Shop Loan; or
  - c. Hong Leong CM Flexi Property Financing-i (House/Shop Financing).(“Eligible Property Financing/-i Customers”).
55. The Participating Facilities are applicable for financing as well as for refinancing purposes (of residential and non-residential properties whether completed and/or under-construction).
56. For the avoidance of doubt, the following persons are NOT eligible to participate in this Property Financing Promotion:
  - (i) Permanent and contract employees of Hong Leong Group (including its subsidiaries and related companies); and/or
  - (ii) employees of HLB/HLISB, HLB/HLISB’s business partners, representatives or agents (including external auditors, vendors, suppliers, advertising and promotion agents) and their respective immediate family members (e.g. spouse, children, parents, siblings); and/or
  - (iii) 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 or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Date.

- 57 For the avoidance of doubt, in cases where there are joint applicants, the name which appears first in the HLB/HLISB's records will be the primary applicant ("Primary Property Financing/-i Applicant"). For the purpose of this Property Financing/-i Promotion, only the Primary Property Financing/-i Applicant will be eligible for the Property Financing/-i Acceptance Gift.
- 58 It is essentially the obligations of the Property Financing/-i Customers to provide / furnish all relevant documents required by HLB/HLISB in order for HLB/HLISB to approve the Participating Facilities. HLB/HLISB shall not be responsible in the event that the Participating Facilities are rejected or the Property Financing/-i Customers are unable to accept the relevant Letter of Offer on or before 15 December 2017, for any reasons whatsoever (including but not limited to insufficient documents for the approval of the Participating Facilities)

## **MECHANICS**

- 59 There are four (4) range of SENHENG Cash Voucher to be given out to Eligible Property Financing/-i Customers according to the financing amount (collectively referred to as "the Property Financing/-i Acceptance Gift").
- 60 The Property Financing/-i Acceptance Gifts are available as follows:

<b>Range of Financing Amount</b>	<b>SENHENG Cash Voucher (RM)</b>
RM300,000 - RM600,000	550
RM600,000 - <RM800,000	650
RM800,000 - <RM1,000,000	850
=/>RM1,000,000	1,500

- 61 The terms and conditions applicable for the utilization of the Property Financing/-i Acceptance Gift are beyond the HLB/HLISB's control and are solely determined by SENHENG Electric (KL) Sdn.Bhd and stipulated on the SENHENG Cash Voucher. Any disputes relating to the terms and conditions of the Property Financing/-i Acceptance Gift shall be settled directly between the Eligible Property Financing/-i Customers and SENHENG Electric (KL) Sdn. Bhd without recourse to HLB/HLISB. HLB/HLISB will not be responsible in replacing or cancelling the Property Financing/-i Acceptance Gift as a result of such dispute.
- 62 The Property Financing/-i Acceptance Gift are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.

## **(I) SHARE MARGIN FINANCING PROMOTION**

### **ELIGIBILITY**

- 63 This Share Margin Financing Promotion ("SMF Promotion") is open to all new and existing HLB customers who submit a new application for HLB Share Margin Financing Facility ("SMF Facility") on the Promotion Date at the Participating Branch with minimum loan size of RM100,000("SMF Customers").
- 64 The following are **NOT** eligible to participate in the SMF Promotion:
- (i) SMF 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 or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Date.
  - (ii) SMF Customers who have committed, or determined by HLB to be potentially committing any of the wrongful acts stipulated herein.
  - (iii) SMF Customers who submit new application for the SMF Facility to purchase shares under the Employee Stock Option Scheme (ESOS) and Initial Public Offering (IPO).
  - (iv) Existing SMF Customers with existing Share Margin Financing Account ("SMF Account") prior to the Promotion Date who have during the Promotion Date submitted their new application for the SMF Facility for increase in the existing facility limit.
  - (v) Existing SMF Customers who have closed their previous SMF Account and have applied to open a new SMF account under this Promotion within one (1) year from the date of such closure.
  - (vi) Permanent and contract employees of HLB/HLISB.

## **MECHANICS**

- 65 The first 3 SMF Customers who submit the application during the Promotion Date at the Participating Branch and accept the SMF Facility within 60 days from the date of submission (“Eligible SMF Customers”) shall be eligible for a waiver of 12 months subscription fee of EquitiesTracker.com (“Equities Tracker Subscription Fee”). For the avoidance of doubt, HLB shall not be responsible in the event that the SMF Customers are unable to accept the SMF Facility within the aforesaid time frame or in a timely manner for any reason whatsoever and it is essentially the obligation of the duty of the SMF Customers to provide all the necessary documents (if any) in order for HLB to approve the grant of the SMF Facility as soon as possible.
- 66 The terms and conditions applicable for the subscription and usage of EquitiesTracker.com are beyond HLB’s control and are determined by EquitiesTracker.com. Any disputes relating to the terms and conditions and usage of the EquitiesTracker.com shall be settled directly by the Eligible Share Financing Customers with EquitiesShare.com without recourse to HLB. HLB is also not obliged to pay or responsible for any additional fees / charges that maybe imposed by EquitiesTracker.com (if any).

## **(J) TELEGRAPHIC TRANSFER (TT) PROMOTION**

### **ELIGIBILITY**

- 67 The Telegraphic Transfer Promotion (“TT Promotion”) is open to all HLB individuals and non- individual customers (“HLB Customers”), unless notified otherwise.
- 68 For avoidance of doubt:
- (i) Non- individual customer refer to associations, sole-proprietors, partnerships, limited liability partnerships and limited companies which are non-manufacturing Micro-SME where annual sales turnover is Ringgit Malaysia Five million(RM5 Million) and below;
  - (ii) HLB may decide to exclude any other parties to participate in this TT Promotion at its sole and absolute discretion without providing any reason thereto; and
  - (iii) HLB and HLISB’s staff are excluded from this TT Promotion.
- 69 All Remittance transactions must be made in Ringgit Malaysia (RM) and converted at HLB’s prevailing exchange rate.
- 70 Participation in this TT Promotion is subject to the T&C stated herein and the Terms and Conditions stated in HLB’s Remittance Application Form.

### **MECHANICS**

- 71 HLB Customers are entitled to redeem a PETRONAS petrol gift card worth Ringgit Malaysia Fifty (RM50) (“TT Voucher”) when they perform TT transactions with a minimum amount of Ringgit Malaysia Twenty Thousand (RM20,000) at the Participating Branch.
- 72 This TT Promotion is only applicable during the Promotion Date and a total of fifty (50) TT Vouchers will be given away on a first come first served basis.
- 73 In order to be entitled for the TT Voucher:-
- (i) HLB Customers shall be present at the Participating Branch to perform TT transaction on the Promotion Date;
  - (ii) The funds transferred by TT transactions must be debited from any of the HLB Customers’ valid HLB account; and
  - (iii) All Remittance transactions must be made in Ringgit Malaysia (RM) and converted at HLB’s prevailing exchange rate.
- (“Eligible TT Customers”)
- 74 HLB Customers who perform cash TT transactions over the counter and those HLB account is not debited for the TT transactions are not entitled for the TT Promotion.
- 75 The terms and conditions applicable for the utilization of the TT Voucher are beyond the HLB’s control and are solely determined by PETRONAS and stipulated on the TT Voucher. Any disputes relating to the terms and

conditions of the TT Voucher shall be settled directly between the Eligible TT Customers and PETRONAS without recourse to HLB. HLB will not be responsible in replacing or cancelling the TT Voucher as a result of such dispute.

- 76 The TT Voucher are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.

## **(K) UNIT TRUST SUPER POWERLINK 100% PROMOTION (“UT Promotion”)**

### **ELIGIBILITY**

- 77 The Unit Trust Super Powerlink 100% Promotion (“UT Promotion”) is open to all existing and/or New-To-Bank HLB customers who are Malaysian and/or non-Malaysian (“**HLB Customers**”).
- 78 New-To-Bank HLB customers refer to customers who do not have any existing accounts with HLB prior to the Promotion Date.
- 79 The following are **NOT** eligible to participate in the Promotion:
- (i) 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 or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to Promotion Date.
  - (ii) HLB Customers who have committed, or determined by HLB to be potentially committing any of the wrongful acts stipulated herein.

### **MECHANICS**

- 80 In order to participate in this Promotion, **HLB Customers** are required during the Promotion Date to perform and to fulfill the following requirements/criteria as set out below to be eligible for a promotional Fixed Deposit rate of 100%p.a (“**UT Promotional FD Rate**”):-
- (ii) to invest a minimum unit trust (“**UT**”) amount of RM30,000.00 (“**Investment Amount**”) in any of the selected UT as listed in Appendix 1 attached herewith (“**Selected Investments**”); and
  - (iii) to place a Fixed Deposit into a newly opened or existing Fixed Deposit account for a maximum tenure of 1-month (“**Tenure**”) with a maximum Fixed Deposit placement amount of up to a quarter (1/4) of the Investment Amount in UT.

For the avoidance of doubt, HLB Customers are required to open a new Fixed Deposit account with HLB during the Promotion Date (if the HLB Customers do not have an existing Fixed Deposit account) in order to comply with this requirement, failing which HLB Customers shall be disqualified for this UT Promotion.

- 81 For the avoidance of doubt, in order for the HLB Customers to enjoy the UT Promotional FD Rate above:
- (i) placement of the Selected Investments and Fixed Deposit have to be done concurrently on the same day during the Promotion Date; and
  - (ii) the maximum Fixed Deposit Amount to be placed concurrently with the Selected Investments is expressed as a ratio to Selected Investments amount.
82. The following example illustrate the Promotion mechanics:-

Minimum UT Amount	Minimum UT Sales Charge	UT: Fixed Deposit Ratio	Maximum Fixed Deposit Amount	UT Promotional FD Rate and Tenure
RM30,000	4.00%*	4 UT: 1 FD	Up to a quarter (1/4) of UT Amount	1-month FD at 100% p.a.

\*4.00% refers to the minimum UT sales charge applicable to the participating UT funds.

83. HLB Customers who have performed and fulfilled the requirements stated in Clauses 80 and 81 above shall be referred to as “**Eligible Powerlink Customers**” for the purpose of this UT Promotion.
84. The Eligible Powerlink Customers are required to nominate a CASA Account maintained with HLB which should be in the names of all the Eligible Powerlink Customers (“**Nominated CASA**”) for the purpose of crediting the interest earned under this UT Promotion. The Fixed Deposit interest earned shall be credited into the Eligible

Powerlink Customers' Nominated CASA upon the maturity of the Tenure. Interest add-on to the Fixed Deposit Principal Sum is not allowed.

85. In the event the Fixed Deposit is uplifted prior to the maturity of the Tenure, no interest is to be paid on any FD uplifted before the completion of the three (3) months period as per the rules of Association of Banks in Malaysia ("**ABM**"), Section E (v).
86. Upon maturity, the Fixed Deposit shall be auto-renewed at the prevailing conventional FD board rate.
87. Partial withdrawal of the Fixed Deposit is not allowed.
88. Withdrawal of Fixed Deposit, whether before or after the maturity of the Tenure, can only be made at the home branch i.e. the branch where the FD placement was made.
89. The UT booking date shall be considered as the UT placement date for the selected UT products in the Selected Investments.
90. Placement of Fixed Deposit and Investment Amounts in the Selected Investments must be made on the same day and cannot be accumulated from different days.
91. Where there is more than one (1) person applying for the Selected Investment and/or Fixed Deposit accounts, 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").
92. The Primary Accountholder for both the Selected Investments and the Fixed Deposit account must be under same name of the HLB Customer.
93. HLB reserves the right to amend the participating funds of the Selected Investments listed in Appendix 1 from time to time within the Promotion Date.
94. Eligible Powerlink Customers are liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to their participation in the Promotion.
95. The Fixed Deposit shall not be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Eligible Powerlink Customers.

## **INVESTMENT PRODUCTS TRANSACTIONS**

96. Joint investments are treated as belonging to the person whose name appears first in the investment transaction form of the Selected Investments ("**Investment Primary Accountholder**"). Only the Investment Primary Accountholder is eligible for the above UT Promotional FD Rate.
97. In the event Eligible Powerlink Customers exercise their Unit Trust cooling-off right or any transaction of the Selected Investments is rejected or cancelled by any parties for whatsoever reason, Eligible Powerlink Customers shall NOT be entitled for the UT Promotional FD Rate as stipulated in the table illustrated at clause 82 above. Accordingly, the funds placed and deposited in a Fixed Deposit account will be uplifted and no interest will be paid as per ABM's rule.
98. All the existing terms and conditions, rules and regulations governing the Selected Investment transactions shall apply.
99. 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.

**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.

## **GENERAL**

100. Eligible Deposit/-i Account Customers, Eligible Debit Card/-i Holders, Eligible FD/-i Customers, Eligible Credit Card Applicants, Qualified Auto Loan/Financing-i Customers, Eligible Personal Loan/Financing-i Customers, Eligible Banca Customers, Eligible Property Financing/-i Customers, Eligible Share Financing Customers, Eligible TT Customers and Eligible Powerlink Customers are collectively known as "the Customers".

Deposit/-i Gifts, Debit Card/-i Gifts, Credit Card Gifts, the Waiver, Cash Back, e-Vouchers, Property Financing/-i Acceptance Gifts, Equities Tracker Subscription Fee, Promotional FD/-i Rate, UT Promotional FD Rates and TT Voucher are collectively known as "the Gifts".

Deposit/-i Promotion, Debit Card/-i Promotion, FD/-i Promotion, Banca Promotion, Credit Card Promotion, Personal Loan/Financing-i Promotion, Auto Loan/Financing-i Promotion, Property Financing/-i Promotion, SMF Promotion, TT Promotion and UT Promotion are collectively known as "the Promotion" and each as "each Promotion".

101. By participating in the Promotion, the Customers:

- (i) agree to have read, understood and to be bound by the T&Cs of the Promotion;
- (ii) agree that HLB's/HLISB's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Customers and no further correspondence and/or appeal to dispute HLB's/HLISB's decision shall be entertained;
- (iii) agree that the T&Cs herein, HLB's/HLISB's General Terms and Conditions of Accounts where applicable, and other applicable Terms & Conditions are read as an entire agreement and if there is any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy; and
- (iv) agree to access HLB's website at [www.hlb.com.my](http://www.hlb.com.my) ("HLB's Website")/ HLISB's website at [www.hlisb.com.my](http://www.hlisb.com.my) at regular time intervals to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs.

102. HLB/HLISB reserves the right:

- (i) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part at its absolute discretion, by way of posting on HLB's/HLISB's Website or in any other manner which HLB/HLISB deems practical;
- (ii) to substitute any or all of the Gifts with alternative products of similar value at any time with prior notice;
- (iii) to disqualify any of the 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 Gift; and
- (iv) to forfeit the Gifts in the event of non-compliance to the T&Cs herein.

103. The Gifts are limited to one (1) each per new applicant on a first come first served basis and subject to stock availability during the Promotion Date. and subject to the terms and conditions of each Promotion.

104. The Gifts are limited to one (1) each per New or existing Eligible Property Financing/-i Customer on first come first served basis and subject to stock availability on Promotion Date.

105. 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 or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Date shall NOT be eligible to participate in the Promotion and/or shall NOT be entitled for the Gift.

106. The respective Customers are liable and shall personally bear all applicable taxes, government fees, all the cost related to delivery or installation or any other charges that may be levied against them under applicable laws, if any, in relation to participating in the Promotion and/or collection of the Gifts.

107. The Gifts will be provided on an “As Is” basis. The Gifts featured in all printed materials and/or website are for illustration purposes only. Any props, accessories or equipment featured with the Gift in any pictorial materials are for decorative purposes and shall not form part of the Gifts.
108. HLB/HLISB gives no representation or warranty with respect to the quality or suitability of the Gifts and shall not be responsible to replace any lost, stolen or damaged Gifts (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). The Customers shall deal directly with the merchant and/or manufacturer for all warranty information and claims without recourse to HLB/HLISB.
109. The Gifts are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind. If the Property Financing/-i Acceptance Gift, the TT Gift, and/or e-Vouchers remain unused after the specified expiry date, the Property Financing/-i Acceptance Gift, the TT Gift, and/or e-Vouchers will lapse and will not be replaced by HLB/HLISB.
110. In the event of any discrepancy between these T&Cs as compared to any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on HLB’s/HLISB’s Website shall prevail.
111. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Accountholders agree to submit to the jurisdiction of the Courts of Malaysia.
112. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*

**Deposit and Insurance Products are eligible for protection by PIDM.**

#### Appendix 1 - Selected Investments

No.	Code	Fund Name	Asset Type
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1	AM02	AmGlobal Property Eq	Equity
2	AM03	AmSchroder European Equity Alpha	Equity
3	AM04	AmOasis Global Islamic Equity	Equity
4	AM05	AmPan European Property Equities	Equity
5	AM10	AmPrecious Metal	Equity
6	AM23	AMISLAMIC BALANCED	Mixed Asset
7	AM25	AMASIA PACIFIC REITS	Equity
8	AM33	AmAsia Pacific REITs Plus	Equity
9	AM35	Global Dividend	Equity
10	CIMB01	CIMB-Principal Global Titans	Equity
11	CIMB04	CIMB-Principal Greater China Equity	Equity
12	CIMB07	CIMB-Principal China-India-Indonesia Eq	Equity
13	CIMB10	CIMB-Principal Equity	Equity
14	CIMB12	CIMB Islamic Balanced	Mixed Asset
15	CIMB13	CIMB Islamic DALI Equity	Equity
16	CIMB18	CIMB-Principal Equity Income	Equity
17	CIMB19	CIMB-Principal Inc Plus Balanced	Mixed Asset
18	CIMB29	CIMB-Principal Asia Pacific Dynamic Inc	Equity
19	CIMB31	CIMB Islamic Equity Aggressive	Equity
20	HLG01	Hong Leong Growth	Equity
21	HLG02	Hong Leong Penny Stock	Equity
22	HLG04	Hong Leong Consumer Products Sector	Equity
23	HLG09	Hong Leong Dana Makmur	Equity
24	HLG11	Hong Leong Balanced	Mixed Asset
25	HLG12	Hong Leong Dana Maarof	Mixed Asset
26	HLG14	Hong Leong Dividend	Equity
27	HLG15	Hong Leong Strategic	Equity
28	HLG37	Hong Leong HK Equity Optimizer	Equity
29	HWA01	Affin Hwang Select Opportunity	Equity
30	HWA02	Affin Hwang Aiiman Growth	Equity
31	HWA03	Affin Hwang Select Balanced	Mixed Asset
32	HWA11	Affin Hwang Sel AsaPac exJpn REITs&Infra	Equity
33	HWA18	Affin Hwang Select Dividend	Equity
34	HWA19	Affin Hwang Select Asia (ex Jpn) Quantum	Equity
35	HWA25	Affin Hwang Select Asia (ex Japan) Opp	Equity
36	HWA28	Affin Hwang Japan Growth	Equity
37	OSK02	RHB Small Cap Opportunity Unit Trust	Equity
38	OSK09	RHB Smart Treasure	Equity
39	OSK10	RHB Smart Balanced	Mixed Asset
40	OSK12	RHB Growth & Income Focus	Mixed Asset
41	OSK16	RHB Resources	Equity
42	OSK21	RHB Thematic Growth	Equity
43	OSK24	RHB Asian Growth Opportunities	Equity
44	OSK30	RHB Energy	Equity
45	OSK31	RHB Gold and General	Equity
46	OSK34	RHB US Focus Equity	Equity
47	OSK40	RHB Multi Asset Regular Income	Mixed Asset
48	OSK43	RHB Asian Income	Income
49	OSK45	RHB GoldenLife 2020	Mixed Asset
50	OSK46	RHB GoldenLife 2030	Equity
51	PRU01	Eastspring Investments Small-cap	Equity
<b>No.</b>	<b>Code</b>	<b>Fund Name</b>	<b>Asset Type</b>
52	PRU02	Eastspring Investments Growth	Equity
53	PRU03	Eastspring Investments Balanced	Mixed Asset



54	PRU05	Eastspring Investments dana al-ilham	Equity
55	PRU10	Eastspring Investments Equity Income	Equity
56	PRU11	Eastspring Investments Global Leaders MY	Equity
57	PRU15	Eastspring Investments Global Basics MY	Equity
58	PRU23	Eastspring Investments MY Focus	Equity
59	PRU26	Eastspring Inv Global Emerging Markets	Equity
60	PRU30	Eastspring Investments ASEAN al-Adiil	Mixed Asset
61	TA03	TA European Equity	Equity
62	TA04	TA Asian Dividend Income	Equity
63	TA05	TA Global Technology	Equity
64	TA10	TA GROWTH	Equity