

“DIGITAL DAY” PROMOTION

Latest updated on 4 July 2017

PROMOTION PERIOD

The Hong Leong Bank Berhad (97141-X) (“HLB”)’s and/ or Hong Leong Islamic Bank Berhad (HLISB)’s “Digital Day” (“Promotion”) is applicable for Hong Leong Connect, HLB/HLISB branches, HLB Mortgage Center, HLB Telemarketing, HLB Credit Card and Personal Loan Direct Sales Team (“Participating Channel”). The Promotion consists of online fixed deposits/-i, IBG & instant transfer, current & saving account (“CASA/-i”), debit card/-i, fixed deposits/-i, bancaassurance, credit cards, online personal loan/financing, auto loan/financing, mortgage/-i, telegraphic transfer (TT), personal loan/financing and share margin financing promotion. The Promotion commences on 07 July 2017 to 13 July 2017 (both dates inclusive) (“Promotion Period”) unless notified otherwise.

HLB and HLISB are collectively known as “the Bank”.

TERMS & CONDITIONS (“T&Cs”)

BRANCH OFFER: UNIT TRUST SUPER POWERLINK 77% PROMOTION (“UNIT TRUST PROMOTION”)

ELIGIBILITY

1. The Promotion is open to all Malaysian and/or non-Malaysian individual customers who are existing and/or New-To-Bank Customers (“**HLB Customers**”).
2. New-To-Bank customers refer to customers who do not have any existing accounts with HLB prior to the Promotion Period.
3. The following are **NOT** eligible to participate in this Unit Trust Promotion:
 - a. 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 or during the Promotion Period.
 - b. HLB Customers who have committed, or determined by HLB to be potentially committing any of the wrongful acts stipulated herein.

MECHANICS

4. In order to participate in this Unit Trust Promotion, **HLB Customers** are required during the Promotion Period to perform and to fulfill the following requirements/criteria as set out below to be eligible for a promotional Fixed Deposit (“FD”) rate of 77%p.a (“UT Promotional FD Rate”):-
 - (i) 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
 - (ii) to place a FD into a newly opened or existing FD account for a maximum tenure of 1- month (“Tenure”) with a maximum FD placement amount of up to a quarter (1/4) of the Investment Amount in the Selected Investments

For the avoidance of doubt, HLB Customers are required to open a new FD account with HLB during the Promotion Period (if the HLB Customers do not have an existing FD account) in order to comply with this requirement, failing which HLB Customers will be disqualified for this Unit Trust Promotion.

Minimum UT Amount	Minimum UT Sales Charge	UT: FD Ratio	Maximum FD Amount	UT Promotional FD Rate and Tenure
RM30,000	4.00%*	4 UT: 1 FD	Up to a quarter of UT Amount	1-month FD at 77% p.a.

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

5. HLB Customers who have performed and fulfilled the requirements stated in Clause 4 above shall be referred to as **"Eligible PowerLink Customers"** for the purpose of this Unit Trust Promotion.
6. For the avoidance of doubt, in order for the Eligible PowerLink Customers to enjoy the UT Promotional FD Rate above:
 - (i) placement of the Selected Investments and FD have to be done concurrently on the same day during the Promotion Period; and
 - (ii) the maximum FD Amount to be placed concurrently with the Selected Investments is expressed as a ratio to Selected Investments amount.
7. FD interest shall be credited into Eligible PowerLink Customers' nominated CASA upon the maturity of the Tenure. Interest add-on to the FD principal sum is not allowed.
8. In the event the FD is uplifted prior to maturity of the Tenure, no interest is to be paid on any FD uplifted before the completion of three (3) months as per rule of Association of Banks in Malaysia (**"ABM"**), Section E (V) shall apply:
 - a. No interest is to be paid on any FD Amount uplifted before the completion of three (3) months.
 - b. In the event the FD is uplifted in the fourth (4th) month onwards, the Eligible Powerlink Customers will receive 50% of the contracted FD Amount interest earned for the completed months on the principal FD Amount only.
9. Upon maturity, the FD shall be auto-renewed at the prevailing conventional FD board rate.
10. Partial withdrawal of the FD is not allowed.
11. Withdrawal of FD, 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.
12. The UT booking date shall be considered as the UT placement date for the selected UT products in the Selected Investments
13. Placement of FD and investment amounts in the Selected Investments must be made on the same day and cannot be accumulated from different days.
14. The primary accountholder for both the Selected Investments and the FD account must be under same name of the Eligible PowerLink Customers.
15. HLB reserves the right to amend the participating funds of the Selected Investments listed in Appendix 1 from time to time within the Promotion Period.
16. 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.

INVESTMENT PRODUCTS TRANSACTIONS

17. 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 Promotional FD Rate.
18. 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 above. Accordingly, the funds placed and deposited in a FD account will be uplifted and no interest will be paid as per ABM's rule.
19. All the existing terms and conditions, rules and regulations governing the Selected Investment transactions shall apply.
20. 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.
21. 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.
22. This Unit Trust Promotion is NOT valid with any other on-going promotions (including Unit Trust funds enjoying Promotional Sales Charge(s)) offered by HLB from time to time.
23. By participating in this Unit Trust Promotion, the HLB Customers:
 - a. have read and understood the T&Cs herein and agree to be bound by the T&Cs of this Unit Trust Promotion;
 - b. agree that decision on all matters relating to this **Unit Trust Promotion** shall be final and binding on all **Eligible PowerLink 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.
24. **HLB** reserves the right to:
 - (i) Decline eligibility of the HLB Customers from participating in this **Unit Trust Promotion** for any reason whatsoever as **HLB** may, in its absolute discretion deem fit; and

- (ii) 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**.
- 25. 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.
- 26. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and Eligible PowerLink Customers agree to submit to the jurisdiction of the Courts of Malaysia.

GENERAL

- 27. Eligible Online FD/-i Customers, Eligible IBG/Instant Transfer Customers, Eligible Personal Loan/Financing Customers (including Shortlisted Online Customers), Eligible Bonus Interest/Profit Accountholders, Debit Cardholders, HLB Cardholders, Eligible Credit Cardholders, Eligible FD/-i Customers, Eligible PowerLink Customers, Eligible Banca Customers, Eligible Credit Card Applicants, Eligible Mortgage/-i Customers, Qualified Auto Loan/Financing Customers, Eligible Personal Loan/Financing Customers, Eligible SMF Customers, Eligible Participants and Eligible TT Customers are collectively known as "the Customers".

Promotional eFD / eFD-i Rates, Fee Waiver, Personal Loan / Financing Online Cash Back, Bonus Interest/Profit, Cash Back, Grab Redemption, Credit Card Gifts, Online Cash Back, UT Promotional FD Rate, Banca Promotional FD Interest, Mortgage/-i Cash Back, Personal Loan/Financing Cash Back, Auto Loan/Financing Rebate, SMF Rebate, Promotional FD/-i Rate and Remittance Offer are collectively known as "the Gifts".

The iPhone 7 and FD Prize are collectively known as "the Prize".

Online FD/-i Promotion, Zero Cost IBG & Instant Transfer Promotion, Personal Loan / Financing Online Promotion (including the iPhone Giveaway Contest), Bonus Interest/Profit Promotion, Cash Back Promotion, Grab Promotion, FD/-i Promotion, Online Shopping Cash Back Promotion, Unit Trust Promotion, Banca Promotion, Credit Card Promotion, Personal Loan/Financing Promotion, Auto Loan/Financing Promotion, Mortgage/-i Promotion, SMF Promotion, Contest and TT Promotion are collectively known as "the Promotion" and each as "each Promotion".

- 28. 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/HLISB's decision shall be entertained;
 - (iii) agree that the T&Cs herein, HLB's/HLISB's General Terms and Conditions of Accounts, HLB's Remittance Application Form 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 ("HLB's Website"), HLISB's website at www.hlisb.com.my ("HLISB's Website") and Hong Leong Facebook page 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.
 - (v) authorizes HLB/HLISB to disclose their personal data (i.e. names, NRIC Numbers and contact details) to the Bank's service providers including but not limited to Dynamic Search and M3Tech for the purpose of running and fulfilling this Promotion;
 - (vi) consent to HLB/HLISB disclosing or publishing their names and IC numbers (in masked form) or photos in media, marketing or advertising materials
 - (vii) agree that any reversal of Eligible Online Spend shall be excluded; and

29. 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's deems practical;
 - (ii) to substitute any or all of the Gifts/Prize 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/Prize; and
 - (iv) to forfeit the Gifts/Prize in the event of non-compliance to the T&Cs herein.
 - (v) to forfeit the Gifts/Prize in the circumstance where there is reversal of Eligible Online Spend, termination of HLB Credit Card for any reason whatsoever during the Promotion Period or non-compliance to the terms and conditions herein
30. The Credit Card 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 Period and subject to the terms and conditions of each Promotion.
31. 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 Period shall NOT be eligible to participate in any of the Promotion and/or shall NOT be entitled for the Gift and/or the Prize.
32. 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/Prize.
33. HLB/HLISB shall not be liable and responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated/MasterCard Worldwide, merchant establishments, postal or any party in which may result in the Customers being omitted from the Promotion herein;
34. HLB/HLISB shall not be responsible for nor does HLB/HLISB have any control whatsoever on the network or internet connection failure and/or interruptions and/or network traffic congestion on the part of the respective telecommunications service provider ("Telco") or for any other reason whatsoever during the process of performing transactions pertaining to the Promotion herein (including but not limited to TT Transaction), which may result in the delay of the relevant transactions (including but not limited to TT Transaction) being performed during the Promotion Period.
35. The Customers' account(s) must be valid/ active, in good standing and must not be in breach of any of the terms and conditions of this Promotion and/or Cardholder Agreement at all times.
36. The Gifts and/or the Prize will be provided on an "As Is" basis. The Gifts/Prize featured in all printed materials and/or website are for illustration purposes only. Any props, accessories or equipment featured with the Gifts and/or the Prize in any pictorial materials are for decorative purposes and shall not form part of the Gifts and/or the Prize.
37. HLB/HLISB gives no representation or warranty with respect to the quality or suitability of the Gifts and/or the Prize and shall not be responsible to replace any lost, stolen or damaged Gifts and/or the Prize (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). The Customers shall deal directly with the relevant merchant(s) and/or manufacturer(s) for all warranty information and claims without recourse to HLB/HLISB.
38. The Gifts/Prize are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.

39. 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.
40. In addition to the terms stipulated above, the Customers agree that the general terms and conditions in the Cardholder Agreement, Share Financing Agreement, Insurance Contract, General Terms and Conditions of Accounts/Debit Card/Connect/Mortgage/Mortgage-i/Personal Loan/Financing, Terms and Conditions stated in HLB's Remittance Application Form/Hong Leong Fixed Deposit-i/Hong Leong Current and Savings Account-I (Tawarruq CASA-i) or relevant terms and conditions that the Bank may specify from time to time are read as an entire agreement. . Any discrepancies between these terms and conditions as compared to the general terms and conditions contained in the Cardholder Agreement, Share Financing Agreement, General Terms and Conditions of Accounts/Debit Card/Connect Mortgage/Mortgage-i/Personal Loan/Financing and Terms and Conditions stated in HLB's Remittance Application Form/Hong Leong Fixed Deposit-i/Hong Leong Current and Savings Account-I (Tawarruq CASA-i), the specific terms above shall prevail to the extent of such discrepancy.
41. 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.
42. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*

Deposit/Deposit-i and Insurance Products are eligible for protection by PIDM.

Appendix 1 – List of Selected Investment

Code	Fund Name	Asset Type
AM01	AmAsia-Pacific Property Equities	Equity
AM02	AmGlobal Property Eq	Equity
AM10	AmPrecious Metal	Equity
AM25	AMASIA PACIFIC REITS	Equity
AM30	AmAsia Pacific Equity Income	Equity
AM33	AmAsia Pacific REITs Plus	Equity
CIMB01	CIMB-Principal Global Titans	Equity
CIMB03	CIMB Islamic Asia Pacific Equity	Equity
CIMB04	CIMB-Principal Greater China Equity	Equity
CIMB07	CIMB-Principal China-India-Indonesia Eq	Equity
CIMB12	CIMB Islamic Balanced	Mixed Asset
CIMB13	CIMB Islamic DALI Equity	Equity
CIMB15	CIMB-Principal Balanced Income	Mixed Asset
CIMB17	CIMB-Principal Equity Growth & Income	Equity
CIMB29	CIMB-Principal Asia Pacific Dynamic Inc	Equity
CIMB31	CIMB Islamic Equity Aggressive	Equity
HLG01	Hong Leong Growth	Equity
HLG02	Hong Leong Penny Stock	Equity
HLG04	Hong Leong Consumer Products Sector	Equity
HLG09	Hong Leong Dana Makmur	Equity
HLG11	Hong Leong Balanced	Mixed Asset
HLG12	Hong Leong Dana Maarof	Mixed Asset
HLG14	Hong Leong Dividend	Equity
HLG15	Hong Leong Strategic	Equity
HLG37	Hong Leong HK Equity Optimizer	Equity
HLG40	Hong Leong Regular Income	Income
HWA01	Affin Hwang Select Opportunity	Equity
HWA02	Affin Hwang Aiiman Growth	Equity
HWA03	Affin Hwang Select Balanced	Mixed Asset
HWA11	Affin Hwang Sel AsaPac exJpn REITs&Infra	Equity
HWA18	Affin Hwang Select Dividend	Equity
HWA19	Affin Hwang Select Asia (ex Jpn) Quantum	Equity
HWA25	Affin Hwang Select Asia (ex Japan) Opp	Equity
HWA27	Affin Hwang China Growth	Equity
OSK23	RHB Big Cap China Enterprise	Equity
OSK24	RHB Asian Growth Opportunities	Equity
OSK31	RHB Gold and General	Equity
OSK34	RHB US Focus Equity	Equity
OSK40	RHB Multi Asset Regular Income	Mixed Asset
RHB42	RHB-GS US Equity	Equity
OSK43	RHB Asian Income	Income
PRU02	Eastspring Investments Growth	Equity
PRU03	Eastspring Investments Balanced	Mixed Asset
PRU05	Eastspring Investments dana al-ilham	Equity
PRU10	Eastspring Investments Equity Income	Equity
PRU11	Eastspring Investments Global Leaders MY	Equity
PRU23	Eastspring Investments MY Focus	Equity
PRU26	Eastspring Inv Global Emerging Markets	Equity
PRU30	Eastspring Investments ASEAN al-Adiil	Mixed Asset
TA04	TA Asian Dividend Income	Equity
TA05	TA Global Technology	Equity