

PROMOTION PERIOD

The **Hong Leong Bank Berhad's ("HLB") Priority Banking Powerlink Promotion ("the Promotion")** commences on **12 Jan 2017** and ends on **30 June 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 Malaysian and non-Malaysian Residents who are Priority Banking Customers ("**PB Customers**") of the following categories:-
 - (i) existing PB Customers; or
 - (ii) existing customers who have upgraded to become PB Customers during the Promotion Period; or
 - (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 Account Holder.

WARNING STATEMENT/ IMPORTANT NOTICE PERTAINING TO FRNID:

WARNING:

THIS PRODUCT IS PRINCIPAL GUARANTEED BY THE ISSUING BANK UPON MATURITY ONLY. IF THE PRODUCT IS REDEEMED OR SOLD PRIOR TO MATURITY, THE CUSTOMER MAY LOSE PART OF THE INITIAL DEPOSIT AMOUNT. THE RETURNS ON THIS PRODUCT ARE UNCERTAIN AND THE CUSTOMER RISKS EARNING NO RETURNS AT ALL. THE CUSTOMER IS REMINDED THAT THIS PRODUCT IS NOT INSURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.

PROMOTION MECHANICS

6. In order to participate in this Promotion, **PB Customers** are required during the Promotion Period to perform and to fulfill the following requirements/criteria set out in the table below to be eligible for the Promotional FD Rate:-
- (i) to invest a Minimum UT/FRNID Amount (“Investment Amount”) in any of the selected UT or FRNID (as listed in the Appendix 1 attached herewith) (“**Selected Investments**”); and
 - (ii) the Investment Amount must be equivalent or up to either two (2) times of the invested amount of UT or one (1) time of FRNID into their newly opened or their existing FD accounts within the prescribed Tenure. For the avoidance of doubt, new PB Customers are required to open a new FD account with HLB during the Promotion Period (if the PB Customers do not have one) in order to comply with this requirement.

Minimum UT Amount	Minimum UT Sales Charge	UT: FD Ratio	Maximum FD Amount	Promotional FD Rate & Tenure
RM50,000	3.00%*	1 UT: 2 FD	Up to 2 times of UT Amount	3-month FD at 5.60% p.a.

*3.00% refers to the minimum UT sales charge apply to the participating UT funds.

Minimum FRNID Amount	Minimum FRNID Sales Charge	FRNID: FD Ratio	Maximum FD Amount	Promotional FD Rate & Tenure
RM100,000	(Not Applicable)	1 FRNID: 1 FD	Up to 1 time of FRNID Amount	3-month FD at 5.60% p.a.

7. PB Customers who have performed and fulfilled the requirements stated in Clause 6 above shall be referred to as “the Eligible Customers” for the purpose of this Promotion.
8. For the avoidance of doubt, in order for the Eligible Customers to enjoy the 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.

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9. FD interest shall be credited into Eligible Customers' nominated CASA upon the maturity of the Tenure. Interest add-on to the FD Principal Sum is not allowed.
10. 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).
11. Upon maturity, the FD shall be auto-renewed at the prevailing conventional FD board rate.
12. Partial withdrawal of the FD is not allowed.
13. 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.
14. The UT booking date shall be considered as the UT placement date for the selected UT products in the Selected Investments
15. The FRNID trade date shall be considered as the FRNID placement date for the selected FRNID products in the Selected Investments.
16. Placement of FD and investment amounts in the Selected Investments must be made on the same day and cannot be accumulated from different days.
17. The Primary Accountholder for both the Selected Investments and the FD account must be under same name of the PB Customer.
18. 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.
19. Eligible 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.

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INVESTMENT PRODUCTS TRANSACTIONS

20. 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.
21. In the event **Eligible 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 Customers** shall NOT be entitled for the 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.
22. All the existing terms and conditions, rules and regulations governing the Selected Investment transactions shall apply.
23. 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.
24. **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.

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25. 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.

26. The **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.
27. By participating in the Promotion, the Eligible Customers:
- (i) have read and understood the T&Cs herein and agree to be bound by the T&Cs of the Promotion;
 - (ii) agree that decision on all matters relating to the **Promotion** shall be final and binding on all **Eligible Customers** and no further correspondence and/or appeal to dispute such decisions will be entertained; and
 - (iii) 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.
28. **HLB** reserves the right to:
- (i) Decline eligibility of the PB Customers from participating in this **Promotion** for any reason whatsoever as **HLB** may, in its absolute discretion deem fit; and
 - (ii) at any time with twenty-one (21) calendar days' prior notice 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**.
29. 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.

30. PB Customers/Eligible Customers 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**.
31. 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.

Fixed Deposit Accounts 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

HLB Code	Fund Name	Asset Type
AM01	AmAsia-Pacific Property Equities	Equity
AM02	AmGlobal Property Eq	Equity
AM03	AmSchroder European Equity Alpha	Equity
AM04	AmOasis Global Islamic Equity	Equity
AM05	AmPan European Property Equities	Equity
AM10	AmPrecious Metal	Equity
AM16	AmCommodities Equity	Equity
AM20	AMCUMULATIVE GROWTH	Equity
AM23	AMISLAMIC BALANCED	Mixed Asset
AM24	AMISLAMIC GROWTH	Equity
AM25	AMASIA PACIFIC REITS	Equity
AM29	AmTotal Return	Equity
AM30	AmAsia Pacific Equity Income	Equity
AM33	AmAsia Pacific REITs Plus	Equity
AM34	AmConservative	Income
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
CIMB10	CIMB-Principal Equity	Equity
CIMB12	CIMB Islamic Balanced	Mixed Asset
CIMB13	CIMB Islamic DALI Equity	Equity
CIMB14	CIMB Islamic Small Cap	Equity
CIMB15	CIMB-Principal Balanced Income	Mixed Asset
CIMB17	CIMB-Principal Equity Growth & Income	Equity
CIMB18	CIMB-Principal Equity Income	Equity
CIMB19	CIMB-Principal Inc Plus Balanced	Mixed Asset
CIMB29	CIMB-Principal Asia Pacific Dynamic Inc	Equity
CIMB30	CIMB-Principal Global Multi Asset Income	Mixed Asset
FTAM01	Franklin US Opportunities MYR	Equity
FTAM02	Templeton Global Equity A (MYR)	Equity
FTAM03	Templeton Global Balanced A (MYR)	Mixed Asset
HLG01	Hong Leong Growth	Equity
HLG02	Hong Leong Penny Stock	Equity
HLG04	Hong Leong Consumer Products Sector	Equity
HLG09	Hong Leong Dana Makmur	Equity
HLG10A	Hong Leong Bond	Bond

HLG11	Hong Leong Balanced	Mixed Asset
HLG12	Hong Leong Dana Maarof	Mixed Asset
HLG14	Hong Leong Dividend	Equity
HLG15	Hong Leong Strategic	Equity
HLG24	Hong Leong Asia-Pacific Income Plus	Income
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
HWA07	Affin Hwang Select Income	Income
HWA11	Affin Hwang Sel AsaPac exJpn REITs&Infra	Equity
HWA17	Affin Hwang Select AUD Income - MYR	Income
HWA18	Affin Hwang Select Dividend	Equity
HWA19	Affin Hwang Select Asia (ex Jpn) Quantum	Equity
HWA25	Affin Hwang Select Asia (ex Japan) Opp	Equity
HWA26	Affin Hwang Select SGD Income - MYR	Income
HWA27	Affin Hwang China Growth	Equity
HWA28	Affin Hwang Japan Growth	Equity
OSK01	RHB Emerging Opp UT	Equity
OSK02	RHB Sm Cap Opp UT	Equity
OSK03	RHB Kidsave Trust	Mixed Asset
OSK08	RHB Dana Islam	Equity
OSK09	RHB Smart Treasure	Equity
OSK10	RHB Smart Balanced	Mixed Asset
OSK12	RHB Growth & Income Focus	Mixed Asset
OSK14	RHB Global Equity Yield	Equity
OSK16	RHB Resources	Equity
OSK20	RHB Golden Dragon	Mixed Asset
OSK21	RHB Thematic Growth	Equity
OSK23	RHB Big Cap China Enterprise	Equity
OSK24	RHB Asian Growth Opportunities	Equity
OSK25	RHB Malaysia Dividend	Equity
OSK30	RHB Energy Fund	Equity
OSK31	RHB Gold and General	Equity
OSK34	RHB US Focus Equity	Equity
OSK35	RHB Asia Financials Fund	Equity
OSK40	RHB Multi Asset Regular Income Fund	Mixed Asset
RHB42	RHB GS US Equity Fund	Equity
OSK43	RHB Asian Income Fund	Income
OSK45	RHB GoldenLife 2020	Mixed Asset

OSK46	RHB GoldenLife 2030	Equity
PRU01	Eastspring Investments Small-cap	Equity
PRU02	Eastspring Investments Growth	Equity
PRU03	Eastspring Investments Balanced	Mixed Asset
PRU05	Eastspring Investments dana al-ilham	Equity
PRU06	Eastspring Investments dana al-islah	Income
PRU07	Eastspring Inv Asia Pacific Equity MY	Equity
PRU09	Eastspring Inv Asia Select Income	Equity
PRU10	Eastspring Investments Equity Income	Equity
PRU11	Eastspring Investments Global Leaders MY	Equity
PRU15	Eastspring Investments Global Basics MY	Equity
PRU23	Eastspring Investments MY Focus	Equity
PRU24	Eastspring Inv Asia Pacific Shariah Eq	Equity
PRU26	Eastspring Inv Global Emerging Markets	Equity
PRU30	Eastspring Investments ASEAN al-Adiil	Mixed Asset
TA02	TA South East Asia Equity	Equity
TA03	TA European Equity	Equity
TA04	TA Asian Dividend Income	Equity
TA05	TA Global Technology	Equity
TA08	TA COMET	Equity
TA10	TA GROWTH	Equity
TA13	TA ISLAMIC	Equity