

PROMOTION PERIOD

The **Hong Leong Bank Berhad's ("HLB") "Priority Banking Powerlink 8.88% Promotion" ("the Promotion")** commences on **03 July 2017** and ends on **21 January 2018**, 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

The following sets out the terms and conditions applicable to the Promotion ("**T&Cs**")

ELIGIBILITY

1. The **Promotion** is open for participation by all individual Priority Banking Customers ("**PB Customers**") who are Malaysian and non-Malaysian Residents of the following categories:-
 - (i) existing PB Customers;
 - (ii) existing HLB customers who have upgraded to become PB Customers during the Promotion Period; and
 - (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 (as defined under Clause 4 below) of Ringgit Malaysia Three Hundred Thousand (RM300,000.00) 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 ("**Primary Accountholder**") and the other joint accountholder will be the secondary accountholder ("**Secondary Accountholder**")

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 as set out below to be eligible for a promotional FD rate of 8.88%p.a (“Promotional FD Rate”):-
- (i) to invest a minimum UT amount of RM50,000.00 or a minimum FRNID amount of RM100,00.00 (“Investment Amount”) in any of the selected UT or FRNID (as listed in Appendix 1 attached herewith) (collectively referred to as “**Selected Investments**”); and
 - (ii) to place a FD into a newly opened or existing FD account for a maximum tenure of 2-months (“Tenure”) with a maximum FD placement amount of either:-
 - (a) 1.5 times (1.5x) of the Investment Amount in UT for investments in UT; or
 - (b) 1 time (1x) of the Investment Amount in FRNID for investments in FRNID.
 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 an existing FD account) in order to comply with this requirement.
7. For the avoidance of doubt, in order for the PB 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.
8. The following examples illustrate the Promotion mechanics:-

(i) Unit Trust Investment:

Minimum UT Amount	Minimum UT Sales Charge	UT: FD Ratio	Maximum FD Amount	Promotional FD Rate and Tenure
RM50,000	3.00%*	1 UT: 1.5 FD	Up to 1.5 times of UT Amount	2-month FD at 8.88% p.a.

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

(ii) FRNID Investment:

Minimum FRNID Amount	Minimum FRNID Sales Charge	FRNID: FD Ratio	Maximum FD Amount	Promotional FD Rate and Tenure
RM100,000	Not Applicable	1 FRNID: 1 FD	Up to 1 time of FRNID Amount	2-month FD at 8.88% p.a.

PB Customers who have performed and fulfilled the requirements as stated in Clauses 6 and 7 above shall be referred to as “the Eligible Customers” for the purpose of this Promotion.

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9. The Eligible Customers are required to nominate a CASA Account maintained with HLB which should be in the names of all the Eligible Customers ("Nominated CASA") for the purpose of crediting the interest earned under this Promotion. The FD interest earned shall be credited into the 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 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).
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 (as defined under Clause 5 above) 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.
20. The FD shall **not** be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Eligible Customers.

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INVESTMENT PRODUCTS TRANSACTIONS

21. 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.
22. 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 illustrated at clause 8 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.
23. All the existing terms and conditions, rules and regulations governing the Selected Investment transactions shall apply.

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24. 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.
25. **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.

26. 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.

GENERAL TERMS AND CONDITIONS

27. 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.
28. By participating in the Promotion, the PB Customers:
- (i) have read, understood and agree to be bound by the T&Cs herein, the Terms and Conditions of Accounts and the Priority Banking Terms and Conditions;
 - (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.
29. **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 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**.
30. The T&Cs herein, General Terms and Conditions of Accounts, the Priority Banking Terms and Conditions and the relevant Investment Service Agreement (if applicable) are read as an entire agreement. In the event of any discrepancy between the T&Cs herein and the Terms and Conditions of Accounts and the Priority Banking Terms and Conditions, the specific T&Cs herein shall prevail to the extent of such discrepancy.

31. 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**.
32. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and PB 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 – List of Selected Investment

Code	Fund Name	Asset Type
AM02	AmGlobal Property Eq	Equity
AM03	AmSchroder European Equity Alpha	Equity
AM05	AmPan European Property Equities	Equity
AM25	AMASIA PACIFIC REITS	Equity
AM33	AmAsia Pacific REITs Plus	Equity
AM34	AmConservative	Income
AM35	Global Dividend	Equity
CIMB01	CIMB-Principal Global Titans	Equity
CIMB04	CIMB-Principal Greater China Equity	Equity
CIMB07	CIMB-Principal China-India-Indonesia Eq	Equity
CIMB10	CIMB-Principal Equity	Equity
CIMB18	CIMB-Principal Equity Income	Equity
CIMB19	CIMB-Principal Inc Plus Balanced	Mixed Asset
CIMB29	CIMB-Principal Asia Pacific Dynamic Inc	Equity
HLG01	Hong Leong Growth	Equity
HLG02	Hong Leong Penny Stock	Equity
HLG04	Hong Leong Consumer Products Sector	Equity
HLG10A	Hong Leong Bond	Bond
HLG11	Hong Leong Balanced	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
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
HWA25	Affin Hwang Select Asia (ex Japan) Opp	Equity
HWA26	Affin Hwang Select SGD Income - MYR	Income
HWA28	Affin Hwang Japan Growth	Equity
OSK02	RHB Small Cap Opportunity Unit Trust	Equity
OSK09	RHB Smart Treasure	Equity
OSK10	RHB Smart Balanced	Mixed Asset
OSK12	RHB Growth & Income Focus	Mixed Asset
OSK16	RHB Resources	Equity
OSK21	RHB Thematic Growth	Equity
OSK24	RHB Asian Growth Opportunities	Equity
OSK30	RHB Energy	Equity
OSK31	RHB Gold and General	Equity
OSK34	RHB US Focus Equity	Equity
OSK40	RHB Multi Asset Regular Income	Mixed Asset
OSK43	RHB Asian Income	Income
OSK45	RHB GoldenLife 2020	Mixed Asset
OSK46	RHB GoldenLife 2030	Equity
PRU02	Eastspring Investments Growth	Equity
PRU03	Eastspring Investments Balanced	Mixed Asset

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
PRU26	Eastspring Inv Global Emerging Markets	Equity
TA03	TA European Equity	Equity
TA04	TA Asian Dividend Income	Equity
TA05	TA Global Technology	Equity
TA10	TA GROWTH	Equity