

## HONG LEONG BANK POWERLINK PROMOTION

Last updated on 01 July 2019

### PROMOTION DATE

The Hong Leong Bank Berhad (97141-X) (“**HLB**”)’s “**Hong Leong Bank Powerlink Promotion**” (“**Promotion**”) commences on 05 July 2019 and ends on 31 October 2019, both dates inclusive (“**Promotion Period**”), unless otherwise notified by way of posting on HLB’s website at [www.hlb.com.my](http://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 HLB Customers (“**HLB Customers**”) who are Malaysian and non-Malaysian Residents of the following categories (“**Customer Categories**”):
  - a. Existing and/or new Private Banking (“**PV**”) Customers;
  - b. Existing and/or new Priority Banking (“**PB**”) Customers; and
  - c. Existing and/or new individual customers who are Non PV and/or Non PB Customers (“Non PV/PB Customers”)unless notified otherwise.
2. The PV Customers in this context refer to HLB Customers who have fulfilled the qualifying criteria of the Private Banking Membership (“**PV Membership**”). PV Membership refers to a total combined Assets Under Management (“**AUM**”) of Ringgit Malaysia Three Million (RM3,000,000.00) or such other amount as may be stipulated by HLB from time to time (the “**Minimum Balance**”). For the purpose herein, the term AUM shall mean all sums standing to the credit of any Fixed Deposit (“**FD**”) Account, Savings Account, Current Account and/or Foreign Currency Account with HLB and the Primary amount of investment in any Unit Trust (“**UT**”) Funds and/or Floating Rate Negotiable Instrument of Deposit (“**FRNID**”) (“**Structured Products**”) with HLB at any one time. Mortgage Plus Current Account will be excluded as part of the AUM to make up the Minimum Balance requirement. New PV Customers refer to HLB Customers who have joined PV Membership during the Promotion Period.
3. The PB Customers in this context refer to HLB Customers who have fulfilled the qualifying criteria of the Priority Banking Membership (“**PB Membership**”). PB Membership refers to a total combined Assets Under Management (“**AUM**”) of Ringgit Malaysia Three Hundred Thousand (RM300,000) or such other amount as may be stipulated by HLB from time to time (the “**Minimum Balance**”). For the purpose herein, the term AUM shall mean all sums standing to the credit of any Fixed Deposit (“**FD**”) Account, Savings Account, Current Account and/or Foreign Currency Account with HLB and the Primary amount of investment in any Unit Trust (“**UT**”) Funds and/or Floating Rate Negotiable Instrument of Deposit (“**FRNID**”) (“**Structured Products**”) with HLB at any one time. Mortgage Plus Current Account will be excluded as part of the AUM to make up the Minimum Balance requirement. New PB Customers refer to HLB Customers who have joined PB Membership during the Promotion Period.
4. Where there is more than one (1) person applying for the PV/PB’s Membership, a joint account must be opened. The joint accountholder whose name appears first in the records of HLB will be

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the primary accountholder (“**Primary Accountholder**”) and the other joint accountholder will be the secondary accountholder (“**Secondary Accountholder**”).

## PROMOTION MECHANICS

5. In order to participate in the Promotion, HLB Customers are required during the Promotion Period to perform and to fulfil the following requirements/criteria as set out in Table 1 and Table 2 below to be eligible for **2-month FD at 8.28% p.a. (“Promotional FD Rate”)**:
- i. to invest a minimum investment amount in any of the selected UT or FRNID (as listed in Appendices 1 & 2 attached herewith) (collectively referred to as “**Selected Investments**”); and
  - ii. to place a total amount of deposit into a newly opened or existing FD account and Top Yield Account (“**Top Yield**”) with a maximum deposit placement amount of either:
    - a) up to 1 time (1x) of the UT Amount in total amount of deposit whereby FD to Top Yield ratio is 5 to 1; or
    - b) up to 0.25 time (0.25x) of the FRNID Investment Amount in total amount of deposit whereby FD to Top Yield ratio is 5 to 1; and
  - iii. Concurrently, to earmark the Top Yield placement for two (2) consecutive months (“**Earmark Period**”)

**Table 1: Minimum investment amount for UT**

Customer Type	Minimum UT Amount	Minimum UT Sales Charge	UT: Deposit Ratio	Maximum Deposit Amount	Promotional FD Rate and Tenure	FD:Top Yield Ratio
PV/PB Customer	RM50,000	3.00% <sup>1</sup>	1:1	Up to 1 time of UT Amount and not more than RM5,000,000	2-month FD at 8.28% p.a.	5:1
Non PV/PB Customers	RM30,000	4.00% <sup>2</sup>	1:1	Up to 1 time of UT Amount and not more than RM5,000,000	2-month FD at 8.28% p.a.	5:1

<sup>1</sup>3.00% refers to the minimum UT sales charge applicable to the participating UT funds subscribed by PV/PB Customer (refer to Appendix 1).

<sup>2</sup>4.00% refers to the minimum UT sales charge applicable to the participating UT funds subscribed by Non PV/PB Customer (refer to Appendix 2).

**Table 2: Minimum investment amount for FRNID**

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Customer Type	Minimum FRNID Amount	Minimum FRNID Sales Charge	FRNID: Deposit Ratio	Maximum Deposit Amount	Promotional FD Rate and Tenure	FD:Top Yield Ratio
PV/PB Customer	RM100,000	Not Applicable	4:1	Up to 0.25 time of FRNID Amount and not more than RM5,000,000.	2-month FD at 8.28% p.a.	5:1

6. For the avoidance of doubt, HLB Customers are required to deposit the FD Placement Amount into their new or existing FD Accounts for a term of two (2) months (“**FD Tenure**”) and also, deposit the Top Yield Placement Amount into their new or existing Top Yield which will be earmarked for two (2) consecutive months (“**Earmark Period**”). The Top Yield Placement Amount and earmarking shall be made concurrently with the FD Placement Amount during the Promotion Period.
7. For the avoidance of doubt, in order for HLB Customers to enjoy the Promotional FD Rate above:
  - i. placement of the investment amount of the Selected Investments and Promotional FD Rate 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 and not more than RM5,000,000; and
  - iii. Promotional FD Rate is applicable for New Funds only (as defined in Clause 8).
8. 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 accounts of the PB Customers; and
  - ii. Proceeds arising from the redemption of equity, unit trust funds, bonds/sukuk and/or Hong Leong Invest Safe during the Promotion Period that are re-deposited into any of HLB’s CASA.
11. The following shall not be considered as “New Funds”:
  - i. Maturing fixed deposit (“**FD**”) or premature withdrawal of FD from any existing HLB’s/Hong Leong Islamic Bank Berhad (“**HLISB**”)’s FD account/Fixed Deposit-i (“**FD-i**”) account;
  - ii. Intra bank transfer of funds, i.e. transfer of funds from another HLB/HLISB account (whether Savings/i and/or Current/i Accounts (CASA and/or CASA-i), FD, FD-i or General Investment Account (“**GIA**”)); and
  - iii. Inter-branch transfer within HLB and HLISB including third (3rd) party account transfer.
12. New 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 participate in this Promotion.
13. HLB Customers who have performed and fulfilled the requirements as stated in Clauses 5 to 7 above shall be referred to as the “**Eligible Customers**” for the purpose of the Promotion.
14. The FD interest earned shall be credited into the Eligible Customers’ Top Yield upon the maturity of the Tenure. Interest add-on to the FD Principal Sum is not allowed.

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15. Upon maturity, the FD shall be auto-renewed at the prevailing conventional FD board rate.
16. In the event the Top Yield Placement Amount and/or the FD Placement Amount is cancelled, removed (in part or in full) or released within the Earmark Period and/or within the FD Tenure for whatever reasons, the prevailing Conventional FD board rate shall apply.
17. Partial withdrawal of FD Placement Amount is allowed in multiples of Ringgit Malaysia Three Thousand (RM3,000) only. However, the Top Yield Placement must be maintained within the Earmark Period.
18. In the event the FD Placement Amount is uplifted prior to maturity of the FD Tenure, no interest shall be payable on partially withdrawn amounts and premature withdrawals of FD.
19. FD Placement Amount shall NOT be used as collateral for the purpose of securing any credit facility obtained by the Eligible Customers.
20. The UT order date shall be considered as the UT placement date for the selected UT products in the Selected Investments.
21. The FRNID order date shall be considered as the FRNID placement date for the selected FRNID products in the Selected Investments.
22. Placement of FD and Investment Amounts in the Selected Investments must be made on the same day and cannot be accumulated from different days.
23. The Primary Accountholder (as defined under Clause 4 above) for both the Selected Investments and the FD account must be under same name of the HLB Customers.
24. 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.
25. **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.
26. 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.
27. 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 5 above. Accordingly, the funds placed and deposited in a FD account will be uplifted and no interest will be paid as per Clause 18.

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## INVESTMENT PRODUCTS TRANSACTIONS

28. Investments in the selected UT Funds in Selected Investments using funds withdrawn from the Employees Provident Fund (“**EPF**”) are not allowed.
29. Joint investments are treated as belonging to the person whose name appears first in all investment transaction forms including the Selected UT or FRNID here (“**Investment Primary Accountholder**”). Only the Investment Primary Accountholder is eligible for the Promotional FD Rate.
30. 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.
31. **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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32. 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:** HLB 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 HLB Customers if HLB 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.

33. The Promotion is NOT valid with any other on-going promotions offered by HLB from time to time.
34. By participating in the Promotion, HLB Customers agree:
- i. to have read, understood, and agree to be bound by the T&Cs herein;
  - ii. that all records of transactions captured by HLB's system within the Promotion Period and the list of HLB Customers shall be accurate and final;
  - iii. that HLB's decision on all matters relating to the Promotion shall be final, conclusive and binding on all HLB Customers and no further correspondence and/or appeal to dispute HLB's decision shall be entertained;
  - iv. that the T&Cs herein, Priority Banking Terms and Conditions, Private Banking Terms and Conditions, Investment Service Agreements (if applicable) and the General Terms and Conditions of Accounts shall be read as an entire agreement. Should there be any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy; and to access to HLB's Website at regular time to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs.
35. HLB reserves its right to:
- i. Add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, with prior notice at HLB's discretion by way of posting on HLB's Website, or in any manner deemed suitable by the HLB;
  - ii. To disqualify any of the Customers for any reason whatsoever as the Bank may in its absolute discretion deem fit to participate in the Promotion.
36. HLB Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the services and/or facilities granted by HLB/ HLISB or have been declared bankrupt (pursuant to a petition by either banks or by any third party) or are subject

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to any bankruptcy proceedings at any time prior to or during the Promotion Period shall not be eligible to participate in the Promotion.

37. The T&CS herein 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.
38. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**Deposit Accounts are eligible for protection by PIDM.  
Unit Trust Accounts and FRNID accounts are NOT eligible for protection by PIDM.**

#### Appendix 1 – Selected Investments

##### Unit Trust Funds:

No.	HLB Code	Fund Name	Asset Type
1	AM03	AmSchroders European Equity Alpha Fund	Equity
2	AM05	AmPan European Property Equities Fund	Equity
3	AM20	AMCUMULATIVE GROWTH Fund	Equity
4	AM25	AmAsia Pacific REITs – Class B MYR	Equity
5	AM29	AmTotal Return Fund	Equity
6	AM30	Asia Pacific Equity Income Fund	Equity
7	AM33	AmAsia Pacific REITs Plus Fund	Equity
8	AM34	AmConservative Fund	Income
9	AM35	AmFunds Global Div Fund	Equity
10	CIMB01	CIMB-Principal Global Titans Fund	Equity
11	CIMB04	CIMB-Principal Greater China Equity Fund	Equity
12	CIMB07	CIMB-Principal China-India-Indonesia Equity Fund	Equity
13	CIMB10	CIMB-Principal Equity Fund	Equity
14	CIMB15	CIMB-Principal Balanced Income Fund	Mixed Asset
15	CIMB17	CIMB-Principal Equity Growth & Income Fund	Equity
16	CIMB18	CIMB-Principal Equity Income Fund	Equity
17	CIMB19	CIMB-Principal Income Plus Balanced Fund	Mixed Asset
18	CIMB29	CIMB-Principal Asia Pacific Dynamic Income Fund MYR	Equity
19	CIMB29SGD	CIMB-Principal Asia Pacific Dynamic Income Fund SGD	Equity
20	CIMB29USD	CIMB-Principal Asia Pacific Dynamic Income Fund USD	Equity
21	CIMB30	CIMB-Principal Global Multi Asset Income Fund	Mixed Asset
22	CIMB32	CIMB-Principal Balanced Fund	Mixed Asset
23	CIMB33	CIMB-Principal Small Cap Fund	Equity
24	CIMB35	CIMB-Principal Asia Pacific Dynamic Growth MYR	Equity
25	CIMB35USD	CIMB-Principal Asia Pacific Dynamic Growth USD	Equity
26	CIMB36	CIMB-Principal Millennial Equity Fund – MYR	Equity
27	CIMB37MYRH	CIMB-Principal Global Technology Fund – MYR Hedged	Equity
28	CIMB37USD	CIMB-Principal Global Technology Fund – USD	Equity
29	CIMB37SGDH	CIMB-Principal Global Technology Fund – SGD Hedged	Equity
30	FTAM01	Franklin US Opportunities MYR	Equity
31	FTAM02	Templeton Global Equity A (MYR)	Equity
32	FTAM03	Templeton Global Balanced A (MYR)	Mixed Asset
33	HLG01	Hong Leong Growth Fund	Equity

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34	HLG02	Hong Leong Penny Stock Fund	Equity
35	HLG04	Hong Leong Consumer Product Sector Fund	Equity
36	HLG11	Hong Leong Balanced Fund	Mixed Asset
37	HLG14	Hong Leong Dividend Fund	Equity
38	HLG15	Hong Leong Strategic Fund	Equity
39	HLG37	Hong Leong HK Equity Optimizer Fund	Equity
40	HLG40	Hong Leong Regular Income Fund	Income
41	HLG44	Hong Leong Asia Pacific Equity Fund	Equity
42	HWA01	Affin Hwang Select Opportunity Fund	Equity
43	HWA03	Affin Hwang Select Balanced Fund	Mixed Asset
44	HWA07	Affin Hwang Select Income Fund	Income
45	HWA11	Affin Hwang Sel AsaPac exJpn REITs&Infra Fund	Equity
46	HWA17	Affin Hwang Select AUD Income – MYR	Income
47	HWA18	Affin Hwang Select Dividend Fund	Equity
48	HWA19	Affin Hwang Select Asia (ex Jpn) Quantum Fund	Equity
49	HWA25	Affin Hwang Select Asia (ex Japan) Opp Fund	Equity
50	HWA26	Affin Hwang Select SGD Income – MYR	Income
51	HWA27	Affin Hwang World Ser China Growth Fund	Equity
52	HWA28	Affin Hwang World Series Japan Growth Fund	Equity
53	HWA29AUDH	Affin Hwang World Global Balanced AUD H	Mixed Asset
54	HWA29MYR	Affin Hwang World Global Balanced MYR H	Mixed Asset
55	HWA29SGDH	Affin Hwang World Global Balanced SGD H	Mixed Asset
56	HWA29USD	Affin Hwang World Global Balanced USD	Mixed Asset
57	OSK16	RHB Resources Fund	Equity
58	OSK20	RHB Golden Dragon Fund	Mixed Asset
59	OSK21	RHB Thematic Growth Fund	Equity
60	OSK23	RHB Big Cap China Enterprise Fund	Equity
61	OSK31	RHB Gold and General Fund	Equity
62	OSK34	RHB US Focus Equity Fund	Equity
63	OSK40	RHB Multi Asset Regular Income Fund	Mixed Asset
64	OSK43	RHB Asian Income MYR	Income
65	OSK43SGD	RHB Asian Income SGD	Income
66	PRU01	Eastspring Investments Small-cap Fund	Equity
67	PRU02	Eastspring Investments Growth Fund	Equity
68	PRU03	Eastspring Investments Balanced Fund	Mixed Asset
69	PRU07	Eastspring Inv Asia Pacific Equity MY	Equity
70	PRU09	Eastspring Inv Asia Select Income Fund	Equity
71	PRU10	Eastspring Investments Equity Income Fund	Equity
72	PRU23	Eastspring Investments MY Focus Fund	Equity
73	RHB42	RHB GS US Equity Fund	Equity
74	TA02	TA South East Asia Equity Fund	Equity
75	TA03	TA European Equity Fund	Equity
76	TA04	TA Asian Dividend Income Fund	Equity
77	TA05	TA Global Technology Fund	Equity
78	TA10	TA GROWTH Fund	Equity

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