

"HONG LEONG PRIORITY BANKING DAMANSARA CITY NEW CENTRE OPENING" PROMOTION

Latest updated on 26 October 2017

PROMOTION DATE

The Hong Leong Bank Berhad (97141-X) ("HLB")'s "Hong Leong Priority Banking Damansara City New Centre Opening Promotion" ("Promotion") is only applicable at HLB Damansara City Priority Banking Centre ("Participating Centre") on 03 November 2017, 09:15:00 hours (9.15 a.m.) to 16:30:00 hours (4.30 p.m.) ("Promotion Date"). The Promotion consists of (A) Safe Deposit Box Promotion and (B) Investment and FD Bundle Promotion on the Promotion Date unless notified otherwise.

The Participating Centre's Opening Date and Promotion Date are set out in the table below:

Participating Centre	Centre Opening Date	1-Day Promotion Date
Priority Banking Centre Level 3, Menara Hong Leong No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur	03 November 2017	03 November 2017

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:
 - a. existing PB Customers:
 - b. existing HLB customers who have upgraded to become PB Customers during the Promotion Date; and
 - c. new PB Customers who do not have any accounts with HLB prior to the Promotion Date,

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.

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5. Where there is more than one (1) person applying for the PB Membership, a joint account must be opened. The joint accountholder for the PB Membership whose name appears first in the records of HLB will be the primary accountholder ("Primary PB Accountholder") and the other joint accountholder will be the secondary accountholder ("Secondary PB Accountholder").

(A) SAFE DEPOSIT BOX PROMOTION ("SDB Promotion")

MECHANICS

- 6. The First one hundred (100) PB Customers who:-
 - (i) subscribed and rent a new Safe Deposit Box ("SDB") either a medium or a large SDB in HLB's Priority Banking Centre at Damansara City, Kuala Lumpur; and
 - (ii) placed a minimum New Funds (as defined in Clause 8) of Ringgit Malaysia Four Hundred Thousand (RM400,000.00) in FD/CASA/UT/FRNID account during the Promotion Date, inclusive of minimum Ringgit Malaysia Fifty Thousand (RM50,000) in UT/FRNID

will be entitled for seventy percent (70%) discount ("**Discount**") on the first year annual rental fee of the SDB ("**Eligible SDB Customer**").

7. The pricing for the SDB is as stipulated in table below, which are exclusive of the goods and services tax and other costs (if any) chargeable thereon:

SDB Size (inch)	Original Pricing (RM)	SDB Promotion
	First Year Annual Rental Fee	First Year Annual Rental Fee
		after 70% Discount
Medium: 5" x 10" x 24"	RM370.00	RM111.00
Large: 10" x 10" x 24"	RM500.00	RM150.00

- 8. New Funds are defined as:
 - a) 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
 - b) 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.
- 9. The following shall not be considered as "New Funds":
 - c) Maturing 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;
 - d) 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
 - e) Inter-branch transfer within HLB and HLISB including third (3rd) party account transfer.

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- 23. The Discount is subject to SDB's availability on the first-come, first-served basis and limited to only one (1) entitlement (ie either a medium or large sized SDB) per Eligible SDB Customer during the Promotion Date. For the avoidance of doubt, the SDB availability under this SDB Promotion is capped at one hundred (100) units of SDB which may consist of a combination of the medium and large sized SDB ('Capped SDB"). Notwithstanding anything stated herein, no further Discount will be given to the Eligible SDB Customer once the Capped SDB are fully allocated.
- 24. For the avoidance of doubt, the Discount is applicable only for the first year of SDB tenure and thereafter, Eligible SDB Customers are required to pay the subsequent annual rental fees in full.
- 25. Eligible SDB Customers are required to provide a Standing Instruction ("SI") to HLB to authorize HLB to debit his/her CASA as nominated in the SI for the payment of the SDB's annual rental fee.
- 26. The SDB annual rental fee will not be refundable if Eligible SDB Customers terminate the SDB before the end of the SDB tenure.

(B) INVESTMENT AND FD BUNDLE PROMOTION ("Powerlink 100% Promotion")

MECHANICS

- 27. PB Customers are required to perform and to fulfill the following requirements/criteria as set out below on the Promotion Date to be eligible for a promotional Fixed Deposit rate of 100%p.a ("Powerlink 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 Fixed Deposit ("Powerlink FD") into a newly opened or existing FD account at Participating Centre for a maximum tenure of 1- month ("Powerlink FD Tenure") with a maximum FD placement amount of up to a quarter (1/4) of the Investment Amount in UT or FRNID ("Powerlink FD Placement Amount").

For the avoidance of doubt, PB Customers are required to open a new FD account with HLB during the Promotion Date (if the PB Customers do not have an existing FD account) in order to comply with this requirement.

- 28. For the avoidance of doubt, in order for the PB Customers to enjoy the Powerlink FD Rate above:
 - (i) placement of the Selected Investments and the Powerlink FD have to be done concurrently on the same day during the Promotion Date;
 - (ii) the maximum Powerlink FD Placement Amount to be placed concurrently with the Selected Investments is expressed as a ratio to Selected Investments amount.; and
 - (iii) Promotional FD Rate is applicable for New Funds only (as defined in Clause 8).

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29. The following example illustrate the Powerlink 100% Promotion mechanics:-

(i)

Minimum UT Amount	Minimum UT Sales Charge	UT: FD Ratio	Maximum Powerlink FD Placement Amount	Powerlink FD Rate and Powerlink FD Tenure
RM50,000	3.00%*	4 UT: 1 FD	Up to a quarter (1/4) of UT Amount	1-month FD at 100% p.a.

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

(ii)

Minimum FRNID Amount	Minimum FRNID Sales Charge	FRNID: FD Ratio	Maximum Powerlink FD Placement Amount	Powerlink FD Rate and Powerlink FD Tenure
RM100,000	Not Applicable	4 FRNID: 1 FD	Up to a quarter (1/4) of FRNID Amount	1-month FD at 100% p.a.

- 30. PB Customers who have performed and fulfilled the requirements stated in Clauses 27 and 28 above shall be referred to as "Eligible Powerlink 100% Customers" for the purpose of this Promotion.
- 31. The Eligible Powerlink 100% Customers are required to nominate a CASA Account maintained with HLB which should be in the names of all the Eligible Powerlink 100% Customers ("Nominated CASA") for the purpose of crediting the interest earned under this Powerlink 100% Promotion. The Powerlink FD interest earned shall be credited into the Eligible Powerlink 100% Customers' Nominated CASA upon the maturity of the Powerlink FD Tenure. Interest add-on to the Powerlink FD Placement Amount is not allowed.
- 32. In the event the FD is uplifted prior to the maturity of the Powerlink FD Tenure, no interest is to be paid on any FD uplifted before the completion of the Powerlink FD Tenure as per the rules of Association of Banks in Malaysia ("ABM"), Section E (v) shall apply:
 - a. No interest is to be paid on any 1 month, 2 months, 3 months deposit that has not run the full period.
- 33. Upon maturity, the Powerlink FD shall be auto-renewed at the prevailing conventional FD board rate.
- 34. Partial withdrawal of the Powerlink FD is not allowed.
- 35. Withdrawal of the Powerlink FD, whether before or after the maturity of the Powerlink FD Tenure, can only be made at the Participating Centre i.e. the branch where the Powerlink FD placement was made.

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- 36. The UT booking date shall be considered as the UT placement date for the selected UT products in the Selected Investments.
- 37. The FRNID trade date shall be considered as the FRNID placement date for the selected FRNID products in the Selected Investments.
- 38. Placement of the Powerlink FD and Investment Amounts in the Selected Investments must be made on the same day and cannot be accumulated from different days.
- 39. Where there is more than one (1) person applying for the Selected Investment and/or FD accounts, a joint account must be opened. The joint accountholder for the Selected Investment and/or FD accounts 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").
- 40. The Primary Accountholder for both the Selected Investments and the FD account must be under same name of the PB Customer.
- 41. HLB reserves the right to amend the participating funds of the Selected Investments listed in Appendix 1 from time to time on the Promotion Date.
- 42. Eligible Powerlink 100% 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 Powerlink 100% Promotion.
- 43. The Powerlink FD shall not be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Eligible Powerlink 100% Customers.

INVESTMENT PRODUCTS TRANSACTIONS

- 44. 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 Powerlink FD Rate.
- 45. In the event Eligible Powerlink 100% 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 100% Customers shall NOT be entitled for the Promotional FD Rate as stipulated in the table illustrated at clause 27 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, Section E (v).
- 46. All the existing terms and conditions, rules and regulations governing the Selected Investment transactions shall apply.
- 47. 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.

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- 48. **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.
- 49. 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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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.

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

- 50. Eligible SDB Customer and Eligible Powerlink 100% Customers are hereinafter collectively known as "the Customers". SDB Promotion and Powerlink 100% Promotion are hereinafter collectively known as "the Promotion" and each as "each Promotion".
- 51. By participating in the Promotion, the PB Customers:
 - (i) agree to have read, understood and to be bound by the T&Cs of the Promotion;
 - (ii) agree that HLB's decision on all matters relating to the Promotion shall be final, conclusive and binding on all PB Customers and the Customers and no further correspondence and/or appeal to dispute HLB's decision shall be entertained;
 - (iii) agree that the T&Cs herein, HLB's General Terms and Conditions of Accounts, Priority Banking Terms and Conditions, the relevant Investment Service Agreement (if applicable), the Terms and Conditions governing the hiring of SDB, where applicable, and other applicable Terms & Conditions are read as an entire agreement and if there is any discrepancy between the T&Cs herein, HLB's General Terms and Conditions of Accounts, Priority Banking Terms and Conditions, the relevant Investment Service Agreement (if applicable) and the Terms and Conditions governing the hiring of SDB, 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") 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.
- 52. HLB 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 Website or in any other manner which HLB deems practical;
 - (ii) to disqualify any of the Customers for any reason whatsoever as HLB may in its absolute discretion deem fit to participate in the Promotion
- 53. PB Customers, Eligible SDB Customer or Eligible Powerlink 100% Customers who have committed or are suspected of committing any fraudulent 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 Period shall NOT be eligible to participate in the Promotion.
- 54. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and PB Customers, Eligible SDB Customer or Eligible Powerlink 100% Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

Deposit Account is eligible for protection by PIDM.
Unit Trust/FRNID Accounts and Safe Deposit Box are NOT eligible for protection by PIDM.

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Appendix 1 – List of Selected Investment

No.	Code	Fund Name	Asset Type
1	AM03	AmSchroder European Equity Alpha	Equity
2	AM10	AmPrecious Metal	Equity
3	AM25	AMASIA PACIFIC REITS	Equity
4	AM29	AmTotal Return	Equity
5	AM30	AmAsia Pacific Equity Income	Equity
6	AM33	AmAsia Pacific REITs Plus	Equity
7	CIMB01	CIMB-Principal Global Titans	Equity
8	CIMB03	CIMB Islamic Asia Pacific Equity	Equity
9	CIMB04	CIMB-Principal Greater China Equity	Equity
10	CIMB07	CIMB-Principal China-India-Indonesia Eq	Equity
11	CIMB12	CIMB Islamic Balanced	Mixed Asset
12	CIMB14	CIMB Islamic Small Cap	Equity
13	CIMB29	CIMB-Principal Asia Pacific Dynamic Inc	Equity
14	CIMB30	CIMB-Principal Global Multi Asset Income	Mixed Asset
15	FTAM01	Franklin US Opportunities MYR	Equity
16	FTAM02	Templeton Global Equity A (MYR)	Equity
17	FTAM03	Templeton Global Balanced A (MYR)	Mixed Asset
18	HLG01	Hong Leong Growth	Equity
19	HLG02	Hong Leong Penny Stock	Equity

20	HLG09	Hong Leong Dana Makmur	Equity
21	HLG10A	Hong Leong Bond	Bond
22	HLG11	Hong Leong Balanced	Mixed Asset
23	HLG12	Hong Leong Dana Maarof	Mixed Asset
24	HLG14	Hong Leong Dividend	Equity
25	HLG15	Hong Leong Strategic	Equity
26	HLG24	Hong Leong Asia-Pacific Income Plus	Income
27	HWA01	Affin Hwang Select Opportunity	Equity
28	HWA03	Affin Hwang Select Balanced	Mixed Asset
29	HWA07	Affin Hwang Select Income	Income
30	HWA11	Affin Hwang Sel AsaPac exJpn REITs&Infra	Equity
31	HWA17	Affin Hwang Select AUD Income - MYR	Income
32	HWA18	Affin Hwang Select Dividend	Equity
33	HWA25	Affin Hwang Select Asia (ex Japan) Opp	Equity
34	HWA26	Affin Hwang Select SGD Income - MYR	Income
35	HWA27	Affin Hwang China Growth	Equity
36	HWA28	Affin Hwang Japan Growth	Equity
37	OSK03	RHB Kidsave Trust	Mixed Asset
38	OSK08	RHB Dana Islam	Equity
39	OSK09	RHB Smart Treasure	Equity
40	OSK10	RHB Smart Balanced	Mixed Asset
41	OSK12	RHB Growth & Income Focus	Mixed Asset
42	OSK23	RHB Big Cap China Enterprise	Equity
43	OSK31	RHB Gold and General	Equity
44	OSK34	RHB US Focus Equity	Equity
45	OSK40	RHB Multi Asset Regular Income Fund	Mixed Asset
46	RHB42	RHB GS US Equity Fund	Equity
47	OSK43	RHB Asian Income Fund	Income
48	OSK45	RHB GoldenLife 2020	Mixed Asset
49	OSK46	RHB GoldenLife 2030	Equity
50	PRU01	Eastspring Investments Small-cap	Equity
51	PRU03	Eastspring Investments Balanced	Mixed Asset
52	PRU05	Eastspring Investments dana al-ilham	Equity
53	PRU07	Eastspring Inv Asia Pacific Equity MY	Equity
54	PRU09	Eastspring Inv Asia Select Income	Equity
55	PRU10	Eastspring Investments Equity Income	Equity
56	PRU11	Eastspring Investments Global Leaders MY	Equity
57	PRU23	Eastspring Investments MY Focus	Equity
58	PRU30	Eastspring Investments ASEAN al-Adiil	Mixed Asset
59	TA02	TA South East Asia Equity	Equity
60	TA03	TA European Equity	Equity
61	TA04	TA Asian Dividend Income	Equity
62	TA05	TA Global Technology	Equity