

**HONG LEONG PRIORITY BANKING NEW TO INVESTMENT REGULAR SAVINGS PLAN (RSP) PRIVILEGE PROMOTION**

Last updated on 5 January 2021

The Hong Leong Bank Berhad's [193401000023 (97141-X)] ("**HLB**") "**Hong Leong Priority Banking New to Investment Regular Savings Plan (RSP) Privilege Promotion**" ("**Promotion**") commences on 25 January 2021 and ends on 31 December 2021, 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**").

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**TERMS & 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 new and existing individual HLB Priority Banking customers, both Malaysian and non-Malaysian residents ("**PB Customers**"), who do not have any existing unit trust accounts with HLB prior to the Promotion Period, and open an individual unit trust account with HLB during the Promotion Period. PB Customers who have fulfilled the criteria above shall be referred to as "**Eligible Customers**".
2. The **PB Membership** qualifying criteria in this context is 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 ("**Minimum Balance**").
3. For the purpose herein, the term "**AUM**" which stands for Asset Under Management shall mean all sums standing to the credit of any Fixed Deposit ("**FD**") Account, Current Account and Savings Account ("**CASA**") 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**") with HLB at any one time. Mortgage Plus Current Account will be excluded as part of the AUM to make up the qualifying criteria.
4. 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**").
5. The following shall not be eligible to participate in the Promotion:
  - (a) Non-individual customers including Corporations, Business Entities, Solicitor Account Holders, Associations, Clubs, Schools, Societies, Non-profitable Organizations, Sole Proprietorships, Partnerships, Limited Liability Partnerships and Professional Practices duly registered or incorporated in Malaysia.

**PROMOTION MECHANICS**

6. Subject to the terms and conditions herein, Eligible Customers who fulfil the following Criteria within the Promotion Period (“**Entitled Customers**”) will be entitled to the Privilege as provided in the table below (“**Privilege**”):

(a) Invest in any of the selected Unit Trust (UT), a list of which is available for viewing at any HLB Priority Banking Centres or HLB Branches (“**Selected Investments**”). The Selected Investments must meet the Criteria set out in the table below:

Selected Investments	Criteria	Privilege
The Unit Trust as listed and available for viewing at any HLB Priority Banking Centres or HLB Branches	Open a new Regular Savings Plan account (“RSP”) and subscribe for the Selected Investment for a minimum of 13 transactions (“RSP Transaction”), and each RSP Transaction shall be a minimum of RM5,000.	<ul style="list-style-type: none"> <li>● Initial RSP Transaction at 0.00% Sales Charge.</li> <li>● 2% sales charge for the subsequent RSP Transactions within twelve (12) months</li> </ul>

and

(b) Make payment for each RSP Transactions.

7. The Entitled Customers may refer to their respective HLB Relationship Manager or walk-in to their nearest HLB Priority Banking Centre or HLB Branch for more information on the Promotion.

**INVESTMENT PRODUCT TRANSACTIONS**

8. Eligible Customers who have opened a RSP account as provided under Clause 6 above is committed to perform thirteen (13) RSP Transactions, with a total minimum annualized UT amount of Ringgit Malaysia Sixty-Five Thousand (RM65,000). Eligible Customers are required to select ‘Monthly’ as the transaction frequency of the plan.

9. In the event the Eligible Customers failed to meet the Criteria provided under Clause 8 during the Promotion Period, HLB reserves the right to charge the Eligible Customers sales charge up to 5% of UT Sales Charge (“Sales Charge”) on their initial transaction. The calculation of the Sales Charge shall be as follows:

Sales Charge: Principal Amount of Initial RSP Transaction x % of UT Sales Charge
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10. 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 Privilege.

11. For the purpose of Clause 6(a) above, the **Selected Investments** trade date shall be considered as the investment placement date. For the avoidance of doubt, trade date must fall within Promotion Period.
12. All the existing terms and conditions, rules and regulations governing the Selected Investment transactions shall apply.
13. Investments in the selected UT Funds in Selected Investments using funds withdrawn from the Employees Provident Fund (“**EPF**”) are not allowed.
14. In the event the Entitled Customers exercise their UT cooling-off right or any transaction of the Selected Investments is rejected or cancelled by any parties for whatsoever reason, Entitled Customers shall NOT be entitled for the Privilege.
15. The terms and conditions governing the UT transactions and products of the selected UT funds under 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.
16. 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 HLB 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 and any money withdrawn from a protected deposit for the purpose of purchasing any units in a unit trust scheme is/are not protected by Perbadanan Insurans Deposit Malaysia (“**PIDM**”).

## **GENERAL TERMS AND CONDITIONS**

17. By participating in the Promotion, Eligible Customers agree:
  - (a) to have read, understood, and agree to be bound by the T&Cs herein;

- (b) that all records of transactions captured by HLB's system for the purpose of determining whether the Eligible Customers are Entitled Customers shall be deemed accurate and conclusive;
- (c) that HLB's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Eligible Customers;
- (d) that the T&Cs herein, 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
- (e) to access HLB's Website at regular intervals to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs.

18. HLB reserves its right to:

- (a) add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, with prior notice by way of posting on HLB's Website, or in any manner deemed suitable by the HLB; and
- (b) disqualify any of the Eligible Customers to participate in the Promotion.

19. Eligible 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/Hong Leong Islamic Bank Berhad or have been declared bankrupt (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.

20. 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.

21. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**Deposit accounts are protected by PIDM up to RM 250,000 for each depositor.**

**THE CUSTOMER IS REMINDED THAT THIS PRODUCT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA. ANY MONEY WITHDRAWN FROM AN INSURED DEPOSIT FOR THE PURPOSE OF PURCHASING ANY INVESTMENT PRODUCTS IS NO LONGER PROTECTED BY PIDM.**