

**HONG LEONG BRANCH CNY EARLY BIRD GIFT OF LUCK CAMPAIGN**

Last updated on 6 January 2023

**CAMPAIGN PERIOD**

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") "**Hong Leong Branch CNY Early Bird Gift of Luck Campaign**" ("**Campaign**") commences on 6 January 2023 and ends on 28 February 2023, both dates inclusive ("**Campaign 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 & CONDITIONS**

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

**ELIGIBILITY**

1. The Campaign is open to all new and existing individual HLB customers, both Malaysian and non-Malaysian residents ("**Customers**").

**CAMPAIGN MECHANICS**

2. The first three hundred (300) Customers who invest between Ringgit Malaysia Ten Thousand (RM10,000) to Ringgit Malaysia Nineteen Thousand Nine Hundred and Ninety-Nine (RM19,999) into any Unit Trust ("**UT**") with a minimum sales charge of 3.0% during the Campaign Period ("**Eligible Customers**"), will be eligible for one (1) Lucky Persimmons Tea Set ("**Reward**"). Rewards are limited available on First Come First Served basis only.
3. A list of participating UT funds is available for viewing within Appendix 1 at the end of this T&C ("**Selected Investments**"). The Selected Investments must meet the minimum sales charge of 3.0% criteria as mentioned under Clause 2.
4. The Eligible Customers may refer to their respective Branch Personal Bankers or HLB Branch for more information on the Campaign.

**FULFILMENT OF REWARD**

5. No entry form or registration of participation is required to participate in the Campaign.
6. HLB will track the total investment amount of each Eligible Customer throughout the Campaign Period on a monthly basis.
7. Eligible Customers will be notified by their respective Branch Personal Banker or Branch Servicing Personnel ("**Transacting Officer**") at their respective Transacting Branch eligible to obtain the Reward, refer to clause 9 for Fulfilment of Reward. For the avoidance of doubt, Eligible Customers who do not receive any notification shall be deemed as not eligible for the Reward.
8. Eligible Customers must be the Primary Accountholders of the Investment Account. For joint accounts, the person whose name appears first in the transaction or account opening form will be treated as Primary Accountholders.

9. Fulfilment of Reward will be made within ninety (90) days after the Campaign Period. Fulfilment of Reward will be performed by the Transacting Officer at respective Transacting Branch within the ninety (90) days after the Campaign Period.
10. It is the obligation of the Eligible Customers to update and/or provide their latest and accurate contact information (mobile number) to HLB. HLB shall not be responsible in the event where Eligible Customers are unable to be contacted for any reason at all.
11. In the event the Eligible Customers exercise their cooling-off right or any transaction of the Selected Investments is rejected wholly or partially by any parties for whatsoever reason, the Eligible Customer will not be eligible for the Reward.
12. 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.
13. 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**

14. By participating in the Campaign, 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.
- 15. HLB reserves its right to 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.
- 16. 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 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 Campaign Period shall not be eligible to participate in the Campaign.
- 17. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Customer agree to submit to the jurisdiction of the Courts of Malaysia.
- 18. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**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.**

If you have any enquiries regarding the T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my)

[Appendix 1](#)

List of participating UT funds for the Campaign:  
[83 Funds]

HLB Code	Fund Name	Sales Charge	Asset Type
HLG40	Hong Leong Regular Income Fund	3.00%	Mixed Asset
HWA07	Affin Hwang Select Income Fund	3.00%	Mixed Asset
HWA17	Affin Hwang Select AUD Income - MYR	3.00%	Mixed Asset
HWA26	Affin Hwang Select SGD Income - MYR	3.00%	Mixed Asset
HLG10A	Hong Leong Bond Ordinary Investment Plan Fund	4.00%	Bond
HLG16	Hong Leong Institutional Bond Fund	4.00%	Bond
HLG22	Hong Leong Islamic Income Management	4.00%	Bond
AM25	AmAsia Pacific REITs - Class B MYR	5.00%	Equity
AM33	AmAsia Pacific REITs Plus Fund	5.00%	Equity
CIMB03	Principal Islamic Asia Pacific Dynamic Equity Fund	5.00%	Equity
CIMB19	Principal Dynamic Enhanced Malaysia Income Fund	5.00%	Mixed Asset
CIMB31	Principal Islamic Enhanced Opportunities Fund	5.00%	Equity
CIMB32	Principal Lifetime Balanced Fund	5.00%	Mixed Asset
HLG44	Hong Leong Asia Pacific Equity Fund	5.00%	Equity
OSK21	RHB Thematic Growth Fund	5.00%	Equity
OSK40	RHB Multi Asset Regular Income Fund	5.00%	Mixed Asset
PRU07	Eastspring Inv Asia Pacific Equity MY	5.00%	Equity
PRU09	Eastspring Inv Asia Select Income Fund	5.00%	Mixed Asset
PRU10	Eastspring Investments Equity Income Fund	5.00%	Equity
PRU23	Eastspring Investments MY Focus Fund	5.00%	Equity
OSK16	RHB Resources Fund	5.26%	Equity
OSK20	RHB Golden Dragon Fund	5.26%	Mixed Asset
PRU01	Eastspring Investments Small-cap Fund	5.26%	Equity
PRU02	Eastspring Investments Growth Fund	5.26%	Equity
PRU03	Eastspring Investments Balanced Fund	5.26%	Mixed Asset
PRU05	Eastspring Investments dana al-ilham Fund	5.26%	Equity
CIMB01	Principal Global Titans Fund	5.50%	Equity
CIMB04	Principal Greater China Equity Fund	5.50%	Equity
CIMB07	Principal China-India-Indonesia Opportunities Fund	5.50%	Equity
CIMB29	Principal Asia Pacific Dynamic Income Fund MYR	5.50%	Equity
CIMB29SGD	Principal Asia Pacific Dynamic Income Fund SGD	5.50%	Equity
CIMB29USD	Principal Asia Pacific Dynamic Income Fund USD	5.50%	Equity
CIMB35	Principal Asia Pacific Dynamic Growth MYR	5.50%	Equity
CIMB35AUD	Principal Asia Pacific Dynamic Growth AUD	5.50%	Equity
CIMB35USD	Principal Asia Pacific Dynamic Growth USD	5.50%	Equity

<b>CIMB36</b>	Principal Global Millennial Equity Fund - MYR	5.50%	Equity
<b>HWA01</b>	Affin Hwang Select Opportunity Fund	5.50%	Equity
<b>HWA02</b>	Affin Hwang Aiiman Growth Fund	5.50%	Equity
<b>HWA03</b>	Affin Hwang Select Balanced Fund	5.50%	Mixed Asset
<b>HWA11</b>	Affin Hwang Select Asia Pac (ex Japan) REITs Fund	5.50%	Equity
<b>HWA18</b>	Affin Hwang Select Dividend Fund	5.50%	Equity
<b>HWA19</b>	Affin Hwang Select Asia (ex Jpn) Quantum Fund	5.50%	Equity
<b>HWA25</b>	Affin Hwang Select Asia (ex Japan) Opp Fund	5.50%	Equity
<b>HWA28</b>	Affin Hwang World Series Japan Growth Fund	5.50%	Equity
<b>HWA29</b>	Affin Hwang World Global Balanced MYR H	5.50%	Mixed Asset
<b>HWA29AUDH</b>	Affin Hwang World Global Balanced AUD H	5.50%	Mixed Asset
<b>HWA29SGDH</b>	Affin Hwang World Global Balanced SGD H	5.50%	Mixed Asset
<b>HWA29USD</b>	Affin Hwang World Global Balanced USD	5.50%	Mixed Asset
<b>OSK23</b>	RHB Big Cap China Enterprise Fund	5.50%	Equity
<b>OSK31</b>	RHB Gold and General Fund	5.50%	Equity
<b>OSK34</b>	RHB US Focus Equity Fund	5.50%	Equity
<b>OSK43</b>	RHB Asian Income MYR	5.50%	Mixed Asset
<b>OSK43AUDH</b>	RHB Asian Income AUD-Hedged	5.50%	Mixed Asset
<b>OSK43SGD</b>	RHB Asian Income SGD	5.50%	Mixed Asset
<b>OSK43USDH</b>	RHB Asian Income USD-Hedged	5.50%	Mixed Asset
<b>TA02</b>	TA South East Asia Equity Fund	5.50%	Equity
<b>TA03</b>	TA European Equity Fund	5.50%	Equity
<b>TA04</b>	TA Asian Dividend Income Fund	5.50%	Equity
<b>TA05</b>	TA Global Technology Fund	5.50%	Equity
<b>TA10</b>	TA GROWTH Fund	5.50%	Equity
<b>TA13</b>	TA ISLAMIC Fund	5.50%	Equity
<b>AM20</b>	AMCUMULATIVE GROWTH Fund	6.00%	Equity
<b>AM29</b>	AmTotal Return Fund	6.00%	Mixed Asset
<b>CIMB33</b>	Principal Small Cap Opportunities Fund	6.00%	Equity
<b>HLG01</b>	Hong Leong Growth Fund	6.00%	Equity
<b>HLG02</b>	Hong Leong Value Fund	6.00%	Equity
<b>HLG04</b>	Hong Leong Consumer Product Sector Fund	6.00%	Equity
<b>HLG09</b>	Hong Leong Dana Makmur	6.00%	Equity
<b>HLG11</b>	Hong Leong Balanced Fund	6.00%	Mixed Asset
<b>HLG11C</b>	Hong Leong Balanced Fund (Cash Dividend Payout - Monthly)	6.00%	Mixed Asset
<b>HLG12</b>	Hong Leong Dana Maa'rof Fund	6.00%	Mixed Asset
<b>HLG12C</b>	Hong Leong Dana Maa'rof Fund (Cash Dividend Payout - Quarterly)	6.00%	Mixed Asset
<b>HLG14</b>	Hong Leong Dividend Fund	6.00%	Equity
<b>HLG15</b>	Hong Leong Strategic Fund	6.00%	Mixed Asset

<b>HLG17</b>	Hong Leong Asia-Pacific Dividend	6.00%	Equity
<b>HLG37</b>	Hong Leong HK Equity Optimizer Fund	6.00%	Equity
<b>HLG47</b>	Hong Leong Global ESG Fund	6.00%	Equity
<b>CIMB10</b>	Principal Malaysia Titans Fund	6.50%	Equity
<b>CIMB12</b>	Principal Islamic Lifetime Balanced Fund	6.50%	Mixed Asset
<b>CIMB13</b>	Principal DALI Equity Fund	6.50%	Equity
<b>CIMB15</b>	Principal Lifetime Balanced Income Fund	6.50%	Mixed Asset
<b>CIMB17</b>	Principal Titans Growth & Income Fund	6.50%	Equity
<b>CIMB18</b>	Principal Titans Income Plus Fund	6.50%	Equity