

HONG LEONG BANK BRANCH DOUBLE ABUNDANCE CNY UTFD BUNDLE

Last update: 6 January 2023

ELIGIBILITY PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**Hong Leong Bank Branch Double Abundance CNY UTFD Campaign**" ("**Campaign**") commences on **6 January 2023** and ends on **28 February 2023**, both dates inclusive of ("**Campaign 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 Campaign ("**T&Cs**"):

ELIGIBILITY

1. This Campaign is open to HLB's Existing and New customers, both Malaysian and non-Malaysian citizens ("**Customers**").
2. For the avoidance of doubt:
 - a) New Customers refer to individual primary accountholders who do not have any Accounts or Investments with HLB prior to the Campaign Period and have opened a Fixed Deposit Account and an Investment Account for this Campaign during the Campaign Period.
 - b) Existing accountholders refer to individual primary accountholders who have opened a Current/Savings Account or Fixed Deposit Account or Investment Account prior to the Campaign Period.
3. This Campaign enables the Customers to obtain Promotional FD Rates for the Participating FD Accounts, subject to the Campaign Mechanics below being fulfilled.

CAMPAIGN MECHANICS

3. This Campaign enables the Customers to obtain Promotional FD Rates, subject to the Campaign Mechanics below being fulfilled (as stated under clause 4). The participating Fixed Deposit ("**FD**") account ("**Participating FD Account**") for this Campaign is HLB's Conventional FD.
4. Customers are required to invest a sum of minimum RM20,000 in any of the selected Unit Trust Fund ("**UT**") (refer Appendix 1), subject to minimum UT sales charge ("**Eligible Customers**") to be eligible for the **1-month FD at 9.88% p.a.** or **3-month FD at 7.18% p.a.** ("**Promotional FD Rates**").
5. The maximum FD placement amount for the Promotional FD Rates is capped at 0.5x of UT investment amount.

Table 1: Minimum UT Investment and Maximum FD Placement Amount Ratio

Promotional FD Rate	Minimum UT Amount	Minimum UT Sales Charge	UT : FD Ratio	Maximum FD Placement Amount
1-month FD at 9.88% p.a.	RM20,000.00	3.0%	1 : 0.5	Up to 0.5 time of UT Investment Amount.
3-month FD at 7.18% p.a.	RM20,000.00	3.0%		

Should there be an Overnight Policy Rate (OPR) change, HLB reserves the right to revise the promotional FD rates.

6. For the avoidance of doubt, Table 2 illustrates the UTFD ratio based on the criteria provided in Table 1 above.

Table 2

Promotional FD Rate	UT Investment Amount	Minimum UT Sales Charge	Maximum FD Placement Amount	UT : FD Ratio
1-month FD at 9.88% p.a.	RM20,000	3.0%	RM10,000	1 : 0.5
3-month FD at 7.18% p.a.	RM20,000	3.0%	RM10,000	

7. Based on Table 2, the UT Investment Amount for the Eligible Customer is Ringgit Malaysia Twenty Thousand (RM20,000). The Customer will be eligible up to a Ringgit Malaysia Ten Thousand (RM10,000) FD placement in any of the Promotional FD Rates shown in Table 2 above.
8. The UT order date shall be considered as the UT investment date for the selected UT products listed in Appendix 1.
9. The FD placement and UT investment have to be done concurrently on the same day during the Campaign Period.
10. The fund size limit for the Promotional FD Rates is capped at Ringgit Malaysia Fifty Million (RM50,000,000) (“**Fund Size Limit**”), subject to first-come, first-served basis.
11. In the event any FD Placement amount exceeds the Maximum FD Placement Amount or if the Fund Size Limit is reached, then such FD Placement amount shall be subject to the prevailing FD board rates as determined by the Bank.
12. Promotional FD Rate is applicable for **New Funds** only.
13. **New Funds** are defined as cash, Financial Process Exchanges (“**FPX**”), instant transfer, 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 Participating FD Accounts, HLB Current Account or Savings Account of the Customer.
14. The following shall **NOT** be considered as “New Funds”:
- maturing FD or premature withdrawal of FD from any existing FD Accounts with HLB;
 - intra bank transfer of funds, i.e., transfer of funds from another HLB/HLISB account (whether CASA, FD or General Investment Account); and
 - inter and/or intra branch transfer within HLB including by third party account transfer.
15. This Campaign is NOT valid with any other on-going promotions offered by HLB from time to time.
16. Each Eligible Customer is only entitled to one (1) Promotional FD Rate for UT Investment made during campaign period.

17. The Eligible Customers who do not have any CASA with HLB prior to the Campaign Period are required to open one and nominate a CASA maintained with the Bank under the same name and signature requirement as the Participating FD Account (“**Nominated CASA**”) for the purpose of crediting the interest earned under this Campaign.
18. The interest earned for the Participating FD Accounts shall be credited into the Eligible Customers’ Nominated CASA at maturity.
19. Upon maturity, the principal FD Placement amount shall be auto-renewed at the prevailing FD board rates respectively for the same amount of period and the interest earned will be credited into the Eligible Customers’ Nominated CASA at maturity for each period.
20. No interest shall be payable on partially withdrawn amounts and premature withdrawals of the FD, regardless of the number of completed months at the time of premature withdrawal. For the avoidance of doubt, the interest/profit will be calculated on the remaining balance principal amount subsequent to the withdrawal.
21. Subject to Clause 20 above, partial withdrawal of the FD is allowed in multiples of Ringgit Malaysia One Thousand (RM1,000) only. Any withdrawal which causes the minimum balance of the Participating FD Account to fall below Ringgit Malaysia Ten Thousand (RM10,000) shall be treated as a premature withdrawal of the entire FD.
22. FD Placement Amount shall **NOT** be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Eligible Customers with the exception that the FD Placement Amount of the Conventional FD can be used as collateral to secure the eligible Credit Card(s) with HLB. Please refer to the Secured Credit Card with Fixed Deposit Terms & Conditions for more information.
23. The Primary Accountholder for both the Investments and the FD account must be under same name of the Eligible Customers.
24. In the event the Eligible Customers exercise their Unit Trust cooling-off right or any of the UT Investment is rejected or cancelled by any parties for whatsoever reason, Eligible Customers shall NOT be eligible to the Promotional FD Rate as stipulated in the tables illustrated. Accordingly, the funds placed deposited in a FD account will be uplifted and no interest shall be paid.

GENERAL

25. By participating in the Campaign, the Eligible Customers agree:

- a) that they have read, understood and agreed to be bound by the T&Cs herein; General Terms and Conditions of Accounts, terms and conditions applicable to the participating FD and;
- b) that all records of the fulfilment of the eligibility requirement captured by HLB's system within the Campaign Period are final;
- c) that HLB's decision on all matters relating to the Campaign shall be final, conclusive and binding on the Eligible Customers;
- d) to access HLB's websites at (www.hlb.com.my) ("**HLB's Website**") at regular intervals to view the T&Cs of the Campaign and ensure to be kept up-to-date on any changes or variations to the T&Cs;
- e) that the interest earned is non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit in-kind; and
- f) to be 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 Campaign.

26. HLB reserves the right:

- a) With prior notice to the Customers, to add, delete, suspend or vary any or all of the T&Cs contained herein either fully or partially or terminate the Campaign by way of posting on HLB's Website, or in any other manner;
- b) To forfeit the interest earned in the event of non-compliance by the Eligible Customers of the T&Cs herein, General Terms and Conditions of Accounts, terms and conditions applicable to the Participating CASA and FD; and
- c) To claw-back the interest paid in the event there is any detected fraud, breaches against the Campaign's T&Cs.

27. The T&Cs herein, General Terms and Conditions of Accounts, terms and conditions applicable to the Participating CASA, and FD shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein, General Terms and Conditions of Accounts, terms and conditions applicable to the Participating CASA and FD, the T&Cs herein shall prevail to the extent of such discrepancy.

28. In the event of any discrepancy between the T&Cs herein and any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the final T&Cs on HLB's Website shall prevail.

29. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

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

Hong Leong Bank Berhad is a member of PIDM. **Deposits Products are protected by PIDM up to RM250,000 for each depositor.**

Any money withdrawn from an insured deposit for the purpose of purchasing any units in a unit trust scheme is no longer protected by PIDM.

If you have any enquiries regarding these T&Cs, please email us at 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
CIMB36	Principal Global Millennial Equity Fund - MYR	5.50%	Equity
HWA01	Affin Hwang Select Opportunity Fund	5.50%	Equity
HWA02	Affin Hwang Aiiman Growth Fund	5.50%	Equity

HWA03	Affin Hwang Select Balanced Fund	5.50%	Mixed Asset
HWA11	Affin Hwang Select Asia Pac (ex Japan) REITs Fund	5.50%	Equity
HWA18	Affin Hwang Select Dividend Fund	5.50%	Equity
HWA19	Affin Hwang Select Asia (ex Jpn) Quantum Fund	5.50%	Equity
HWA25	Affin Hwang Select Asia (ex Japan) Opp Fund	5.50%	Equity
HWA28	Affin Hwang World Series Japan Growth Fund	5.50%	Equity
HWA29	Affin Hwang World Global Balanced MYR H	5.50%	Mixed Asset
HWA29AUDH	Affin Hwang World Global Balanced AUD H	5.50%	Mixed Asset
HWA29SGDH	Affin Hwang World Global Balanced SGD H	5.50%	Mixed Asset
HWA29USD	Affin Hwang World Global Balanced USD	5.50%	Mixed Asset
OSK23	RHB Big Cap China Enterprise Fund	5.50%	Equity
OSK31	RHB Gold and General Fund	5.50%	Equity
OSK34	RHB US Focus Equity Fund	5.50%	Equity
OSK43	RHB Asian Income MYR	5.50%	Mixed Asset
OSK43AUDH	RHB Asian Income AUD-Hedged	5.50%	Mixed Asset
OSK43SGD	RHB Asian Income SGD	5.50%	Mixed Asset
OSK43USDH	RHB Asian Income USD-Hedged	5.50%	Mixed Asset
TA02	TA South East Asia Equity Fund	5.50%	Equity
TA03	TA European Equity Fund	5.50%	Equity
TA04	TA Asian Dividend Income Fund	5.50%	Equity
TA05	TA Global Technology Fund	5.50%	Equity
TA10	TA GROWTH Fund	5.50%	Equity
TA13	TA ISLAMIC Fund	5.50%	Equity
AM20	AMCUMULATIVE GROWTH Fund	6.00%	Equity
AM29	AmTotal Return Fund	6.00%	Mixed Asset
CIMB33	Principal Small Cap Opportunities Fund	6.00%	Equity
HLG01	Hong Leong Growth Fund	6.00%	Equity
HLG02	Hong Leong Value Fund	6.00%	Equity
HLG04	Hong Leong Consumer Product Sector Fund	6.00%	Equity
HLG09	Hong Leong Dana Makmur	6.00%	Equity
HLG11	Hong Leong Balanced Fund	6.00%	Mixed Asset
HLG11C	Hong Leong Balanced Fund (Cash Dividend Payout - Monthly)	6.00%	Mixed Asset
HLG12	Hong Leong Dana Maa'rof Fund	6.00%	Mixed Asset
HLG12C	Hong Leong Dana Maa'rof Fund (Cash Dividend Payout - Quarterly)	6.00%	Mixed Asset
HLG14	Hong Leong Dividend Fund	6.00%	Equity
HLG15	Hong Leong Strategic Fund	6.00%	Mixed Asset
HLG17	Hong Leong Asia-Pacific Dividend	6.00%	Equity
HLG37	Hong Leong HK Equity Optimizer Fund	6.00%	Equity
HLG47	Hong Leong Global ESG Fund	6.00%	Equity
CIMB10	Principal Malaysia Titans Fund	6.50%	Equity
CIMB12	Principal Islamic Lifetime Balanced Fund	6.50%	Mixed Asset
CIMB13	Principal DALI Equity Fund	6.50%	Equity

CIMB15	Principal Lifetime Balanced Income Fund	6.50%	Mixed Asset
CIMB17	Principal Titans Growth & Income Fund	6.50%	Equity
CIMB18	Principal Titans Income Plus Fund	6.50%	Equity