

HONG LEONG CONNECT DAY 0% UNIT TRUST CAMPAIGN

Last update: 10 July 2023

ELIGIBILITY PERIOD

The Hong Leong Bank Berhad's [193401000023 (97141-X)] ("HLB") "HLB Wealth Connect Day 0% Sales Charge Campaign" ("Campaign") commences on **01 July 2023** and ends on **21 July 2023**, both dates inclusive ("Eligibility Period"), unless notified otherwise and subject to Clause 5 below.

TERMS & CONDITIONS

The terms and conditions applicable to the Campaign ("T&Cs") are set out as follows:

ELIGIBILITY

1. The Campaign is open to all new or existing HLB customers ("Customers") who have access to HLB Connect online services ("HLB Connect") and with at least one HLB Savings Account/HLISB (Hong Leong Islamic Bank Berhad) Savings Account-i ("SA/SA-i") who are:
 - i. Malaysian citizens; or
 - ii. Non-Malaysian citizens with Permanent Resident status in Malaysia and residing in Malaysia for more than one hundred eighty-two (182) days per calendar year;

who fulfil the following criteria ("Eligible Customers"):

- a. aged between 18 to 70 years old at the commencement of the Eligibility Period;
- b. individuals who are not U.S. persons under FATCA (Foreign Account Tax Compliance Act of U.S.); and
- c. subscribe to Unit Trust via HLB Connect Retail Internet Banking during the Eligibility Period.

CAMPAIGN MECHANICS

2. Under this Campaign, an Eligible Customer who subscribes to any Unit Trust in the Unit Trust funds set out in **Appendix 1** below ("Participating Funds") during the Eligibility Period will be entitled to 0% sales charge ("Waiver") in respect of the said subscription/investment provided that the amount invested on that occasion ("Investment Amount") is not less than the Minimum Investment Amount (as specified in **Table 1** below), and subject always to the other terms and conditions herein.

Table 1: Campaign Mechanics

Unit Trust Funds	Channel	Waiver	Minimum Investment Amount	Maximum Investment Amount
Participating Funds (specified in Appendix 1 hereto)	HLB Connect	0% Sales Charge	RM50	RM5,000 per customer

3. Customers who have fulfilled the criteria under **Clause 2** shall be referred to as ("Entitled Customers").
4. In the event the Customer's collective Investment Amount over the Eligibility Period exceeds the Maximum Investment Amount in **Table 1** above, then the amount in excess of the Maximum Investment Amount will not be entitled to the Waiver. The normal sales charge will apply to such excess amount and on any subsequent investments by that Customer. Several possible scenarios under the Campaign are set out below.

Campaign Scenarios

Scenario A:

Mr. A subscribes to Franklin U.S. Opportunities Fund (FTAM01) with an Investment Amount of RM2,500 and made his subscription via HLB Connect.

Unit Trust Fund Subscribed	Date of transaction	Investment Amount	Sales Charge without Promotion	Waiver Entitlement (Yes/No)	Remarks
Franklin U.S. Opportunities Fund (FTAM01)	05 July 2023	RM2,500	5% Sales Charge i.e. RM125	Yes	Mr. A is entitled to the 0% Sales Charge

Scenario B:

Mr. Bob subscribes to Franklin U.S. Opportunities Fund (FTAM01) with an Investment Amount of RM700 and made his subscription via HLB Connect.

Unit Trust Fund Subscribed	Date of transaction	Investment Amount	Sales Charge without Promotion	Waiver Entitlement (Yes/No)	Remarks
Franklin U.S. Opportunities Fund (FTAM01)	25 July 2023	RM700	5% Sales Charge i.e. RM35	No	Mr. Bob did not perform the transaction during the Eligibility Period

Scenario C:

Ms. Daisy subscribes to Franklin U.S. Opportunities Fund (FTAM01) with an Investment Amount of RM6,500 and made her subscription via HLB Connect.

Unit Trust Fund Subscribed	Date of transaction	Investment Amount	Sales Charge without Promotion	Waiver Entitlement (Yes/No)	Remarks
Franklin U.S. Opportunities Fund (FTAM01)	15 July 2023	RM6,500	5% Sales Charge i.e. RM325	Yes, partially.	Ms. Daisy's investment exceeded the Maximum Investment Amount. The excess RM1,500 of her Unit Trust investment will be subject to normal sales charge.

- The Waiver for this Campaign is available for a Total Eligible Campaign Investment (i.e. total investments during the Campaign for which a Waiver was granted) capped at Ringgit Malaysia Seven Million Seven Hundred Thousand only (RM7,700,000) and shall be granted on a first-come-first-served basis throughout the Eligibility Period. Once the cap on Total Eligible Campaign Investment has been reached, any subsequent investment/subscription by any Entitled Customer will be subject to the normal sales charge regardless of the Minimum Investment Amount and Maximum Investment Amount in **Table 1**. An official announcement will be made of the stop to Waivers via the HLB Website (www.hlb.com.my) ("**HLB's Website**").

6. Investments / subscriptions via deposits from Employees Provident Fund shall not qualify for any Waiver under this Campaign.
7. In order to be entitled to a Waiver under the Campaign, the investments / subscriptions must be made at any time during the Eligibility Period until just before 2 p.m. on the last day of the Eligibility Period, and investments / subscriptions made after 2 p.m. on that last day will not qualify for the Waiver.
8. **“Cooling-Off Right”** is defined as the autonomy for an investor(s) to obtain a refund of his/her initial investment of the selected Unit Trust fund(s) during the Cooling-Off Period. The **“Cooling-Off Period”** is a grace period of not fewer than six (6) Business Days from the date that HLB received the investor’s notice of intention to withdraw from the Unit Trust investment which should be received no later than the cut-off time (i.e. 2 p.m.) on a Business Day. An Entitled Customer is allowed to exercise his/her Cooling-off Right as long as the Cooling-Off Period has not expired. For the purpose of this T&C, **“Business Day”** means any day excluding Saturday and Sunday and gazetted Public Holidays in Malaysia on which HLB operates and is open to the public in Malaysia.

GENERAL

9. By participating in the Campaign, the Entitled Customers agree:
 - (i) That they have read, understood and agreed to be bound by the T&Cs herein, the terms and conditions relating to HLB Connect Online Banking and HLB Connect App (where applicable) as highlighted in the Terms and Conditions for The Use of HLB Connect (the detailed terms and conditions can be found at <https://www.hlb.com.my/content/dam/hlb/my/docs/pdf/connect/hlb-tnc-en.pdf>), the General Terms and Conditions of Accounts and the terms and conditions applicable to the relevant Unit Trust;
 - (ii) that they have read, understood and agree to be bound by HLB’s Privacy Notice, which is available at HLB’s Website;
 - (iii) that all records of the fulfilment of the eligibility requirement/criteria captured by HLB’s system within the Eligibility Period are final;
 - (iv) that HLB’s decision on all matters relating to the Campaign shall be final, conclusive and binding on the Entitled Customers;
 - (v) to access HLB’s Website at regular intervals to view the T&Cs of the Campaign and ensure they are kept up-to-date on any changes or variations to the T&Cs;
 - (vi) that the gains earned/ benefit obtained from the Waiver is/are non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit in-kind; and
 - (vii) to be liable for 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.
10. HLB reserves the right:
 - (i) With prior notice, 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 a notice on HLB’s Website;
 - (ii) To refuse to grant the Waiver in the event of any non-compliance by an Entitled Customer of the T&Cs herein, the General Terms and Conditions of Accounts, the terms and conditions relating to HLB Connect Online Banking and HLB Connect App (where applicable) as highlighted in the Terms and Conditions for The Use of HLB Connect (the detailed terms and conditions can be found at <https://www.hlb.com.my/content/dam/hlb/my/docs/pdf/connect/hlb-tnc-en.pdf>) and/or the terms and conditions applicable to the relevant Unit Trust fund or detection of fraud or breach as mentioned in item (iii) below; and
 - (iii) To claw-back the Waiver (i.e. require the Entitled Customer to reimburse HLB for such Waiver previously granted) in the event there is any detection of any fraud or breach of the T&Cs herein or any other terms and conditions mentioned above.

11. 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.
12. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.
13. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Entitled Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

Hong Leong Bank Berhad is a member of Perbadanan Insurans Deposit Malaysia ("PIDM"). Unit Trust investment is not protected by PIDM.

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 115 Participating Funds]

HLB Code	Fund Name	Asset Type
x	AHAM Enhanced Deposit Fund	Money Market
AM12	AmIncome Plus Fund	Bond
AM18	AMBON ISLAM Fund	Bond
AM21	AMDYNAMIC BOND Fund	Bond
PRU04	Eastspring Investments Bond Fund	Bond
PRU12	Eastspring Investments Cash Management Fund	Money Market
PRU12CORP	Eastspring Investments Cash Management Fund (Corporate class)	Money Market
HLG10B	Hong Leong Bond Standalone Invmt Plan Fund	Bond
HLG38	Hong Leong Money Market Fund	Money Market
HLG38CORP	Hong Leong Money Market Fund (Corporate class)	Money Market
HLG41	Hong Leong Sea-5 Equity Fund - Class A	Equity
HLG46	Hong Leong Income Fund - Class A	Bond
HLG48	Hong Leong Dana Al-Izdihar	Money Market
CIMB09	Principal Deposit Fund (Class AR)	Money Market
OSK07	RHB Income 2 Fund	Bond
OSK29	RHB Money Market Fund	Money Market
AM08	AmBond Fund	Bond

HWA04	AHAM Select Bond Fund - RM Class (Reinvestment)	Bond
HWA04C	AHAM Select Bond Fund - RM Class (Cash Dividend)	Bond
HWA05	AHAM Aiiman Income Plus Fund	Bond
AM31	AmTactical Bond - Class B MYR	Bond
CIMB11	Principal Islamic Lifetime Enhanced Sukuk Fund	Bond
CIMB34	Principal Lifetime Enhanced Bond Fund	Bond
CIMB38	Principal Lifetime Bond Fund	Bond
HWA07	Affin Hwang Select Income Fund	Mixed Asset
HWA17	AHAM Select AUD Income Fund - RM Class	Mixed Asset
HWA26	AHAM Select SGD Income Fund - RM Class	Mixed Asset
HWA32MYR	Affin Hwang World Series - Global Income Fund - MYR (Reinvestment)	Bond
HWA32MYRC	Affin Hwang World Series - Global Income Fund - MYR (Cash Dividend)	Bond
HWA32MYRH	Affin Hwang World Series - Global Income Fund - MYR Hedged (Reinvestment)	Bond
HWA32MYRHC	Affin Hwang World Series - Global Income Fund - MYR Hedged (Cash Dividend)	Bond
HLG40	Hong Leong Regular Income Fund	Mixed Asset
HLG44	Hong Leong Asia Pacific Equity Fund	Equity
HLG10A	Hong Leong Bond Ordinary Investment Plan Fund	Bond
HLG16	Hong Leong Institutional Bond Fund	Bond
HLG22	Hong Leong Islamic Income Management	Bond
AM25	AmAsia Pacific REITs - Class B MYR	Equity
AM35	AmFunds Global Div Fund	Equity
AM36MYRH	Am Sustainable Series - Positive Change Fund - MYR Hedged	Equity
PRU07	Eastspring Inv Asia Pacific Equity MY	Equity
PRU09	Eastspring Inv Asia Select Income Fund	Mixed Asset
PRU10	Eastspring Investments Equity Income Fund	Equity
PRU23	Eastspring Investments MY Focus Fund	Equity
FTAM01	Franklin U.S. Opportunities Fund	Equity
HLG45	Hong Leong Global Multi-Strategies Fund	Mixed Asset
HLG45C	Hong Leong Global Multi-Strategies Fund (Cash Dividend Payout - Monthly)	Mixed Asset
CIMB03	Principal Islamic Asia Pacific Dynamic Equity Fund	Equity
CIMB19	Principal Dynamic Enhanced Malaysia Income Fund	Mixed Asset
CIMB31	Principal Islamic Enhanced Opportunities Fund	Equity
CIMB32	Principal Lifetime Balanced Fund	Mixed Asset

CIMB39MYRH	Principal Global Sustainable Growth Fund - Class MYR Hedged	Equity
OSK21	RHB Thematic Growth Fund	Equity
OSK40	RHB Multi Asset Regular Income Fund	Mixed Asset
PRU01	Eastspring Investments Small-cap Fund	Equity
PRU02	Eastspring Investments Growth Fund	Equity
PRU03	Eastspring Investments Balanced Fund	Mixed Asset
PRU05	Eastspring Investments dana al-ilham Fund	Equity
OSK16	RHB Resources Fund	Equity
OSK20	RHB Golden Dragon Fund	Mixed Asset
HWA01	AHAM Select Opportunity Fund	Equity
HWA02	AHAM Aiiman Growth Fund	Equity
HWA03	AHAM Select Balanced Fund	Mixed Asset
HWA11	AHAM Select Asia Pac (ex Japan) REITs Fund	Equity
HWA18	AHAM Select Dividend Fund	Equity
HWA19	AHAM Select Asia (ex Japan) Quantum Fund	Equity
HWA25	AHAM Select Asia (ex Japan) Opportunity Fund	Equity
HWA27	Affin Hwang World Series - China Growth Fund	Equity
HWA28	Affin Hwang World Series - Japan Growth Fund - MYR Hedged	Equity
HWA29	AHAM World Series - Global Balanced Fund MYR-Hedged	Mixed Asset
HWA30MYRH	Affin Hwang World Series - Global Disruptive Innovation Fund - MYR Hedged	Equity
HWA31MYR	Affin Hwang World Series - China A Opportunity Fund - MYR	Equity
HWA31MYRH	Affin Hwang World Series - China A Opportunity Fund - MYRH	Equity
CIMB01	Principal Global Titans Fund	Equity
CIMB04	Principal Greater China Equity Fund	Equity
CIMB04MYRH	Principal Greater China Equity Fund - MYR Hedged	Equity
CIMB07	Principal China-India-Indonesia Opportunities Fund	Equity
CIMB29	Principal Asia Pacific Dynamic Income Fund - Class MYR	Equity
CIMB30	Principal Global Multi Asset Income Fund	Mixed Asset
CIMB35	Principal Asia Pacific Dynamic Growth Fund - Class MYR	Equity
CIMB36	Principal Global Millennial Equity Fund - Class MYR	Equity
CIMB36MYRH	Principal Global Millennial Equity Fund - Class MYR Hedged	Equity
CIMB37MYRH	Principal Global Technology Fund - Class MYR Hedged	Equity

OSK23	RHB Big Cap China Enterprise Fund	Equity
OSK31	RHB Gold and General Fund	Equity
OSK34	RHB US Focus Equity Fund	Equity
OSK43	RHB Asian Income MYR	Mixed Asset
TA02	TA South East Asia Equity Fund	Equity
TA03	TA European Equity Fund	Equity
TA04	TA Asian Dividend Income Fund	Equity
TA05	TA Global Technology Fund	Equity
TA13	TA ISLAMIC Fund	Equity
TA15MYR	TA Global Select Equity Fund - MYR	Equity
TA15MYRH	TA Global Select Equity Fund - MYR Hedged	Equity
AM20	AMCUMULATIVE GROWTH Fund	Equity
AM29	AmTotal Return Fund	Mixed Asset
HLG01	Hong Leong Growth Fund	Equity
HLG02	Hong Leong Value Fund	Equity
HLG04	Hong Leong Consumer Product Sector Fund	Equity
HLG09	Hong Leong Dana Makmur	Equity
HLG11	Hong Leong Balanced Fund	Mixed Asset
HLG11C	Hong Leong Balanced Fund (Cash Dividend Payout - Monthly)	Mixed Asset
HLG12	Hong Leong Dana Maa'rof Fund (Reinvestment)	Mixed Asset
HLG12C	Hong Leong Dana Maa'rof Fund (Cash Dividend)	Mixed Asset
HLG14	Hong Leong Dividend Fund	Equity
HLG15	Hong Leong Strategic Fund	Mixed Asset
HLG17	Hong Leong Asia-Pacific Dividend Fund	Equity
HLG37	Hong Leong HK Equity Optimizer Fund	Equity
HLG47	Hong Leong Global ESG Fund	Equity
CIMB33	Principal Small Cap Opportunities Fund	Equity
CIMB10	Principal Malaysia Titans Fund	Equity
CIMB12	Principal Islamic Lifetime Balanced Fund	Mixed Asset
CIMB13	Principal DALI Equity Fund	Equity
CIMB15	Principal Lifetime Balanced Income Fund	Mixed Asset
CIMB17	Principal Titans Growth & Income Fund	Equity
CIMB18	Principal Titans Income Plus Fund	Equity