

**HONG LEONG BANK CNY 2023 PRIVATE BANKING & PRIORITY BANKING CNY
DOUBLE ABUNDANCE UT:FD Campaign**

Last update: 05 January 2023

ELIGIBILITY PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**HLB Private Banking & Priority Banking CNY 2023 Double Abundance UT:FD Bundle Campaign**" ("**Campaign**") commences on **6 January 2023** and ends on **28 February 2023**, both dates inclusive of ("**Eligibility Period**"), unless notified otherwise.

TERMS & CONDITIONS

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

ELIGIBILITY

1. The **Campaign** is open for participation to all individual HLB customers of the following categories ("**Customers**"):
 - a) Existing and/or New Private Banking Customers ("**PV Customers**"); and
 - b) Existing and/or New Priority Banking Customers ("**PB Customers**"), unless notified otherwise.
2. For the purpose of this offer:
 - a) "**New Priority Banking customers**" refer to individual customers who do not hold any products with HLB and fulfil the qualifying criteria of Priority Banking membership ("**PB Membership**") which is a total combined Assets Under Management ("**AUM**") of **Ringgit Malaysia Three Hundred Thousand (RM300,000)**.
 - b) "**New Private Banking customers**" refer to individual customers who do not hold any products with HLB and fulfil the qualifying criteria of Private Banking membership ("**PV Membership**") which is a total combined Assets Under Management ("**AUM**") of **Ringgit Malaysia Three Million (RM3,000,000)**.
 - c) "**Existing Priority Banking customers**" refer to individual customers with a total combined Asset Under Management ("**AUM**") and/or investment of **Ringgit Malaysia Three Hundred Thousand (RM300,000)**.
 - d) "**Existing Private Banking customers**" refers to existing individual customers with a total combined Asset Under Management ("**AUM**") and/or investment of **Ringgit Malaysia Three Million (RM3,000,000)**.
 - e) AUM refers to total deposit in any Fixed Deposit Account, Savings Account, Current Account, Foreign Currency Account and/or the Primary amount of investment in any Unit Trust Funds and/or Structured Products with HLB at any one time ("**Account**").
3. This Campaign enables the Customers to obtain Promotional FD Rates for the Participating FD Accounts, subject to the Campaign Mechanics below being fulfilled.
4. The participating Fixed Deposit ("**FD**") accounts ("**Participating FD Accounts**") for this Campaign are as follows:
 - i) Conventional FD;
 - ii) Senior Savers Flexi FD;
 - iii) Priority Banking Premium FD; and
 - iv) Junior FD.

CAMPAIGN MECHANICS

1. This Campaign enables Eligible Customers (defined below) to place either a 1-month FD at 11.88% p.a. or a 3-month FD at 8.18% p.a. (“**Promotional FD Rates**”).
2. To qualify for the Promotional FD Rates, the Customers are required to invest a sum of no less than the Minimum UT Amount (“UT Amount”) in any of the selected UT as stated in Appendix 1 (collectively referred to as “Selected Investments”). Customers that fulfil this requirement shall be known as “**Eligible Customers**”.
3. The Eligible Customers can place an amount up to 0.5 times the UT Investment amount into a newly opened or existing FD account at either of the Promotional FD Rates (“**FD Placement**”).

Table 1: Campaign Details

Promotional FD Rate	Minimum UT Amount	Minimum UT Sales Charge	UT : FD Ratio	Maximum FD Placement Amount
1-month FD at 11.88% p.a.	RM50,000	2.00%	1 : 0.5	Up to 0.5 times of UT Amount.
3-month FD at 8.18% p.a.	RM50,000			

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

4. For the avoidance of doubt, Table 2 illustrates the permissible FD Placement Amount based on the criteria in Clause 3 above.

Table 2

Promotional FD Rate	UT Investment Amount	Minimum Sales Charge	0.5 times the UT Amount	Maximum Placement Amount
1-month FD at 11.88% p.a.	RM50,000	2.00%	RM25,000	RM25,000
3-month FD at 8.18% p.a.	RM50,000		RM25,000	RM25,000

5. As an example, if the UT Investment Amount for the Eligible Customer is Ringgit Malaysia Fifty Thousand (RM50,000), the Eligible Customer will be entitled to a Ringgit Malaysia Twenty Five Thousand (RM25,000) FD placement in any of the Promotional FD Rates.
6. To be eligible for the Promotional FD Rates, the Eligible Customers have to place funds into the Participating FD Accounts on the placement date of the Selected Investments, in accordance with these terms and conditions. For avoidance of doubt, the placement date of the Selected Investment is the order date of the Selected Investment.
7. 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.

8. The following shall **NOT** be considered as “**New Funds**”:
 - i) maturing FD or premature withdrawal of FD from any existing FD Accounts with HLB;
 - ii) intra bank transfer of funds, i.e., transfer of funds from another HLB account (whether CASA, CASAFD, FDTerm Investment Account or General Investment Account; and
 - iii) inter and/or intra branch transfer within HLB including by third party account transfer.
9. This Campaign is NOT valid with any other on-going promotions offered by HLB from time to time.
10. Each Eligible Customer is entitled to one (1) Promotional FD Rate per UT Investment into the Selected Investments.
11. The fund size limit for the Promotional FD Rates is Ringgit Malaysia Fifty Million (RM50,000,000) (“**Fund Size Limit**”).
12. In the event any FD Placement Amount exceeds the prescribed 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.
13. The Eligible Customers who do not have any CASA prior to the Eligibility 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.
14. The interest earned for the Participating FD Accounts shall be credited into the Eligible Customers’ Nominated CASA at maturity.
15. Upon maturity, the Participating FD Accounts belonging to the Eligible Customers shall be auto-renewed at the prevailing FD board rates and the interest earned will be credited into the Eligible Customers’ Nominated CASA at maturity.
16. 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. 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.

Subject to Clause 16 above, partial withdrawal of the FD is allowed in multiples of **Ringgit Malaysia One Thousand (RM1,000)** only.
17. 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, Priority Banking Premium FD and Senior Savers Flexi FD can be used as collateral to secure the eligible Credit Card(s) (i.e. Credit Card(s) issued by HLB) with HLB. Please refer to the Secured Credit Card with Fixed Deposit Terms & Conditions for more information.
18. In the event the Eligible Customers exercise their cooling-off right or any transaction of the Selected Investments is rejected or cancelled by any parties for whatsoever reason, Eligible Customers shall NOT be entitled to the Promotional FD Rate as stipulated in the

tables illustrated under Clause 1 and 2 above. Accordingly, the funds placed deposited in a FD account will be uplifted and no interest shall be paid according to clause 16.

GENERAL

1. By participating in the Campaign, the Eligible Customers agree:
 - i) 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 Selected Investments, the Participating FD and the Nominated CASA;
 - ii) that all records of the fulfilment of the eligibility requirement captured by HLB's system within the Eligibility Period are final;
 - iii) that HLB's decision on all matters relating to the Campaign shall be final, conclusive and binding on the Eligible Customers;
 - iv) 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; and
 - v) 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.
2. HLB reserves the right:
 - i) 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 which HLB deemed practical;
 - ii) 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 FD and terms and conditions of the Nominated CASA; and
 - iii) To claw-back the interest paid in the event there is any detected fraud.
3. The T&Cs herein, General Terms and Conditions of Accounts, terms and conditions applicable to the Participating FD and Nominated CASA shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein in relation to the Campaign, 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.
4. 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.
5. The T&Cs 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.
6. 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 the terms and conditions, please email us at hlonline@hlbb.hongleong.com.my. Alternatively, you may speak to your respective Relationship Managers

Appendix 1

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

HLB Code	Fund Name	Sales Charge	Asset Type
AM31	AmTactical Bond - Class B MYR	2.00%	Bond
CIMB11	Principal Islamic Lifetime Enhanced Sukuk Fund	2.00%	Bond
CIMB34	Principal Lifetime Enhanced Bond Fund	2.00%	Bond
CIMB38	Principal Lifetime Bond Fund	2.00%	Bond
HWA04	Affin Hwang Select Bond (RM) Fund	2.00%	Bond
HWA04C	Affin Hwang Select Bond (RM) Fund (Cash Dividend Payout - Quarterly)	2.00%	Bond
HWA05	Affin Hwang Aiiman Income Plus Fund	2.00%	Bond
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
AM35	AmFunds Global Div Fund	5.00%	Equity
AM36MYRH	Am Sustainable Series - Positive Change Fund - MYR Hedged	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
CIMB39AUDH	Principal Global Sustainable Growth Fund - AUD Hedged	5.00%	Equity
CIMB39MYRH	Principal Global Sustainable Growth Fund - MYR Hedged	5.00%	Equity
CIMB39SGDH	Principal Global Sustainable Growth Fund - SGD Hedged	5.00%	Equity
CIMB39USD	Principal Global Sustainable Growth Fund - USD	5.00%	Equity
FTAM01	Franklin US Opportunities MYR	5.00%	Equity
HLG44	Hong Leong Asia Pacific Equity Fund	5.00%	Equity
HLG45	Hong Leong Global Multi-Strategies Fund	5.00%	Mixed Asset
HLG45C	Hong Leong Global Multi-Strategies Fund (Cash Dividend Payout - Monthly)	5.00%	Mixed Asset
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
CIMB30	Principal Global Multi Asset Income Fund	5.50%	Mixed Asset
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
CIMB37AUDH	Principal Global Technology Fund - AUD Hedged	5.50%	Equity
CIMB37MYRH	Principal Global Technology Fund - MYR Hedged	5.50%	Equity
CIMB37SGDH	Principal Global Technology Fund - SGD Hedged	5.50%	Equity
CIMB37USD	Principal Global Technology Fund - USD	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
HWA27	Affin Hwang World Ser China Growth 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
HWA30AUDH	Affin Hwang World Series - Global Disruptive Innovation Fund - AUD Hedged	5.50%	Equity
HWA30MYRH	Affin Hwang World Series - Global Disruptive Innovation Fund - MYR Hedged	5.50%	Equity

HWA30SGDH	Affin Hwang World Series - Global Disruptive Innovation Fund - SGD Hedged	5.50%	Equity
HWA30USD	Affin Hwang World Series - Global Disruptive Innovation Fund - USD	5.50%	Equity
HWA31AUDH	Affin Hwang World Series - China A Opportunity Fund - AUDH	5.50%	Equity
HWA31MYR	Affin Hwang World Series - China A Opportunity Fund - MYR	5.50%	Equity
HWA31MYRH	Affin Hwang World Series - China A Opportunity Fund - MYRH	5.50%	Equity
HWA31SGDH	Affin Hwang World Series - China A Opportunity Fund - SGDH	5.50%	Equity
HWA31USD	Affin Hwang World Series - China A Opportunity Fund - USD	5.50%	Equity
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