

HONG LEONG BANK PRIVATE BANKING & PRIORITY BANKING UNIT TRUST WITH FIXED DEPOSIT (UTFD) CAMPAIGN

Last update: 15 January 2024

ELIGIBILITY PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**HLB Private Banking & Priority Banking Unit Trust with Fixed Deposit (UTFD) Campaign**" ("**Campaign**") commences on **15 January 2024** and ends on **31 March 2024**, 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 by 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**"),

2. For the purpose of this offer:
 - a) "**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**").
 - b) "**New PB Customers**" refer to individual customers who do not hold any products with HLB but fulfil the qualifying criteria of Priority Banking membership ("**PB Membership**") which is a total **AUM** of **Ringgit Malaysia Three Hundred Thousand (RM300,000)**.
 - c) "**New PV Customers**" refer to individual customers who do not hold any products with HLB but fulfil the qualifying criteria of **PV Membership** which is a total **AUM** of **Ringgit Malaysia Three Million (RM3,000,000)**.
 - d) "**Existing PB Customers**" refer to individual customers with a total combined **AUM** and/or investment of **Ringgit Malaysia Three Hundred Thousand (RM300,000)**.
 - e) "**Existing PV Customers**" refers to existing individual customers with a total combined **AUM** and/or investment of **Ringgit Malaysia Three Million (RM3,000,000)**.

CAMPAIGN MECHANICS

3. This Campaign enables the Customers to obtain Promotional FD Rates for the Participating FD Accounts as defined in Clause 4 below upon investing a Minimum UT Investment Amount (as defined in Clause 5 below).

4. The participating Fixed Deposit ("**FD**") accounts ("**Participating FD Accounts**") for this Campaign are as follows:
 - (a) Conventional FD;
 - (b) Senior Savers Flexi FD;
 - (c) Priority Banking Premium FD; and
 - (d) Junior FD.

5. To participate in this Campaign and to qualify for the Promotional FD Rate as set out in Table 1 below, the Customers shall during the Campaign Period:-

- a) invest a Minimum UT Investment Amount of Ringgit Malaysia Twenty Thousand (RM20,000) (“**Minimum UT Investment Amount**”) in any of the selected Unit Trust Fund (“**UT**”) (refer to Appendix 1), subject to payment of a Minimum UT Sales Charge (as defined in Table 1 below); and
 - b) open any of the Participating FD Accounts with HLB (if the Customers do not have one prior to the Campaign Period) and place/deposit a Maximum FD Placement Amount i.e. any amount up to the UT Investment Amount, into the Participating Accounts (“**FD Placement Amount**”).
6. Customers who fulfil Clause 5 above in accordance with the requirements set out in Table 1 below shall be known as “**Eligible Customers**”. Deposit made in the form of Regular Savings Plan (“**RSP**”) instead of a single transaction is not allowed for this particular Campaign.

Table 1: Campaign Details

Promotional FD Rate	Minimum UT Investment Amount	Minimum UT Sales Charge	UT : FD Ratio	Maximum FD Placement Amount
3-months FD at 5.38% p.a.	RM20,000	2.00%	1 : 1	Any FD amount up to the UT Investment Amount

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

7. For the avoidance of doubt, Table 2 illustrates the permissible FD Placement Amount based on the criteria in Table 1 above.

Table 2

Promotional FD Rate	UT Investment Amount	Minimum Sales Charge	Amount equivalent to UT Amount	Maximum FD Placement Amount
3-months FD at 5.38% p.a.	RM20,000	2.00%	RM20,000	Any amount up to RM20,000

8. Based on Table 2 above, the Minimum UT Investment Amount for the Eligible Customer is Ringgit Malaysia Twenty Thousand (RM20,000). The Customer will be eligible to deposit/place a Maximum FD Placement Amount i.e any amount up to Ringgit Malaysia Twenty Thousand (RM20,000) only in their Participating FD Accounts for the Promotional FD Rate offered.
9. The UT order date shall be considered as the UT Investment date for the selected UT products listed in Appendix 1.
10. The FD Placement Amount deposited into the Participating FD Accounts must be made within seven (7) days from the UT investment date. Both UT Investment & FD placement must be made within the Campaign Period.

11. The fund size limit for the Promotional FD Rates is Ringgit Malaysia Twenty-Eight Million (RM28,000,000) ("**Fund Size Limit**"), subject to first-come, first-served basis.
12. Promotional FD Rate is applicable for **New Funds** only.
13. New Funds are defined as:
 - a) 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 HLB Current Account or Savings Account ("**CASA**") of the Eligible Customers before depositing the said fund into the Participating FD Accounts;
14. The following shall **NOT** be considered as "**New Funds**":
 - a) maturing FD or premature withdrawal of FD from any existing FD Accounts with HLB;
 - b) intra bank transfer of funds, i.e., transfer of funds from another HLB account (whether CASA, FD or General Investment Account); and
 - c) inter and/or intra branch transfer within HLB including by third party account transfer;
 - d) proceeds arising from the redemption of equity, unit trust funds, bonds / sukuk and / or another HLB FD accounts during the Campaign Period that are re-deposited into the Participating FD Accounts;
 - e) any proceeds from the Employees Provident Fund ("**EPF**")
15. This Campaign is NOT valid with any other on-going promotions offered by HLB from time to time.
16. Each Eligible Customer is entitled to one (1) Promotional FD Rate per UT Investment made.
17. The Eligible Customer shall be the primary accountholder or the secondary accountholder for the Participating FD Account and the UT Investment Account
18. In the event any FD Placement Amount exceeds the prescribed Maximum FD Placement Amount as set out in Table 1 above 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.
19. The Eligible Customers who do not have any CASA prior to the Campaign Period are required to open one and nominate a CASA maintained with HLB 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.
20. The interest earned for the Participating FD Accounts shall be credited into the Eligible Customers' Nominated CASA at maturity.
21. 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.
22. 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 and the final balance of the Participating FD Account.

Subject to Clause 22 above, partial withdrawal of the FD is allowed in multiples of **Ringgit Malaysia One Thousand (RM1,000)** only.

23. FD Placement Amount deposited into the Participating FD Accounts for the purpose of this Campaign shall not be used as collateral for the purpose of securing any credit facility obtained or to be obtained. This does not apply to other FDs and/or Conventional FDs which can be used as collateral to secure the credit card(s) (i.e. issued by HLB). Please refer to the Secured Credit Card with Fixed Deposit Terms & Conditions for more information.
24. In the event the Eligible Customers exercise their cooling-off right or any transaction of the UT Investment is rejected or cancelled by any parties for whatsoever reason, Eligible Customers shall NOT be entitled to the Promotional FD Rate as stipulated in Tables 1 and 2 above. Accordingly, the funds placed/deposited in the Participating FD Account will be uplifted and no interest shall be paid according to clause 22 above.

GENERAL

25. By participating in the Campaign, the Eligible Customers :
- a) confirm 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 Accounts;
 - b) agree that all records of the fulfilment of the eligibility requirements captured by HLB's system within the Campaign Period are final and conclusive;
 - c) agree that HLB's decision on all matters relating to the Campaign shall be final, conclusive and binding on the Eligible Customers;
 - d) agree 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
 - e) agree 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 to terminate the Campaign by way of posting on HLB's Website, or in any other manner which HLB deemed practical;
 - 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 FD Accounts and terms and conditions of the Nominated CASA; and
 - c) To claw-back the interest paid in the event there is any detected fraud.
27. The T&Cs herein, General Terms and Conditions of Accounts, terms and conditions applicable to the Participating FD Accounts 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 FD Accounts, 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.

This advertisement has not been reviewed by the Securities Commission Malaysia.

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

[135 Funds]

HLB Code	Fund Name	Currency Class	Sales Charge (%)
HWA07	Affin Hwang Select Income Fund	MYR	3.00
HWA17	AHAM Select AUD Income Fund - RM Class	MYR	3.00
HWA17AUD	AHAM Select AUD Income Fund - AUD Class	AUD	3.00
HWA26	AHAM Select SGD Income Fund - RM Class	MYR	3.00
HWA26SGD	AHAM Select SGD Income Fund - SGD Class	SGD	3.00
HWA32AUDH	Affin Hwang World Series - Global Income Fund - AUD Hedged (Reinvestment)	AUD	3.00
HWA32AUDHC	Affin Hwang World Series - Global Income Fund - AUD Hedged (Cash Dividend)	AUD	3.00
HWA32GBPH	Affin Hwang World Series - Global Income Fund - GBP Hedged (Reinvestment)	GBP	3.00
HWA32GBPHC	Affin Hwang World Series - Global Income Fund - GBP Hedged (Cash Dividend)	GBP	3.00
HWA32MYR	Affin Hwang World Series - Global Income Fund - MYR (Reinvestment)	MYR	3.00
HWA32MYRC	Affin Hwang World Series - Global Income Fund - MYR (Cash Dividend)	MYR	3.00
HWA32MYRH	Affin Hwang World Series - Global Income Fund - MYR Hedged (Reinvestment)	MYR	3.00
HWA32MYRHC	Affin Hwang World Series - Global Income Fund - MYR Hedged (Cash Dividend)	MYR	3.00
HWA32SGDH	Affin Hwang World Series - Global Income Fund - SGD Hedged (Reinvestment)	SGD	3.00
HWA32SGDHC	Affin Hwang World Series - Global Income Fund - SGD Hedged (Cash Dividend)	SGD	3.00
HWA32USD	Affin Hwang World Series - Global Income Fund - USD (Reinvestment)	USD	3.00
HWA32USDC	Affin Hwang World Series - Global Income Fund - USD (Cash Dividend)	USD	3.00
HLG40	Hong Leong Regular Income Fund	MYR	3.00
HLG44	Hong Leong Asia Pacific Equity Fund	MYR	3.50
HLG10A	Hong Leong Bond Ordinary Investment Plan Fund	MYR	4.00
HLG16	Hong Leong Institutional Bond Fund	MYR	4.00
HLG22	Hong Leong Islamic Income Management	MYR	4.00
AM25	AmAsia Pacific REITs - Class B MYR	MYR	5.00
AM35	AmFunds Global Div Fund	MYR	5.00
AM35USD	AmFunds Global Dividend Fund - USD	USD	5.00

AM36MYRH	Am Sustainable Series - Positive Change Fund - MYR Hedged	MYR	5.00
AM36USD	Am Sustainable Series - Positive Change Fund - USD	USD	5.00
PRU07	Eastspring Inv Asia Pacific Equity MY	MYR	5.00
PRU09	Eastspring Inv Asia Select Income Fund	MYR	5.00
PRU10	Eastspring Investments Equity Income Fund	MYR	5.00
PRU23	Eastspring Investments MY Focus Fund	MYR	5.00
FTAM01	Franklin U.S. Opportunities Fund	MYR	5.00
FTAM01USD	Franklin U.S. Opportunities Fund - USD	USD	5.00
HLG45	Hong Leong Global Multi-Strategies Fund	MYR	5.00
HLG45C	Hong Leong Global Multi-Strategies Fund (Cash Dividend Payout - Monthly)	MYR	5.00
CIMB03	Principal Islamic Asia Pacific Dynamic Equity Fund	MYR	5.00
CIMB19	Principal Dynamic Enhanced Malaysia Income Fund	MYR	5.00
CIMB31	Principal Islamic Enhanced Opportunities Fund	MYR	5.00
CIMB32	Principal Lifetime Balanced Fund	MYR	5.00
CIMB39AUDH	Principal Global Sustainable Growth Fund - Class AUD Hedged	AUD	5.00
CIMB39MYRH	Principal Global Sustainable Growth Fund - Class MYR Hedged	MYR	5.00
CIMB39SGDH	Principal Global Sustainable Growth Fund - Class SGD Hedged	SGD	5.00
CIMB39USD	Principal Global Sustainable Growth Fund - Class USD	USD	5.00
OSK21	RHB Thematic Growth Fund	MYR	5.00
OSK40	RHB Multi Asset Regular Income Fund	MYR	5.00
TA16MYR	TA Alternative Absolute Return Fund - MYR Class	MYR	5.00
TA16MYRH	TA Alternative Absolute Return Fund - MYR Hedged Class	MYR	5.00
PRU01	Eastspring Investments Small-cap Fund	MYR	5.26
PRU02	Eastspring Investments Growth Fund	MYR	5.26
PRU03	Eastspring Investments Balanced Fund	MYR	5.26
PRU05	Eastspring Investments dana al-ilham Fund	MYR	5.26
OSK16	RHB Resources Fund	MYR	5.26
HWA01	AHAM Select Opportunity Fund	MYR	5.50
HWA02	AHAM Aiiman Growth Fund	MYR	5.50
HWA03	AHAM Select Balanced Fund	MYR	5.50
HWA11	AHAM Select Asia Pac (ex Japan) REITs Fund	MYR	5.50

HWA18	AHAM Select Dividend Fund	MYR	5.50
HWA19	AHAM Select Asia (ex Japan) Quantum Fund	MYR	5.50
HWA25	AHAM Select Asia (ex Japan) Opportunity Fund	MYR	5.50
HWA27	Affin Hwang World Series - China Growth Fund	MYR	5.50
HWA28	Affin Hwang World Series - Japan Growth Fund - MYR Hedged	MYR	5.50
HWA29	AHAM World Series - Global Balanced Fund MYR-Hedged	MYR	5.50
HWA29AUDH	AHAM World Series - Global Balanced Fund AUD-Hedged	AUD	5.50
HWA29SGDH	AHAM World Series - Global Balanced Fund SGD-Hedged	SGD	5.50
HWA29USD	AHAM World Series - Global Balanced Fund - USD	USD	5.50
HWA29GBPH	AHAM World Series - Global Balanced Fund GBP-Hedged	USD	5.50
HWA30AUDH	Affin Hwang World Series - Global Disruptive Innovation Fund - AUD Hedged	AUD	5.50
HWA30MYRH	Affin Hwang World Series - Global Disruptive Innovation Fund - MYR Hedged	MYR	5.50
HWA30SGDH	Affin Hwang World Series - Global Disruptive Innovation Fund - SGD Hedged	SGD	5.50
HWA30USD	Affin Hwang World Series - Global Disruptive Innovation Fund - USD	USD	5.50
HWA31AUDH	Affin Hwang World Series - China A Opportunity Fund - AUDH	AUD	5.50
HWA31MYR	Affin Hwang World Series - China A Opportunity Fund - MYR	MYR	5.50
HWA31MYRH	Affin Hwang World Series - China A Opportunity Fund - MYRH	MYR	5.50
HWA31SGDH	Affin Hwang World Series - China A Opportunity Fund - SGDH	SGD	5.50
HWA31USD	Affin Hwang World Series - China A Opportunity Fund - USD	USD	5.50
CIMB01	Principal Global Titans Fund	MYR	5.50
CIMB01USD	Principal Global Titans Fund - USD	USD	5.50
CIMB04	Principal Greater China Equity Fund	MYR	5.50
CIMB04USD	Principal Greater China Equity Fund - USD	USD	5.50
CIMB04SGDH	Principal Greater China Equity Fund - SGD Hedged	SGD	5.50
CIMB04AUDH	Principal Greater China Equity Fund - AUD Hedged	AUD	5.50

CIMB04MYRH	Principal Greater China Equity Fund - MYR Hedged	MYR	5.50
CIMB07	Principal China-India-Indonesia Opportunities Fund	MYR	5.50
CIMB29	Principal Asia Pacific Dynamic Income Fund - Class MYR	MYR	5.50
CIMB29SGD	Principal Asia Pacific Dynamic Income Fund - Class SGD	SGD	5.50
CIMB29USD	Principal Asia Pacific Dynamic Income Fund - Class USD	USD	5.50
CIMB30	Principal Global Multi Asset Income Fund	MYR	5.50
CIMB35	Principal Asia Pacific Dynamic Growth Fund - Class MYR	MYR	5.50
CIMB35AUD	Principal Asia Pacific Dynamic Growth Fund - Class AUD	AUD	5.50
CIMB35USD	Principal Asia Pacific Dynamic Growth Fund - Class USD	USD	5.50
CIMB35SGD	Principal Asia Pacific Dynamic Growth Fund - Class SGD	SGD	5.50
CIMB36	Principal Global Millennial Equity Fund - Class MYR	MYR	5.50
CIMB36USD	Principal Global Millennial Equity Fund - Class USD	USD	5.50
CIMB36MYRH	Principal Global Millennial Equity Fund - Class MYR Hedged	MYR	5.50
CIMB36SGDH	Principal Global Millennial Equity Fund - Class SGD Hedged	SGD	5.50
CIMB37AUDH	Principal Global Technology Fund - Class AUD Hedged	AUD	5.50
CIMB37MYRH	Principal Global Technology Fund - Class MYR Hedged	MYR	5.50
CIMB37SGDH	Principal Global Technology Fund - Class SGD Hedged	SGD	5.50
CIMB37USD	Principal Global Technology Fund - Class USD	USD	5.50
OSK23	RHB Big Cap China Enterprise Fund	MYR	5.50
OSK31	RHB Gold and General Fund	MYR	5.50
OSK34	RHB US Focus Equity Fund	MYR	5.50
OSK43	RHB Asian Income MYR	MYR	5.50
OSK43AUDH	RHB Asian Income AUD-Hedged	AUD	5.50
OSK43SGD	RHB Asian Income SGD	SGD	5.50
OSK43USDH	RHB Asian Income USD-Hedged	USD	5.50
TA02	TA South East Asia Equity Fund	MYR	5.50
TA03	TA European Equity Fund	MYR	5.50
TA04	TA Asian Dividend Income Fund	MYR	5.50

TA05	TA Global Technology Fund	MYR	5.50
TA13	TA ISLAMIC Fund	MYR	5.50
TA15MYR	TA Global Select Equity Fund - MYR	MYR	5.50
TA15MYRH	TA Global Select Equity Fund - MYR Hedged	MYR	5.50
AM20	AMCUMULATIVE GROWTH Fund	MYR	6.00
AM29	AmTotal Return Fund	MYR	6.00
HLG01	Hong Leong Growth Fund	MYR	6.00
HLG02	Hong Leong Value Fund	MYR	6.00
HLG04	Hong Leong Consumer Product Sector Fund	MYR	6.00
HLG09	Hong Leong Dana Makmur	MYR	6.00
HLG11	Hong Leong Balanced Fund	MYR	6.00
HLG11C	Hong Leong Balanced Fund (Cash Dividend Payout - Monthly)	MYR	6.00
HLG12	Hong Leong Dana Maa'rof Fund (Reinvestment)	MYR	6.00
HLG12C	Hong Leong Dana Maa'rof Fund (Cash Dividend)	MYR	6.00
HLG14	Hong Leong Dividend Fund	MYR	6.00
HLG15	Hong Leong Strategic Fund	MYR	6.00
HLG17	Hong Leong Asia-Pacific Dividend Fund	MYR	6.00
HLG37	Hong Leong HK Equity Optimizer Fund	MYR	6.00
HLG47	Hong Leong Global ESG Fund	MYR	6.00
CIMB33	Principal Small Cap Opportunities Fund	MYR	6.00
CIMB10	Principal Malaysia Titans Fund	MYR	6.50
CIMB12	Principal Islamic Lifetime Balanced Fund	MYR	6.50
CIMB13	Principal DALI Equity Fund	MYR	6.50
CIMB15	Principal Lifetime Balanced Income Fund	MYR	6.50
CIMB17	Principal Titans Growth & Income Fund	MYR	6.50
CIMB18	Principal Titans Income Plus Fund	MYR	6.50