

**HONG LEONG BANK UNIT TRUST WITH FIXED DEPOSIT (UTFD) CAMPAIGN**

Last update: 19 September 2024

**ELIGIBILITY PERIOD**

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**HLB Unit Trust with Fixed Deposit (UTFD) Campaign**" ("**Campaign**") commences on **01 October 2024** and ends on **31 December 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. This Campaign, is open to all HLB customers including Malaysian and non-Malaysian individuals ("**Eligible Customers**").

**PARTICIPATION DETAILS**

2. The following UT funds are **NOT** eligible to participate in the Campaign:
  - i. UT funds that are 'Switched In' from other banks to HLB/HLISB are not eligible for this Campaign;
  - ii. UT funds that are subscribed online via Hong Leong Connect Wealth;
  - iii. UT funds that are not in the Participating Funds list (refer Appendix 1).

**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.
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:-
  - i. 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
  - ii. 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 4.38% 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 4.38% p.a.	RM20,000	2.00%	RM20,000	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 Thirty Million (RM30,000,000) ("**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 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**”:
  - 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, FD or General Investment Account); and
  - iii. inter and/or intra branch transfer within HLB including by third party account transfer;
  - iv. 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;
  - v. 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 :
- i. 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;
  - ii. agree that all records of the fulfilment of the eligibility requirements captured by HLB's system within the Campaign Period are final and conclusive;
  - iii. agree that HLB's decision on all matters relating to the Campaign shall be final, conclusive and binding on the Eligible Customers;
  - iv. agree to access HLB's websites at ([www.hlb.com.my](http://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. 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:
- 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 to 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 Accounts and terms and conditions of the Nominated CASA; and
  - iii. 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](mailto:hlonline@hlbb.hongleong.com.my). Alternatively, you may speak to your respective Relationship Managers.

**Appendix 1**

[182 Participating Funds]

HLB Code	Fund Name	Currency Class	Asset Type	Initial Sales Charge
CIMB10	Principal Malaysia Titans Fund	MYR	Equity	6.50%
CIMB12	Principal Islamic Lifetime Balanced Fund	MYR	Mixed Asset	6.50%
CIMB13	Principal DALI Equity Fund	MYR	Equity	6.50%
CIMB15	Principal Lifetime Balanced Income Fund	MYR	Mixed Asset	6.50%
CIMB17	Principal Titans Growth & Income Fund	MYR	Equity	6.50%
CIMB18	Principal Titans Income Plus Fund	MYR	Equity	6.50%
AM20	AMCUMULATIVE GROWTH Fund	MYR	Equity	6.00%
AM29	AmTotal Return Fund	MYR	Mixed Asset	6.00%
HLG01	Hong Leong Growth Fund	MYR	Equity	6.00%
HLG02	Hong Leong Value Fund	MYR	Equity	6.00%
HLG04	Hong Leong Consumer Products Sector Fund	MYR	Equity	6.00%
HLG09	Hong Leong Dana Makmur	MYR	Equity	6.00%
HLG11	Hong Leong Balanced Fund (Reinvestment)	MYR	Mixed Asset	6.00%
HLG11C	Hong Leong Balanced Fund (Cash Dividend)	MYR	Mixed Asset	6.00%
HLG12	Hong Leong Dana Maa'rof (Reinvestment)	MYR	Mixed Asset	6.00%
HLG12C	Hong Leong Dana Maa'rof (Cash Dividend)	MYR	Mixed Asset	6.00%
HLG14	Hong Leong Dividend Fund	MYR	Equity	6.00%
HLG15	Hong Leong Strategic Fund	MYR	Mixed Asset	6.00%
HLG17	Hong Leong Asia-Pacific Dividend Fund	MYR	Equity	6.00%
HLG37	Hong Leong Hong Kong Equity Optimizer Fund	MYR	Equity	6.00%
HLG47	Hong Leong Global ESG Fund	MYR	Equity	6.00%
CIMB33	Principal Small Cap Opportunities Fund	MYR	Equity	6.00%
HWA01	AHAM Select Opportunity Fund	MYR	Equity	5.50%
HWA02	AHAM Aiiman Growth Fund	MYR	Equity	5.50%
HWA03	AHAM Select Balanced Fund	MYR	Mixed Asset	5.50%
HWA11	AHAM Select Asia Pac (ex Japan) REITs Fund	MYR	Equity	5.50%
HWA18	AHAM Select Dividend Fund	MYR	Equity	5.50%
HWA19	AHAM Select Asia (ex Japan) Quantum Fund	MYR	Equity	5.50%
HWA25	AHAM Select Asia (ex Japan) Opportunity Fund	MYR	Equity	5.50%
HWA27	AHAM World Series - China Growth Fund	MYR	Equity	5.50%
HWA28	AHAM World Series - Japan Growth Fund - MYR Hedged	MYR	Equity	5.50%
HWA29	AHAM World Series - Global Balanced Fund MYR-Hedged	MYR	Mixed Asset	5.50%
HWA29AUDH	AHAM World Series - Global Balanced Fund AUD-Hedged	AUD	Mixed Asset	5.50%
HWA29SGDH	AHAM World Series - Global Balanced Fund SGD-Hedged	SGD	Mixed Asset	5.50%
HWA29USD	AHAM World Series - Global Balanced Fund - USD	USD	Mixed Asset	5.50%

<b>HWA29GBPH</b>	AHAM World Series - Global Balanced Fund GBP-Hedged	GBP	Mixed Asset	5.50%
<b>HWA30AUDH</b>	AHAM World Series - Global Disruptive Innovation Fund - AUD Hedged	AUD	Equity	5.50%
<b>HWA30MYRH</b>	AHAM World Series - Global Disruptive Innovation Fund - MYR Hedged	MYR	Equity	5.50%
<b>HWA30SGDH</b>	AHAM World Series - Global Disruptive Innovation Fund - SGD Hedged	SGD	Equity	5.50%
<b>HWA30USD</b>	AHAM World Series - Global Disruptive Innovation Fund - USD	USD	Equity	5.50%
<b>HWA31AUDH</b>	AHAM World Series - China A Opportunity Fund - AUD Hedged	AUD	Equity	5.50%
<b>HWA31MYR</b>	AHAM World Series - China A Opportunity Fund - MYR	MYR	Equity	5.50%
<b>HWA31MYRH</b>	AHAM World Series - China A Opportunity Fund - MYR Hedged	MYR	Equity	5.50%
<b>HWA31SGDH</b>	AHAM World Series - China A Opportunity Fund - SGD Hedged	SGD	Equity	5.50%
<b>HWA31USD</b>	AHAM World Series - China A Opportunity Fund - USD	USD	Equity	5.50%
<b>HWA34USD</b>	AHAM World Series - Income and Growth Fund - USD (Reinvestment)	USD	Mixed Asset	5.50%
<b>HWA34USDC</b>	AHAM World Series - Income and Growth Fund - USD (Cash Dividend)	USD	Mixed Asset	5.50%
<b>HWA34AUDH</b>	AHAM World Series - Income and Growth Fund - AUDH (Reinvestment)	AUD	Mixed Asset	5.50%
<b>HWA34AUDHC</b>	AHAM World Series - Income and Growth Fund - AUDH (Cash Dividend)	AUD	Mixed Asset	5.50%
<b>HWA34MYRH</b>	AHAM World Series - Income and Growth Fund - MYRH (Reinvestment)	MYR	Mixed Asset	5.50%
<b>HWA34MYRHC</b>	AHAM World Series - Income and Growth Fund - MYRH (Cash Dividend)	MYR	Mixed Asset	5.50%
<b>HWA34SGDH</b>	AHAM World Series - Income and Growth Fund - SGDH (Reinvestment)	SGD	Mixed Asset	5.50%
<b>HWA34SGDHC</b>	AHAM World Series - Income and Growth Fund - SGDH (Cash Dividend)	SGD	Mixed Asset	5.50%
<b>HWA35USD</b>	AHAM World Series – Global Healthscience Fund - USD	USD	Equity	5.50%
<b>HWA35MYR</b>	AHAM World Series – Global Healthscience Fund - MYR	MYR	Equity	5.50%
<b>HWA35MYRH</b>	AHAM World Series – Global Healthscience Fund - MYR Hedged	MYR	Equity	5.50%
<b>HWA35SGDH</b>	AHAM World Series – Global Healthscience Fund - SGD Hedged	SGD	Equity	5.50%
<b>HWA35AUDH</b>	AHAM World Series – Global Healthscience Fund - AUD Hedged	AUD	Equity	5.50%
<b>CIMB01</b>	Principal Global Titans Fund	MYR	Equity	5.50%
<b>CIMB01USD</b>	Principal Global Titans Fund - USD	USD	Equity	5.50%
<b>CIMB04</b>	Principal Greater China Equity Fund	MYR	Equity	5.50%
<b>CIMB04USD</b>	Principal Greater China Equity Fund - USD	USD	Equity	5.50%
<b>CIMB04SGDH</b>	Principal Greater China Equity Fund - SGD Hedged	SGD	Equity	5.50%
<b>CIMB04AUDH</b>	Principal Greater China Equity Fund - AUD Hedged	AUD	Equity	5.50%
<b>CIMB04MYRH</b>	Principal Greater China Equity Fund - MYR Hedged	MYR	Equity	5.50%
<b>CIMB07</b>	Principal China-India-Indonesia Opportunities Fund	MYR	Equity	5.50%
<b>OSK23</b>	RHB Big Cap China Enterprise Fund	MYR	Equity	5.50%
<b>CIMB29</b>	Principal Asia Pacific Dynamic Income Fund - Class MYR	MYR	Equity	5.50%
<b>CIMB29SGD</b>	Principal Asia Pacific Dynamic Income	SGD	Equity	5.50%

	Fund - Class SGD			
<b>CIMB29USD</b>	Principal Asia Pacific Dynamic Income Fund - Class USD	USD	Equity	5.50%
<b>CIMB30</b>	Principal Global Multi Asset Income Fund	MYR	Mixed Asset	5.50%
<b>CIMB35</b>	Principal Asia Pacific Dynamic Growth Fund - Class MYR	MYR	Equity	5.50%
<b>CIMB35AUD</b>	Principal Asia Pacific Dynamic Growth Fund - Class AUD	AUD	Equity	5.50%
<b>CIMB35USD</b>	Principal Asia Pacific Dynamic Growth Fund - Class USD	USD	Equity	5.50%
<b>CIMB35SGD</b>	Principal Asia Pacific Dynamic Growth Fund - Class SGD	SGD	Equity	5.50%
<b>CIMB36</b>	Principal Global Millennial Equity Fund - Class MYR	MYR	Equity	5.50%
<b>CIMB36USD</b>	Principal Global Millennial Equity Fund - Class USD	USD	Equity	5.50%
<b>CIMB36MYRH</b>	Principal Global Millennial Equity Fund - Class MYR Hedged	MYR	Equity	5.50%
<b>CIMB36SGDH</b>	Principal Global Millennial Equity Fund - Class SGD Hedged	SGD	Equity	5.50%
<b>CIMB37AUDH</b>	Principal Global Technology Fund - Class AUD Hedged	AUD	Equity	5.50%
<b>CIMB37MYRH</b>	Principal Global Technology Fund - Class MYR Hedged	MYR	Equity	5.50%
<b>CIMB37SGDH</b>	Principal Global Technology Fund - Class SGD Hedged	SGD	Equity	5.50%
<b>CIMB37USD</b>	Principal Global Technology Fund - Class USD	USD	Equity	5.50%
<b>OSK31</b>	RHB Gold and General Fund	MYR	Equity	5.50%
<b>OSK34</b>	RHB US Focus Equity Fund	MYR	Equity	5.50%
<b>OSK43</b>	RHB Asian Income MYR	MYR	Mixed Asset	5.50%
<b>OSK43AUDH</b>	RHB Asian Income Multi Currencies - AUD-Hedged	AUD	Mixed Asset	5.50%
<b>OSK43SGD</b>	RHB Asian Income - SGD	SGD	Mixed Asset	5.50%
<b>OSK43USDH</b>	RHB Asian Income Multi Currencies - USD-Hedged	USD	Mixed Asset	5.50%
<b>TA02</b>	TA South East Asia Equity Fund	MYR	Equity	5.50%
<b>TA03</b>	TA European Equity Fund	MYR	Equity	5.50%
<b>TA04</b>	TA Asian Dividend Income Fund	MYR	Equity	5.50%
<b>TA05</b>	TA Global Technology Fund	MYR	Equity	5.50%
<b>TA05MYRH</b>	TA Global Technology Fund - MYR Hedged	MYR	Equity	5.50%
<b>TA05SGDH</b>	TA Global Technology Fund - SGD Hedged	SGD	Equity	5.50%
<b>TA05USD</b>	TA Global Technology Fund - USD	USD	Equity	5.50%
<b>TA05AUDH</b>	TA Global Technology Fund - AUD Hedged	AUD	Equity	5.50%
<b>TA05RMBH</b>	TA Global Technology Fund - RMB Hedged	RMB	Equity	5.50%
<b>TA13</b>	TA ISLAMIC Fund	MYR	Equity	5.50%
<b>TA15MYR</b>	TA Global Select Equity Fund - MYR	MYR	Equity	5.50%
<b>TA15MYRH</b>	TA Global Select Equity Fund - MYR Hedged	MYR	Equity	5.50%
<b>TA15USD</b>	TA Global Select Equity Fund - USD	USD	Equity	5.50%
<b>TA15AUDH</b>	TA Global Select Equity Fund - AUD Hedged	AUD	Equity	5.50%
<b>TA15SGDH</b>	TA Global Select Equity Fund - SGD Hedged	SGD	Equity	5.50%
<b>TA15GBPH</b>	TA Global Select Equity Fund - GBP	GBP	Equity	5.50%

	Hedged			
<b>TA15RMBH</b>	TA Global Select Equity Fund - RMB Hedged	RMB	Equity	5.50%
<b>TA15EURH</b>	TA Global Select Equity Fund - EUR Hedged	EUR	Equity	5.50%
<b>PRU01</b>	Eastspring Investments Small-cap Fund	MYR	Equity	5.26%
<b>PRU02</b>	Eastspring Investments Growth Fund	MYR	Equity	5.26%
<b>PRU03</b>	Eastspring Investments Balanced Fund	MYR	Mixed Asset	5.26%
<b>PRU05</b>	Eastspring Investments dana al-ilham	MYR	Equity	5.26%
<b>OSK16</b>	RHB Resources Fund	MYR	Equity	5.26%
<b>AM01</b>	Asia-Pacific Property Equities	MYR	Equity	5.00%
<b>AM02</b>	Global Property Equities Fund	MYR	Equity	5.00%
<b>AM03</b>	European Equity Alpha Fund	MYR	Equity	5.00%
<b>AM05</b>	Pan European Property Equities Fund	MYR	Equity	5.00%
<b>AM06</b>	Global Agribusiness Fund	MYR	Equity	5.00%
<b>AM10</b>	Precious Metals Securities Fund	MYR	Equity	5.00%
<b>AM14</b>	AmGlobal Emerging Market Opportunities Fund	MYR	Equity	5.00%
<b>AM25</b>	Asia Pacific REITs - Class B MYR	MYR	Equity	5.00%
<b>AM30</b>	Asia Pacific Equity Income Fund	MYR	Equity	5.00%
<b>AM35</b>	Global Dividend Fund - RM Class	MYR	Equity	5.00%
<b>AM36MYRH</b>	Sustainable Series - Positive Change Fund - MYR Hedged	MYR	Equity	5.00%
<b>PRU07</b>	Eastspring Investment Asia Pacific Equity MY Fund	MYR	Equity	5.00%
<b>PRU09</b>	Eastspring Investment Asia Select Income Fund	MYR	Mixed Asset	5.00%
<b>PRU10</b>	Eastspring Investments Equity Income Fund	MYR	Equity	5.00%
<b>PRU23</b>	Eastspring Investments MY Focus Fund	MYR	Equity	5.00%
<b>FTAM01</b>	Franklin U.S. Opportunities Fund	MYR	Equity	5.00%
<b>FTAM01USDR</b>	Franklin U.S. Opportunities Fund - USD	USD	Equity	5.00%
<b>HLG45</b>	Hong Leong Global Multi Strategies Fund (Reinvestment)	MYR	Mixed Asset	5.00%
<b>HLG45C</b>	Hong Leong Global Multi Strategies Fund (Cash Dividend)	MYR	Mixed Asset	5.00%
<b>CIMB03</b>	Principal Islamic Asia Pacific Dynamic Equity Fund	MYR	Equity	5.00%
<b>CIMB19</b>	Principal Dynamic Enhanced Malaysia Income Fund	MYR	Mixed Asset	5.00%
<b>CIMB31</b>	Principal Islamic Enhanced Opportunities Fund	MYR	Equity	5.00%
<b>CIMB32</b>	Principal Lifetime Balanced Fund	MYR	Mixed Asset	5.00%
<b>CIMB39AUDH</b>	Principal Global Sustainable Growth Fund - Class AUD Hedged	AUD	Equity	5.00%
<b>CIMB39MYRH</b>	Principal Global Sustainable Growth Fund - Class MYR Hedged	MYR	Equity	5.00%
<b>CIMB39SGDH</b>	Principal Global Sustainable Growth Fund - Class SGD Hedged	SGD	Equity	5.00%
<b>CIMB39USD</b>	Principal Global Sustainable Growth Fund - Class USD	USD	Equity	5.00%
<b>OSK21</b>	RHB Thematic Growth Fund	MYR	Equity	5.00%
<b>OSK40</b>	RHB Multi Asset Regular Income Fund	MYR	Mixed Asset	5.00%
<b>OSK47USD</b>	RHB US Value Fund - USD	USD	Equity	5.00%
<b>OSK47MYR</b>	RHB US Value Fund - MYR	MYR	Equity	5.00%
<b>OSK47MYRH</b>	RHB US Value Fund - MYR Hedged	MYR	Equity	5.00%



<b>OSK47SGDH</b>	RHB US Value Fund - SGD Hedged	SGD	Equity	5.00%
<b>OSK47AUDH</b>	RHB US Value Fund - AUD Hedged	AUD	Equity	5.00%
<b>TA16MYR</b>	TA Alternative Absolute Return Fund - MYR Class	MYR	Equity	5.00%
<b>TA16MYRH</b>	TA Alternative Absolute Return Fund - MYR Hedged Class	MYR	Equity	5.00%
<b>TA16USD</b>	TA Alternative Absolute Return Fund - USD	USD	Equity	5.00%
<b>TA16AUDH</b>	TA Alternative Absolute Return Fund - AUD Hedged	AUD	Equity	5.00%
<b>TA16SGDH</b>	TA Alternative Absolute Return Fund - SGD Hedged	SGD	Equity	5.00%
<b>HLG10A</b>	Hong Leong Bond - Ordinary Investment Plan Fund	MYR	Fixed Income	4.00%
<b>HLG16</b>	Hong Leong Institutional Bond Fund	MYR	Fixed Income	4.00%
<b>HLG22</b>	Hong Leong Islamic Income Management	MYR	Fixed Income	4.00%
<b>HLG44</b>	Hong Leong Asia Pacific Equity Fund	MYR	Equity	3.50%
<b>HWA07</b>	AHAM Select Income Fund	MYR	Mixed Asset	3.00%
<b>HWA17</b>	AHAM Select AUD Income Fund - RM Class	MYR	Mixed Asset	3.00%
<b>HWA17AUD</b>	AHAM Select AUD Income Fund - AUD Class	AUD	Mixed Asset	3.00%
<b>HWA26</b>	AHAM Select SGD Income Fund - RM Class	MYR	Mixed Asset	3.00%
<b>HWA26SGD</b>	AHAM Select SGD Income Fund - SGD Class	SGD	Mixed Asset	3.00%
<b>HWA32AUDH</b>	AHAM World Series - Global Income Fund - AUD Hedged (Reinvestment)	AUD	Fixed Income	3.00%
<b>HWA32AUDHC</b>	AHAM World Series - Global Income Fund - AUD Hedged (Cash Dividend)	AUD	Fixed Income	3.00%
<b>HWA32GBPH</b>	AHAM World Series - Global Income Fund - GBP Hedged (Reinvestment)	GBP	Fixed Income	3.00%
<b>HWA32GBPHC</b>	AHAM World Series - Global Income Fund - GBP Hedged (Cash Dividend)	GBP	Fixed Income	3.00%
<b>HWA32MYR</b>	AHAM World Series - Global Income Fund - MYR (Reinvestment)	MYR	Fixed Income	3.00%
<b>HWA32MYRC</b>	AHAM World Series - Global Income Fund - MYR (Cash Dividend)	MYR	Fixed Income	3.00%
<b>HWA32MYRH</b>	AHAM World Series - Global Income Fund - MYR Hedged (Reinvestment)	MYR	Fixed Income	3.00%
<b>HWA32MYRHC</b>	AHAM World Series - Global Income Fund - MYR Hedged (Cash Dividend)	MYR	Fixed Income	3.00%
<b>HWA32SGDH</b>	AHAM World Series - Global Income Fund - SGD Hedged (Reinvestment)	SGD	Fixed Income	3.00%
<b>HWA32SGDHC</b>	AHAM World Series - Global Income Fund - SGD Hedged (Cash Dividend)	SGD	Fixed Income	3.00%
<b>HWA32USD</b>	AHAM World Series - Global Income Fund - USD (Reinvestment)	USD	Fixed Income	3.00%
<b>HWA32USDC</b>	AHAM World Series - Global Income Fund - USD (Cash Dividend)	USD	Fixed Income	3.00%
<b>HLG40</b>	Hong Leong Regular Income Fund	MYR	Mixed Asset	3.00%
<b>HWA04</b>	AHAM Select Bond Fund - RM Class (Reinvestment)	MYR	Fixed Income	2.00%
<b>HWA04C</b>	AHAM Select Bond Fund - RM Class (Cash Dividend)	MYR	Fixed Income	2.00%
<b>HWA04USDH</b>	AHAM Select Bond Fund - USD Hedged (Reinvestment)	USD	Fixed Income	2.00%
<b>HWA04USDHC</b>	AHAM Select Bond Fund - USD Hedged (Cash Dividend)	USD	Fixed Income	2.00%
<b>HWA05</b>	AHAM Aiiman ESG Income Plus Fund	MYR	Fixed Income	2.00%
<b>AM31</b>	AmTactical Bond - Class B MYR	MYR	Fixed Income	2.00%

<b>CIMB11</b>	Principal Islamic Lifetime Enhanced Sukuk Fund	MYR	Fixed Income	2.00%
<b>CIMB34</b>	Principal Lifetime Enhanced Bond Fund	MYR	Fixed Income	2.00%
<b>CIMB38</b>	Principal Lifetime Bond Fund	MYR	Fixed Income	2.00%