

## HONG LEONG BANK PRIVATE BANK & HLB PRIORITY GOLDEN REFERRAL CAMPAIGN

Last Updated: 27 February 2026

### CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (Company No. 193401000023 (97141-X)) ("HLB") "HLB Private Bank & HLB Priority ("PVPB") Golden Referral Campaign ("Campaign") commences on **27 February 2026** and ends on **30 April 2026**, both dates inclusive of ("Campaign 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 only open for participation to HLB's Private Bank & HLB Priority customers ("**Eligible Customer(s)**").
2. For the avoidance of doubt:
  - a) "**HLB Priority customers**" refer to existing individual customers with a total combined Asset Under Management ("**AUM**") and/or investment of **Ringgit Malaysia Three Hundred Thousand (RM300,000)**.
  - b) "**HLB Private Bank 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)**.
  - c) AUM refers to total deposit in any Fixed Deposit Account (FD), Savings Account (SA), Current Account (CA), Foreign Currency Account (FCA) and/or the amount of investment in any Unit Trust Funds and/or Structured Products with HLB at any one time ("**Account**") under the primary accountholder's name.

#### CAMPAIGN MECHANICS

3. Eligible Customers may enjoy the Reward outlined below, subject to meeting the conditions specified in this T&Cs.
4. To participate in the Campaign, Eligible Customers must refer their family members or friends ("**Referee**") to sign up as a new HLB Private Bank & HLB Priority customer ("**Referrer**").
5. The Referee must:
  - a) Not be below the age of twenty-one (21) years old;
  - b) Not be an existing HLB Private Bank or HLB Priority Customer within the past 6-months from 1<sup>st</sup> June 2025; or
  - c) Not have committed or is suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt (pursuant to a petition by either the Bank or by any third party) or was/is subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period.
6. The Referrer is entitled to receive a reward in the form of cold coins ("**Reward**") if the referral is a Successful Referral. A **Successful Referral** means:
  - a) During the Campaign Period, the Referee meets the following criteria:
    - i. maintains a monthly average balance ("**MAB**") of more than RM 500,000 in any HLB Current or Savings Account ("**CASA**") for six (6)

months from the date he/she is accepted as a HLB Private Bank or HLB Priority customer; or

- ii. subscribes to any HLB investment products in an amount of more than RM 300,000 from the date he/she is accepted as a HLB Private Bank or HLB Priority customer, subject to minimum sales charge of 2.00%.

**If successful, the Referrer is entitled to Two (2) g gold coins.**

b) During the Campaign Period, the Referee meets the following criteria:

- i. maintains an MAB of more than RM 3,000,000 in any HLB CASA for six (6) months from the date he/she is accepted as a HLB Private Bank or HLB Priority customer; or
- ii. subscribes to any HLB investment products in an amount of more than RM 500,000 from the date he/she is accepted as a HLB Private Bank or HLB Priority customer, subject to minimum sales charge of 2.00%.

**If successful, the Referrer is entitled to Five (5) g gold coins.**

**Table 1: Successful Referral Criteria**

<b>Maintains MAB in any HLB CASA</b> For 6 months, from date of joining HLB Private Bank or HLB Priority during the Campaign Period	<b>Investment Subscription</b> Within 6 months, from date of joining HLB Private Bank or HLB Priority during the Campaign Period, subject to minimum sales charge of 2.00%	<b>Reward</b>	<b>Quantity available</b> (Cumulative for both scenarios)
≥ RM 500,000	≥ RM 300,000	2g gold coin	30
≥ RM 3,000,000	≥ RM 500,000	5g gold coin	10

For the purpose of this Campaign, the MAB is calculated as below:

$$\text{MAB} = \frac{\text{(The sum of then end-of-day balances for each calendar day of the month)}}{\text{The total number of days in that month}}$$

**Examples of Possible Scenarios & Calculations**

- i. MAB Scenario

Mr. F, a HLB Priority Customer referred his close friend Mr. G to sign up as HLB Priority Customer as well. Upon signing up on 02 February 2026, Mr. G's account MAB is as reflected below throughout the Campaign period:

<b>Month</b>	<b>Sum of daily balances (RM) [a]</b>	<b>Total No. of Days (RM) [b]</b>	<b>MAB of the month (RM)</b>
February 2026	16,200,450	28	578,587
March 2026	15,600,000	31	503,225
April 2026	14,700,350	30	490,011
May 2026	15,300,000	31	493,548
June 2026	14,800,000	30	493,333
July 2026	16,550,000	31	533,870
<b>Total</b>	<b>93,150,800</b>	<b>181</b>	<b>514,645</b>

MAB: Total of [a] ÷ Total of [b] = RM93,150,800 ÷ 181 days = **RM514,645**.

**Outcome:** The total MAB of Mr. G's account within 6 months is RM514,645, Mr. F is eligible for the 5g gold coin reward in which he acted as a Referrer during this Campaign Period.

ii. Investment Subscription Scenario

Mr. K is a HLB Priority Customer referred his sister, Ms. P to join as HLB Priority Customer. Upon signing up on 9 March 2026, Ms. P subscribed to the following investments:

- i. RM750,000 on Bond with 1.50% Sales Charge on 11 March 2026; and
- ii. RM450,000 in AHAM Select Balanced Fund on 05 February 2026 with 2.50% Sales Charge.

**Outcome:**

Mr. K shall only be entitled to a **2g gold coin referral reward** for Ms. P's investment in the **AHAM Select Balanced Fund**, as this investment fulfils the outlined referral criteria. However, Ms. P's **Bond investment** did not meet the minimum **2.00% sales charge** requirement; therefore, Mr. K is **not entitled** to the **5g gold coin** for this investment.

7. No Reward shall be awarded to the Referrer if the Referee does not meet the Successful Referral criteria in Table 1.
8. The Reward allocated for this Campaign is limited to thirty (30) units of 2g gold coins and ten (10) units of 5g gold coins. **This Campaign will end once the allocated Reward has been exhausted. Eligibility for the Reward is on a first-come, first-serve basis, subject to availability.**
9. Upon each Successful Referral, the Referrer shall receive the respective Reward within ninety (90) days from the end of Campaign period ("**Successful Participant**").
10. Referrer's participation in this Campaign is NOT valid with any other on-going campaigns offered by HLB from time to time.

## **REWARD FULFILMENT**

11. Only Successful Participant will be notified by their respective Relationship Managers.
12. It is the responsibility of the Successful Participants to provide their valid, accurate and current contact details including mobile number and email address, and promptly notify HLB in the event of any changes. HLB shall not be held responsible or liable in the event that HLB is unable to contact the Successful Participants, if applicable, due to inaccurate or invalid mobile number and/or email address provided by the Eligible Customers or the email is unable to be delivered due to any reason whatsoever.
13. HLB shall not be liable in any circumstances for any loss, damaged or stolen Rewards and any request for replacement Rewards shall not be entertained by HLB.
14. Any Reward dispute made after Campaign Period shall not be entertained by the Bank.
15. HLB gives no representation or warranty with respect to the quality or suitability of the Reward and shall not be responsible to replace any loss, stolen or damaged Reward (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). The Eligible Customers shall deal directly with the relevant merchant(s) and/or manufacturer(s) for all warranty information and claims without recourse to HLB unless notified otherwise. All risks, loss, damage and/or injury associated with the use of the Reward shall be assumed by the Successful Participants.

16. To the extent permitted by law, HLB is not responsible for all liabilities arising from any deferment or delay in providing the Reward due to any unforeseen circumstances beyond the reasonable control of HLB.
17. The Reward will be provided on an "As is Where Is" basis. The Reward featured in all printed materials and/or HLB's website is for illustration purposes only. Any props, accessories or equipment featured with the Reward in any pictorial materials are for decorative purposes and shall not form part of the Reward.
18. HLB reserves the right to replace the Reward with any other items of equal value at its discretion with prior notice by posting via the HLB's Website as defined below.

## **GENERAL**

19. 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 any of the investment products, terms and conditions of the CASA, and any other relevant terms and conditions that HLB may impose from time to time by way of notice to the Customers;
  - b) agree that all records of the fulfilment of the eligibility requirement 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;
  - d) undertake to regularly visit HLB's websites at ([www.hlb.com.my](http://www.hlb.com.my)) ("HLB's Website") to view the latest T&Cs of the Campaign and stay informed of any updates and changes;
  - e) acknowledge that any benefits received under the Campaign are non-transferable and non-exchangeable for up-front credit, cheque or benefit in-kind; and
  - f) agree to bear all applicable taxes, government fees or any other charges that may be imposed under the applicable laws in connection with their participation in the Campaign.
20. HLB reserves the right:
  - a) with prior notice to the Eligible 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;
  - b) to disqualify any of the Eligible Customer from participating in the Campaign and/or forfeit the Reward in the event of non-compliance by the Eligible Customers of any of the T&Cs herein or any General Terms and Conditions of Accounts, or any Terms and Conditions of the relevant selected investments and any Terms and Conditions of the CASA, or all other applicable laws/rules; and
  - c) to forfeit Reward in the event there is any detected fraud by the Eligible Customers.
21. The T&Cs herein, General Terms and Conditions of Accounts and the terms and conditions of the Investments, General Terms and Conditions of PVPB Membership 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 of the Investments and General Terms and Conditions of PVPB Membership, the T&Cs herein shall prevail to the extent of such discrepancy.
22. 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.

23. 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.
24. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**IMPORTANT NOTE:**

**This Campaign is not intended to be an invitation or offer for subscription of investment products nor does it amount to a solicitation by HLB for subscription of investment by anyone.**

**This T&C 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 investment 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 Manager.