

## “BURMAH HOUSE NEW BRANCH OPENING” CAMPAIGN

Latest updated on 26 July 2018

### CAMPAIGN PERIOD

The Hong Leong Bank Berhad (97141-X) and/ or Hong Leong Islamic Bank Berhad (686191-W) “HLISB” are collectively known as “the Bank” (“HLB” or “Bank”)’s “**Burmah House New Branch Opening Campaign**” (“Campaign”) is only applicable at **HLB Burmah House Branch** (“Participating Branch”) and commences on 2 August 2018 to 17 August 2018, 09:15:00 hours (9.15 a.m.) to 16:30:00 hours (4.30 p.m.) (“Campaign Date”). The Promotion consists of Balance Transfer, Fixed Deposits & Fixed Deposits-i (“FD/-i”), Current & Savings Account & Current & Savings Account-i (“CASA/-i”), ASNB Funds (“ASNB Funds”), ASB Financing-i (“ASB Financing-i”), Bancassurance, Personal Loan/ Personal Financing-i (“Personal Loan/Financing-i”), Auto Loan & Auto Financing-i (“Auto Financing/-i”), Investment and Fixed Deposit Bundle (“Powerlink”), Mortgage & Property Financing-i (“Property Financing-i”), Biz One Current Account, PowerSME Current Account, Biz Cash Loan and GSME Mortgage/Property Financing-i Promotions and Investment and Fixed Deposit Bundle Promotion on the Promotion Periods unless notified otherwise.

The Participating Branch’s Campaign Periods are set out in the table below:

Participating Branch	Promotion Period A	Promotion Period B
Burmah House NO 405, Jalan Burmah 10350 Georgetown Penang	2 <sup>nd</sup> August 2018	2 <sup>nd</sup> to 17 <sup>th</sup> August 2018

### **TERMS & CONDITIONS (“T&Cs”)**

The following sets out the terms and conditions applicable to the Promotion (“T&Cs”):-

#### **1-DAY PROMOTION (A)**

The 1-Day Promotion (“Promotion A”) commences on 2<sup>nd</sup> August 2018 (“Promotion Period A”), unless notified otherwise.

#### **3-MONTH AND 6-MONTH FIXED DEPOSIT / FIXED DEPOSIT-i PROMOTION (PROMOTION A1)**

#### ELIGIBILITY

- The Promotion A1 is open to all new and existing accountholders of the following participating Hong Leong Fixed Deposit / Fixed Deposit-i Account as stated in Clause 3 below (“FD / FD-i Account”) who are Malaysian or non-Malaysian individual and Malaysian or non-Malaysian non-individual customers (“FD / FD-i Customers”).
- For the avoidance of doubt:
  - New accountholders refers to customers who do not have a FD / FD-i Account with HLB / HLISB prior to the Promotion Period A.
  - Non-individual customers refers to associations, clubs, schools, societies, non-profitable organizations, sole proprietors, partnerships, professional practices & solicitors client’s account duly registered or incorporated in Malaysia and Private Limited Companies (i.e. companies with “Sdn Bhd” in their names). The specific criteria for Private Limited Companies are that they must be carrying non-manufacturing nature of business with an Annual Sales Turnover up to Ringgit Malaysia Five Million (RM5,000,000).
- Participating FD / FD-i Accounts for this Promotion A1 are as below:-
  - Conventional FD;
  - Priority Banking Premium FD;
  - Senior Savers Flexi FD; and

- (d) Fixed Deposit-i.
4. The Promotion A1 is applicable for New Funds only. “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 the existing or new FD / FD-i Accounts of the FD / FD-i Customers opened with HLB / HLISB. For this purpose, new funds must be placed and deposited into the FD / FD-i Customers’ existing or new FD / FD-i Accounts within seven (7) days of the transfer to HLB / HLISB; and
    - (b) Proceeds arising from the redemption of equity, unit trust funds, bonds / sukuk and / or Hong Leong Invest Safe during the Promotion Period A that are re-deposited into any of HLB’s CASA / HLISB’s CASA-i of the FD / FD-i Customers.
  5. The following shall not be considered as “New Funds”:
    - (a) Maturing FD / FD-i or premature withdrawal of FD / FD-i from any existing HLB’s FD / HLISB FD-i account;
    - (b) Intra bank transfer of funds, i.e. transfer of funds from another HLB / HLISB account (whether Savings, Savings-i, Current, Current-i, FD, FD-i or General Investment Account (“GIA”)); and
    - (c) Inter and / or intra branch transfer within HLB and HLISB including third (3rd) party account transfer.
  6. FD / FD-i Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB / HLISB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period A shall **NOT** be eligible to participate in Promotion A1.
  7. FD / FD-i Customers who have committed, or determined by HLB / HLISB to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in Promotion A1.

### **PROMOTION A1 MECHANICS**

8. The FD / FD-i Customers who have made placement(s) of deposits ranging between the specified Minimum FD / FD-i Placement Amount up to a Maximum FD / FD-i Placement Amount (“FD / FD-i Amount” as specified in the table below) into their respective new or existing FD / FD-i Account for the respective FD Tenure as set out below during the Promotion Period A shall be entitled to the following corresponding Promotional FD / FD-i Rates (“Eligible FD / FD-i Customers”):

<b>FD Tenure</b>	<b>Products</b>	<b>Promotional FD Rates</b>	<b>Effective FD Rates</b>	<b>Minimum FD Placement Amount</b>	<b>Maximum FD Placement Amount</b>
3-month	Conventional FD / Fixed Deposit-i	3.95%p.a.	3.95%p.a.	RM50,000	RM500,000
6-month	Conventional FD / Priority Banking Premium FD / Senior Savers Flexi FD / Fixed Deposit-i	4.05%p.a.	4.05%p.a.		

9. The Minimum FD / FD-i Placement Amount is **Ringgit Malaysia Fifty Thousand (RM50,000)** and the Maximum FD / FD-i Placement Amount is **Ringgit Malaysia Five Hundred Thousand (RM500,000)**. In the event any FD / FD-i Placement Amount exceeds the prescribed Maximum FD / FD-i Placement Amount or if the respective FD / FD-i Promotion Fund Size Limit is reached, whichever comes first, the FD / FD-i Amount which exceeds the prescribed Maximum FD / FD-i Placement Amount or the Promotion A1 set target shall be subject to the prevailing FD / FD-i board rates.
10. The Eligible FD / FD-i Customers are required to nominate a CASA / CASA-i Account maintained with HLB / HLISB under the name of the Eligible FD / FD-i Customers (“Nominated CASA / CASA-i”) for the purpose of crediting the interest / profit earned under this Promotion A1.

11. The interest / profit earned for Conventional FD, Priority Banking Premium FD and Islamic FD will be credited into the Eligible FD / FD-i Customers ' Nominated CASA / CASA-i upon maturity, whereas the interest earned for Senior Savers Flexi FD will be credited into the Eligible FD / FD-i Customers ' Nominated CASA on a monthly basis.
12. Upon maturity, the principal FD / FD-i Placement Amount shall be auto-renewed at the prevailing FD / FD-i board rates respectively and the interest / profit earned will be credited into the Eligible FD / FD-i Customers ' Nominated CASA / CASA-i on a monthly basis and or upon maturity. For tenures of 6-month or less, interest / profit is paid at maturity.
13. Partial withdrawal of FD / FD-i Amount is not allowed for Conventional FD and Islamic FD. No interest / profit is to be paid in the event that the FD / FD-i Amount for Conventional FD and Islamic FD is withdrawn before the maturity of the respective FD / FD-i Tenure as provided in Clause 8 above. For Priority Banking Premium FD, Senior Savers Flexi FD and Junior FD, subject to Clause 14 of the T&Cs herein, partial withdrawal of FD Amount is allowed in multiples of Ringgit Malaysia Three Thousand (RM3,000) only. However, in the event the amount in Priority Banking Premium FD, Senior Savers Flexi FD and / or Junior FD is less than Ringgit Malaysia Ten Thousand (RM10,000), no partial withdrawal is allowed for that particular account.
14. For premature withdrawals effective from 2 August 2018 until 31 December 2018 , where a FD is uplifted, in partial or in full , before maturity, the following rules shall apply:
  - (a) No interest is to be paid on any FD Amount uplifted before the completion of three (3) months.
  - (b) Other than the circumstances set out in Clause 14 (a) above, interest is payable for FD uplifted before completion and will be at half (1/2) the original contracted interest rate for each completed month.
15. No interest shall be payable on premature withdrawals of FD with effect from 1 January 2019 onwards, regardless of the number of completed months at the time of premature withdrawal.

HLB reserves the right to claw back and deduct an amount equivalent to the interest paid to the Eligible FD Customers in respect of the FD Amount which is prematurely withdrawn, from the principal FD Amount upon withdrawal.

16. Effective from 7 July 2018 – 31 December 2018, Eligible FD-i Customer(s) shall be deemed to have agreed to waive his / her right to claim the full Selling Price for any withdrawal of the FD-i before the maturity date. In the event the FD-i Amount is uplifted prior to maturity of the FD-i Tenure, the following premature withdrawal rules shall apply:
  - (a) No profit is to be paid on any FD-i Amount uplifted before the completion of three (3) months.
  - (b) Other than the circumstances set out in Clause 14 (a) above, profit is payable for FD-i uplifted before completion and will be at half (1/2) the original contracted interest/profit rate for each completed month.
17. No profit shall be payable on premature withdrawals of FD-i with effect from 1 January 2019 onwards, regardless of the number of completed months at the time of premature withdrawal.

HLISB reserves the right to claw back and deduct an amount equivalent to the profit paid to the Eligible FD-i Customers in respect of the FD-i Amount which is prematurely withdrawn from the principal FD-i Amount upon withdrawal.

18. FD / FD-i Amount shall NOT be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Eligible FD / FD-i Customers.

## ACCOUNT OPENING (PROMOTION A2)

### ELIGIBILITY

19. The Promotion A2 is open to individuals who are Bank's individual Malaysian customers who are new and existing individual customers, including Hong Leong Priority Banking and Private Banking customer ("Customers").
20. The Promotion A2 is **NOT** applicable to non-individual customers including sole proprietors, partnerships, professional practices, companies and corporate bodies.

21. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank and/or Hong Leong Islamic Bank Berhad (“HLISB”) (686191-W) or have been declared bankrupt (pursuant to a petition by either the Bank or HLISB or other financial institutions or by any third (3<sup>rd</sup>) party) or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period A shall **NOT** be eligible to participate in the Promotion A2.

**PROMOTION A2 MECHANICS**

22. Customers must open Selected Current or Savings Account (“Selected CASA”) as listed in Clause 23 on Campaign Period with a minimum initial deposit of RM500.00.
23. Selected CASA include:
- (a) Hong Leong Basic Savings Account
  - (b) Hong Leong Savings Account
  - (c) Hong Leong Basic Current Account
  - (d) Hong Leong Current Account
  - (e) Hong Leong Senior Savers Savings Account
  - (f) Hong Leong Harvest Savings Account
  - (g) Hong Leong Pay&Save Account
  - (h) Hong Leong Top Yield Account
  - (i) Hong Leong Junior Savings Account
  - (j) Hong Leong 3-in-1 Junior Account
24. For the avoidance of doubt, all Current or Savings Account Participating Accounts stated in Clause 23 above are eligible for protection by Perbadanan Insurans Deposit Malaysia (“PIDM”).
25. Customers who have fulfilled the criteria as set out in Clause 22 above shall be referred to as “Eligible Customers”.
26. Eligible Customers will receive the following Gifts based on type of Selected CASA opened during Promotion Period A:

Selected CASA	Gift	Maximum Number of Gifts to be Given Throughout the Promotion Period A
Hong Leong Harvest Savings Account	Harvest Tote Bag X 1	50
Hong Leong 3-in-1 Junior Account	Fluffy Lunch Box X 1	50
Other Selected CASA as listed in Clause 23 aside from Hong Leong Harvest Savings Account & Hong Leong 3-in-1 Junior Account	Car Boot Organizer X 1	50

27. All initial deposit must be “New Funds” only. For the avoidance of doubt, “New Funds” are defined as:
- (a) Cash, 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 Accounts; and
  - (b) Proceeds arising from the redemption of equity, unit trust funds, bonds/ sukuk and/or Hong Leong Invest Safe during the Campaign Period that are re-deposited into the Participating Accounts.
28. The following shall **NOT** be considered as “New Funds”:
- (a) Maturing Fixed Deposit/Fixed Deposit-i or premature withdrawal of any existing Fixed Deposit/Fixed Deposit-i (“FD/FD-i”) account;

- (b) Intra bank transfer of funds, i.e. transfer of funds from another HLB / Hong Leong Islamic Bank Berhad's (686191-W) ("HLISB") accounts, FD/FD-i or General Investment Account ("GIA"); and
  - (c) Inter-branch transfer within HLB and HLISB including third (3rd) party transfer.
29. The Gifts are valid on a first-come, first-served basis, limited to one (1) Gift for each Eligible Customer throughout the Promotion Period A.
30. Eligible Customers shall collect the Gift from the home branch tagged to the Selected CASA during the period of 2 August 2018 to 30 September 2018 failing which, the Gifts will be forfeited and the Bank shall not entertain any claim from Eligible Customers upon the expiry of the aforesaid deadline.
31. In the event the Selected CASA is closed due to any reasons whatsoever on or before 30 September 2018, the Eligible Customer shall be disqualified from receiving the Gift.
32. Customers will be notified prior to Selected CASA opening on the Promotion Period A in the event any or all of the Gift run out of stock.
33. Gift are given on an "as is" basis and the Bank shall not be liable in any circumstances for any loss, torn, damaged or stolen Gift and any request for replacement Gift shall not be entertained by the Bank.
34. In relation to joint Selected CASA, the first named account holder i.e. the primary account holder shall be eligible to participate in the Promotion A2 ("Primary Accountholder"). For the purpose of this Promotion A2, each Selected CASA opened during Promotion Period A is only to have one (1) Eligible Customer.

### **PERSONAL LOAN/FINANCING-i 3.70%p.a. FIXED FLAT RATE PROMOTION ("PROMOTION A3")**

#### **ELIGIBILITY**

35. The Personal Loan/Financing-i Fixed Flat Rate Promotion ("Promotion") is open to all Malaysian individuals ("Customers") who fulfill the following eligibility criteria:-
- (a) Employed or self-employed with a minimum income of Ringgit Malaysia Twenty Four Thousand (RM24,000.00) per annum;
  - (b) no existing HLB Personal Loan and/or HLISB Personal Financing-i ("Personal Loan/Financing-i Products");
  - (c) apply for a HLB Personal Loan with a minimum amount of Ringgit Malaysia Five Thousand (RM5,000) up to Ringgit Malaysia Two Hundred and Fifty Thousand (RM250,000) or a HLISB Personal Financing-i with a minimum amount of Ringgit Malaysia Five Thousand (RM5,000) up to Ringgit Malaysia One Hundred and Fifty Thousand (RM150,000) (both HLB Personal Loan and HLISB Personal Financing-i are collectively known as "Facility") during the Campaign Period only via applications received under Burmah House branch for two to five (2-5) years loan/financing tenure ("Facility's Tenure").
  - (d) disbursement of the approved Facility by the Bank no later than 17th September 2018.
36. For the purpose of this Promotion, Customers who have fulfilled all the criteria in Clause 35 above shall be referred to as "Eligible Customers".
37. The following are NOT eligible to participate in the Campaign:
- (a) Customers who have committed or are 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 or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period.
  - (b) Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein.
  - (c) Permanent and contract employees of the Bank.

#### **PROMOTION MECHANICS**

38. Eligible Customers whose Facility is approved during the Campaign Period and disbursed by 17<sup>th</sup> September 2018 will be charged a fixed interest/profit rate, depending on the application date and Facility Amount, as illustrated in the tables below:

**Table 1: Illustration of Interest/Profit Rate Charged**

Facility Amount (RM)	Interest/Profit Rate (Flat % per annum)
RM5,000 – RM250,000	3.70% p.a.

Only for applications made on 2<sup>nd</sup> August 2018 and received under Burmah House branch.

**Table 2: Illustration of Calculations for Monthly Instalment**

Facility Approved Amount (RM)*	Facility Tenure (Years)	Interest/ Profit Rate (per annum)	Total Interest/ Profit Payable over Facility Tenure (RM)	Monthly Instalment (RM)**
(a)	(b)	(c)	(d)=a*b*c	(e)=(a+d)/(b*12)
15,000	2	3.70%	1,110	675
30,000	2	3.70%	2,220	1345
150,000	2	3.70%	11,100	6715

\*0.5% of the PL Facility amount will be deducted from the Facility for stamp duty payable on the Facility. The effective interest/profit rates vary from 6.89% p.a. to 14.15% p.a. for loan/financing-i tenure from 2-5 years.

\*\*Instalment will be rounded up to the nearest RM5.

39. For avoidance of doubt, fixed flat interest rate is **NOT** applicable to Personal Loan/Financing-i Consolidation facility. Board rate is effective rate p.a. 2% EIR savings with minimum rate as low as 7.5%p.a. for Personal Loan/Financing-i facility.

## **0% BALANCE TRANSFER FOR 6 MONTHS TENURE PROMOTION (“PROMOTION A4”)**

### **ELIGIBILITY**

40. The 0% Balance Transfer for 6 Months Tenure Promotion (“Promotion A4”) is open to all New-To-Card Principal Cardholders of Hong Leong Credit Cards who made the Credit Card application at the HLB Burmah House Branch on 2 August 2018 only (“Eligible Cardholders”).
41. The following Eligible Cardholders shall NOT be eligible to participate in this Campaign:
- Eligible Cardholders who have committed or are 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 banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period; or
  - Eligible Cardholders who have committed, or are determined the Bank to be potentially committing any of the wrongful acts stipulated herein.

### **PROMOTION A4 MECHANICS**

42. Eligible Cardholders may apply to transfer personal credit card outstanding balances held with no more than three (3) other financial institutions and / or credit card companies (“Other Card Account”), or an applied amount to be credited to Eligible Cardholders’ personal current or savings account, to the approved Balance Transfer account with HLB (“BT Account”).
43. The minimum amount is RM1,000.00 and the maximum amount will be determined by HLB at its sole discretion per Balance Transfer (“BT”) application.

44. The Bank will notify the Eligible Cardholder in writing whether his / her BT application has been approved and the approved BT amount ("BT Approved Amount"). Once the BT Approved Amount is determined, a corresponding amount of the Eligible Cardholder's credit card limit will be earmarked for this purpose and the available credit limit balance will be reduced accordingly. The Bank shall not be liable for any transactions rejected by merchants due to the unavailability of the credit limit earmarked for this purpose.
45. Upon transfer of the BT Approved Amount to the Eligible Cardholder's BT Account, interest of 0% p.a. will be charged on the balance of the BT Approved Amount for six (6) months, subject to the statement cycle date ("BT Plan Period") and upon expiry of the BT Plan Period, interest at the prevailing rate of 18% p.a. will be calculated on a daily basis and charged on any balance in the BT Account until the date of full repayment.
46. The Eligible Cardholder shall be obligated to pay the minimum payment due in the BT Account or RM50.00, whichever is higher. If the Eligible Cardholder fails to make payment on or before the due date, the 0% p.a. interest rate will be retracted and interest at 18% p.a. will be charged on the amount outstanding in the BT Account on a daily basis until full repayment. Failure to comply with the minimum payment obligation will also result in a late payment fee of 1% of total outstanding balance as at statement date or minimum RM10.00, whichever is higher, subject to a maximum of RM100.00 being posted to the BT Account.
47. The Bank reserves its absolute right to retract the 0% p.a. interest rate if the Eligible Cardholder breaches any of the BT terms and conditions as well as the prevailing terms and conditions of the Cardholder Agreement ("Cardholder Agreement").
48. Notwithstanding anything contained in Clauses 45 and 46 above, if at any time, the Eligible Cardholder's credit card account and / or BT Account becomes overdue or delinquent, HLB may at its absolute discretion charge the interest rate of 18% p.a. on the outstanding balance in the BT Account, notwithstanding that the 0% p.a. interest rate is for a 6-month tenure.
49. Pending the approval of the Eligible Cardholder's BT application(s), the Eligible Cardholder shall continue to be liable to make payment to his / her Other Card Account(s) with the respective issuing financial institutions and / or companies in accordance with the terms governing the same. The Bank shall not be liable for interest on any overdue payment or any finance or other charges incurred as a result of the Eligible Cardholder's and / or the Bank's failure or delay in making payment to the Other Card Account(s) with the respective issuing financial institutions and / or companies.
50. If the Eligible Cardholder fully settles the BT Amount before expiry of the chosen BT tenure, an early settlement penalty of RM70.00 will be charged to the Eligible Cardholder's BT Account.
51. Subject to Clause 44 above and the total credit limit of the Eligible Cardholder's credit card account, the Eligible Cardholder may apply for a second BT subject to the Bank's approval and the Bank's prevailing T&Cs and standard balance transfer rate(s).

## **2-WEEK PROMOTION (B)**

The 2-Week Promotion ("Promotion B") commences on 2<sup>nd</sup> August 2018 and ends on 17<sup>th</sup> August 2018, both dates inclusive ("Promotion Period B"), unless notified otherwise.

## **CASA EARMARK (PROMOTION B1)**

### **ELIGIBILITY**

52. The Promotion B1 is open to individuals who are Bank's individual Malaysian customers who are new and existing individual customers, including Hong Leong Priority Banking and Private Banking customer

("Customers") with at least one of the following Current Account and/or Savings Account ("Participating CASA"):

- (a) Hong Leong Basic Savings Account
- (b) Hong Leong Savings Account
- (c) Hong Leong Basic Current Account
- (d) Hong Leong Current Account
- (e) Hong Leong Senior Savers Savings Account
- (f) Hong Leong Harvest Savings Account
- (g) Hong Leong Pay&Save Account
- (h) Hong Leong SmartLink Account
- (i) Hong Leong Top Yield Account
- (j) Hong Leong One Account
- (k) Hong Leong 3-in-1 Junior Account
- (l) Hong Leong Junior Savings Account
- (m) Hong Leong Money Box Deposit Account

For the avoidance of doubt, all Current or Savings Account Participating Accounts stated in Clause 52 above are eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM")

53. The Promotion B1 is **NOT** applicable to non-Malaysian Accountholders and non-individual customers including sole proprietors, partnerships, professional practices, companies and corporate bodies.
54. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank and/or Hong Leong Islamic Bank Berhad ("HLISB") (686191-W) or have been declared bankrupt (pursuant to a petition by either the Bank or HLISB or other financial institutions or by any third (3<sup>rd</sup>) party) or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall **NOT** be eligible to participate in the Campaign.

### **PROMOTION B1 MECHANICS**

55. Customers must:-

- (a) deposit the amount as stated in the table below ("Minimum Earmark Amount") into the Participating Accounts during the Promotion Period B; and
- (b) maintain the Minimum Earmark Amount for four (4) consecutive months ("Earmark Period") from the date the Minimum Earmark Amount was deposited into the Participating Accounts,

In order for the Accountholders to be entitled for the following Gifts:

<b>Gift Category</b>	<b>Gifts</b>	<b>Minimum Earmark Amount (RM) per set</b>	<b>Total Gifts Allocation (Units) Throughout Promotion Period B</b>
1	Glasslock 3 pieces Block Canister Set	5,888.00	5
2	Glasslock 3 pieces Drink Set	8,888.00	5
3	Glasslock 2 pieces Oven Set	10,888.00	5
4	Glasslock 5 pieces Food Container Set	16,888.00	5

56. Customers who have fulfilled the criteria as set out in Clause 54 above shall be referred to as "Eligible Customers".

57. All initial deposit must be "New Funds" only. For the avoidance of doubt, "New Funds" are defined as:

- (a) Cash, 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 Accounts; and
- (b) Proceeds arising from the redemption of equity, unit trust funds, bonds/ sukuk and/or Hong Leong Invest Safe during the Campaign Period that are re-deposited into the Participating Accounts.



58. The following shall **NOT** be considered as “New Funds”:
- Maturing Fixed Deposit/Fixed Deposit-i or premature withdrawal of any existing Fixed Deposit/Fixed Deposit-i (“FD/FD-i”) account;
  - Intra bank transfer of funds, i.e. transfer of funds from another HLB / Hong Leong Islamic Bank Berhad’s (686191-W) (“HLISB”) accounts, FD/FD-i or General Investment Account (“GIA”); and
  - Inter-branch transfer within HLB and HLISB including third (3rd) party transfer.
59. The Gifts are valid on a first-come, first-served basis, limited to one (1) Gift for each Gift Category for each Eligible Customer throughout the Promotion Period B irrespective of the total deposit amount placed in the Participating CASA.
60. Eligible Customers shall collect the Gifts from Burmah House branch tagged to the Participating CASA before 30 September 2018 failing which, the Gifts will be forfeited and the Bank shall not entertain any claim from Eligible Customers upon the expiry of the aforesaid deadline.
61. In the event the Participating CASA is closed due to any reasons whatsoever on or before 30 September 2018, the Eligible Customer shall be disqualified from receiving the Gift.
62. Customers will be notified prior to placement of Minimum Earmark Amount for Promotion Period B in the event any or all of the Gift run out of stock.
63. Gifts are given on an “as is” basis and the Bank shall not be liable in any circumstances for any loss, torn, damaged or stolen Gifts and any request for replacement Gifts shall not be entertained by the Bank.
64. In the event the earmarked Minimum Earmark Amount is withdrawn (in part or in full) during the Earmark Period for any reason whatsoever, the Bank shall be entitled to deduct the following Penalty Fee from the Participation CASA on the date of withdrawal by the Eligible Customer as payment for the Gifts and any claim / demand from the Eligible Customers for the refund of such Penalty Fee shall not be entertained by the Bank:

Gift Category	Gifts	Minimum Earmark Amount (RM) per set	Penalty Fee (RM) per set
1	Glasslock 3 pieces Block Canister Set	5,888.00	75.00
2	Glasslock 3 pieces Drink Set	8,888.00	100.00
3	Glasslock 2 pieces Oven Set	10,888.00	150.00
4	Glasslock 5 pieces Food Container Set	16,888.00	180.00

#### **Current and Savings-i (“CASA-i”) (PROMOTION B2)**

65. The Promotion B2 is open to all HLISB’s individual Malaysian customers who are new and existing accountholders of participating CASA-i (“Accountholders”).
66. For avoidance of doubt:-
- “New Accountholders” refers to Accountholders who open a CASA-i during the Promotion Period;
  - “Existing Accountholders” refers to Accountholders who open CASA-i before Promotion Period.
67. The Promotion B2 is **NOT** applicable to non-individual customers including associations, clubs, schools, societies, non-profitable organisations, sole proprietors, partnership and professional practices duly registered or incorporated in Malaysia, including Sendirian Berhad, listed companies and MNCs.
68. The participating CASA-i for this Promotion are as follows (“Participating Accounts”):
- Hong Leong Basic Savings Account-i;
  - Hong Leong Payroll Basic Saving Account-i;
  - Hong Leong Savings Account-i;
  - Hong Leong Payroll Saving Account-i;

- (e) Hong Leong Multi-tier Savings Account-i;
- (f) Hong Leong Pay&Save Account-i;
- (g) Hong Leong Payroll Pay&Save Account-i;
- (h) Hong Leong Current Account One-i

The Participating Accounts are deposit account based on Shariah principle of Tawarruq and are eligible for protection by Perbadanan Insurans Deposit Malaysia (“PIDM”).

69. Accountholders who have complied with the fulfilment of Deposit Amount throughout Promotion Period B as set out below and earmarked for three (3) consecutive months (“Eligible Participant”) are entitled for the following Gifts, subject to first-come, first-serve basis & availability of stock:-

No	Gifts	Deposit Amount	Quantity (Units) Throughout Promotion Period B	Earmark Period (months)
1.	Royal Selangor Pewter Money Tree (Gold Plated)	RM50,000	5	3
2.	Royal Selangor Pewter Money Tree	RM30,000	5	3

70. For the purpose of this Promotion B2, all deposits must be New Funds. For the avoidance of doubt, “New Funds” are:-
- (a) Cash, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker’s cheque issued by other banks; and
  - (b) Proceeds arising from the redemption of equity, unit trust funds, bonds/sukuk and/or Hong Leong Invest Safe that are re-deposited into any CASA-i.
71. The following shall not be considered as “New Funds”:-
- (a) Intra bank transfer of funds, i.e. transfer of funds from another HLISB or HLB account (either Savings, Current, Fixed Deposit/-i, or General Investment Account); and/or
  - (b) Inter-branch transfer within HLB and HLISB including third (3rd) party account transfer.
72. Gifts fulfilment is upon fulfilling the conditions as defined in Clause 69, subject to first-come, first-serve basis & stock availability, limited to one (1) Gift for each Eligible Participant.
73. The T&Cs herein, General Terms & Conditions of Accounts, Terms and Conditions for Hong Leong Current Account-i and Savings Account-i (Tawarruq CASA-i) shall be read as an entire agreement. In the event of any discrepancies between the T&Cs herein, General Terms & Conditions of Accounts and Terms and Conditions for Hong Leong Current Account-i and Savings Account-i (Tawarruq CASA-i), the specific T&Cs herein shall prevail to the extent of such discrepancies.
74. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the jurisdiction of the Courts of Malaysia

### **ASNB FUND: GET A MICROWAVE OVEN PROMOTION (“PROMOTION B3”)**

#### **ELIGIBILITY**

75. The Promotion B3 is open for participation for all Malaysians who are eligible to invest in ASNB Funds as per specified in clause 79.
76. In the event any transactions of the selected investments listed as in below (“Selected Investment”) during the Promotion Period is rejected or cancelled by any parties for whatsoever reason, Customers shall not be entitled for the Gifts (as defined in Clause 78) offered by the Promotion.
77. The Promotion is applicable to ASNB variable priced fund investments transacted at Burmah Branch.

78. For the avoidance of doubt, the following persons are NOT eligible to participate in this Promotion B3:
- (a) Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB and/or HLISB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period;
  - (b) Customers who are determined by HLB and/or HLISB to be potentially committing any of the wrongful acts stipulated herein; and/or
  - (c) Permanent and contract employees of HLB and/or HLISB

**PROMOTION B3 MECHANICS**

79. Customers (“Eligible Customers”) who have fulfilled the respective minimum as specified in the table below when they invest in Selected Investments during the Promotion Period are eligible for the following Gifts:-

Product	Criteria	Gift/Offer
ASNB Variable Priced Funds	Minimum RM30,000	Microwave Oven (RRP RM229)
		Selected Investments 1. ASN 2. ASN Equity 2 3. ASN Equity 3 4. ASN IMBANG (MIXED ASSET BALANCED) 1 5. ASN IMBANG (MIXED ASSET BALANCED) 2 6. ASN SARA (MIXED ASSET CONSERVATIVE) 1

80. HLISB will deliver the Gifts by post to the Eligible Customers within sixty (60) days after the conclusion of the Promotion Period.
81. The Gifts are subject to stock availability on a first-come, first served basis and limited to only one (1) Gift per Eligible Customer during the Promotion Period.
82. HLISB shall not be liable in any circumstances for any lost, damaged, defective or stolen Gifts. Any request for replacement of such lost, damaged, defective or stolen Gifts shall not be entertained by HLISB.
83. The Gifts are non-transferable to any third (3rd) party and non-exchangeable for up-front cash, credit, cheque or in kind whatsoever.

**ASB FINANCING-i: GET A MICROWAVE OVEN PROMOTION (“PROMOTION B4”)**

**ELIGIBILITY**

84. The Promotion B4 is open for participation for all Malaysian Bumiputra and meet the following criteria ( “Eligible Customers”):
- (a) Must be individual applicant with minimum age of 18 years old
  - (b) Apply for ASB Financing-i with minimum amount of Ringgit Malaysia Fifty Thousand (RM50,000) and above directly at Burmah Branch.
  - (c) Disbursement of the Facility amounting Ringgit Malaysia Fifty Thousand (RM50,000) and above before 30 September 2018
85. For the avoidance of doubt, the following persons are NOT eligible to participate in this Promotion B:
- (a) Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB and/or HLISB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period;
  - (b) Customers who are determined by HLB and/or HLISB to be potentially committing any of the wrongful acts stipulated herein; and/or
  - (c) Permanent and contract employees of HLB and/or HLISB

(d) Non Bumiputera Customers

**PROMOTION B4 MECHANICS**

- 86. The eligible Customers are entitled to receive Sharp Microwave Oven worth Ringgit Malaysia Two Hundred Twenty Nine (RM229)
- 87. HLISB will deliver the Gifts by post to the Eligible Customers within sixty (60) days after the conclusion of the Promotion Period.
- 88. The Gifts are subject to stock availability on a first-come, first served basis and limited to only one (1) Gift per Eligible Customer during the Promotion Period.
- 89. HLISB shall not be liable in any circumstances for any lost, damaged, defective or stolen Gifts. Any request for replacement of such lost, damaged, defective or stolen Gifts shall not be entertained by HLISB
- 90. The Gifts are non-transferable to any third (3rd) party and non-exchangeable for up-front cash, credit, cheque or in kind whatsoever

**BANCASSURANCE REGULAR PREMIUM FD PROMOTION (PROMOTION B5)**

**ELIGIBILITY**

- 91. The **Bancassurance Regular Premium FD Promotion (“Promotion B5”)** is open to all new and existing Bank customers including Malaysian and non-Malaysian residents (**“Customers”**) who, during the Promotion Period B, apply for any of the participating Bancassurance Regular Premium Products as stated in clause 95 and pay **New Business Premium** with a minimum **Annual Premium Size** in respect of the relevant participating Bancassurance Regular Premium Products (**“Eligible Customers”**).
- 92. The participating Bancassurance Regular Premium Products for this Promotion B5 are **Hong Leong SMART Cash Insurance, Hong Leong SMART Value Insurance and Prestige Life** (collectively referred to as **“the Products”** and individually referred to as **“the Product”**) which are all underwritten by the insurer, Hong Leong Assurance Berhad (**“HLA”**).
- 93. For the avoidance of doubt:-
  - “**New Business Premium**” means the first year premium paid towards the purchase of any of the Products;.
  - “**Annual Premium Size**” refers to total amount premium paid annually with minimum of Ringgit Malaysia Six Thousand (RM6,000) for Hong Leong SMART Cash Insurance and Prestige Life, and Ten Thousand (RM10,000) for Hong Leong SMART Value Insurance.
- 94. Customers who have committed or are suspected of committing any fraudulent or wrongful acts in relation to the Products and/or any of the facilities granted by the Bank or have been declared bankrupt (pursuant to a petition by either HLB, other banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period B shall **NOT** be eligible to participate in the Promotion B5.

**PROMOTION B5 MECHANICS**

- 95. The Eligible Customers who place a deposit of FD in their existing FD accounts or new FD accounts with the Bank in the prescribed amount in respect of the relevant Products during the Promotion Period B shall be entitled to the Promotional FD Interest set out below (**“Qualified Eligible Customers”**) :

Products	Annual Premium Size	Fixed Deposit (“FD”) Placement Amount*	Promotional FD Interest
----------	---------------------	--	-------------------------

<p><b>Group A</b></p> <ul style="list-style-type: none"> <li>Hong Leong SMART Value</li> </ul>	<p>Minimum RM10,000</p>	<p>1 to 1 Basis up to the maximum of RM20,000</p>	<p><b>3 Months</b> ("FD Tenure") FD interest at effective rate of <b>7.00% p.a.</b></p> <p>Limited to the first 100 Qualified Eligible Customers only (per customer basis)</p>
<p><b>Group B</b></p> <ul style="list-style-type: none"> <li>Hong Leong SMART Cash</li> <li>Prestige Life</li> </ul>	<p>Minimum RM6,000</p>		

**Note: Fixed deposit and insurance are eligible for protection by PIDM.**

96. For the avoidance of doubt, this Promotional FD Interest is only valid on a first-come, first-served basis and limited to the first one hundred (100) Qualified Eligible Customers.
97. The Eligible Customers can only make FD placement upon approval by the insurer, HLA, of the Products applied for and after the expiry of the fifteen (15) calendar days' cooling off period once the policy is in force. Notification letter will be forwarded by the Bank to both HLB and HLA sales staff who will then notify the Eligible Customers. The Eligible Customers are required to present the Notification letter to any HLB branch as proof of eligibility to enjoy the Promotional FD Interest in order to proceed with the FD placement, failing which the Eligible Customers are deemed not qualified to participate with this Promotion and it is essentially the obligation of the Eligible Customers to obtain such Notification letter from HLA / to inform the Bank in the event that the Eligible Customers do not receive such Notification letter from HLA, and the Bank shall not be responsible for the non-receipt of the Notification letter by the Eligible Customers for any reason whatsoever.
98. For the avoidance of doubt, the Bank will be guided by the notification letter to ascertain the entitlement of the Eligible Customers to make their respective FD placement with the Bank.
99. Each Qualified Eligible Customer shall only be entitled to the Promotional FD Interest for one (1) time only (whether in an individual FD account under the Qualified Eligible Customer's name only or a joint FD account where the Qualified Eligible Customer is the Principal FD Accountholder) irrespective of the number of the Products subscribed throughout the Promotion Period B. In the case of joint FD accounts, only joint FD accounts where the Qualified Eligible Customer (as stated in the Notification letter) is the Principal FD Accountholder, is entitled for the Promotional FD Interest.
100. In the event the Product is cancelled by any party for any reason whatsoever anytime within the FD Tenure of the FD placement, the Qualified Eligible Customers will not be eligible to enjoy the Promotional FD Interest. In such circumstance, the prevailing conventional FD board rate for the FD Tenure shall apply from the date of the FD placement.
101. The Promotional FD Interest under this Promotion B5 will be credited into the Qualified Eligible Customers' nominated current account or savings account ("CASA") upon the maturity of the FD Tenure. Interest add-on to the initial FD placement is not allowed.
102. Upon maturity, the FD shall be auto-renewed at the prevailing conventional FD board rate. Partial withdrawal of FD during the FD Tenure is not allowed.
103. Withdrawal of FD can only be made at the home branch i.e. the branch where the FD placement was made.
104. In the event the FD is uplifted prior to maturity of the relevant FD Tenure no interest is to be paid on any FD uplifted.
105. In the event it is subsequently discovered that the Qualified Eligible Customer does not meet any or all of the T&Cs under this Promotion B5, the Bank reserves the right to claw-back and deduct the additional Promotional FD Interest credited earlier from the Qualified Eligible Customer's nominated CASA. The Qualified Eligible Customers will be notified by the Bank in writing prior to any FD Promotional Interest claw-back and deduction from the Qualified Eligible Customers' nominated CASA.
106. The Promotion B5 is NOT valid with any other on-going promotions offered by the Bank in respect of the Products from time to time.

107. The first ten (“10”) Qualified Eligible Customers who fulfill the above criteria shall be entitled to one (1) (“Gift”) under the mechanics below during the Promotion Period B:-

Products	Annual Premium Size	Availability Limit (Unit)
<b>Group A</b>	Minimum	10
<ul style="list-style-type: none"> <li>Hong Leong SMART Value</li> </ul>	RM10,000	Swarovski Pen
<b>Group B</b>	Minimum	(First come, First Served basis)
<ul style="list-style-type: none"> <li>Hong Leong SMART Cash</li> <li>Prestige Life</li> </ul>	RM6,000	

108. For the avoidance of doubt, this Promotional FD Interest is only valid on a first-come, first-served basis and limited to the first ten (10) Qualified Eligible Customers. Burmah branch staff will notify the Eligible Customers for collection.
109. The Eligible Customer shall collect the Gifts from the Burmah Branch tagged to the Participating CASA before 15 September 2018 failing which, the Gifts will be forfeited and the Bank shall not entertain any claim from Eligible Customers upon the expiry of the aforesaid deadline.
110. HLBB will not responsible for any delay, lost, stolen or unclaimed Gift after **15 September 2018**.
111. The Gifts are non-transferable to any other party and non-exchangeable for cash, credit or kind.
112. The Eligible Customer’s insurance policies must be in force and must not be in breach of any of the T&Cs of the Campaign at the point of receiving the Gift.

**PERSONAL LOAN/FINANCING-i : AS LOW AS 3.70%p.a. FIXED FLAT RATE (“PROMOTION B6”)**

**ELIGIBILITY**

113. The Personal Loan/Financing-i Fixed Flat Rate Promotion (“Promotion”) is open to all Malaysian individuals (“Customers”) who fulfill the following eligibility criteria:-
- Employed or self-employed with a minimum income of Ringgit Malaysia Twenty Four Thousand (RM24,000.00) per annum;
  - no existing HLB Personal Loan and/or HLISB Personal Financing-i (“Personal Loan/Financing-i Products”);
  - apply for a HLB Personal Loan with a minimum amount of Ringgit Malaysia Five Thousand (RM5,000) up to Ringgit Malaysia Two Hundred and Fifty Thousand (RM250,000) or a HLISB Personal Financing-i Consolidation with a minimum amount of Ringgit Malaysia Five Thousand (RM5,000) up to Ringgit Malaysia One Hundred and Fifty Thousand (RM150,000) (both HLB Personal Loan/Personal Loan Debt Consolidation and HLISB Personal Financing-i/Personal Financing-i Debt Consolidation are collectively known as “Facility”) during the Campaign Period only via applications tagged under Burmah House branch for two to five (2-5) years loan/financing tenure (“Facility’s Tenure”).
  - disbursement of the approved Facility by the Bank no later than 17<sup>th</sup> September 2018.
114. For the purpose of this Promotion, Customers who have fulfilled all the criteria in Clause 114 above shall be referred to as “Eligible Customers”.
115. The following are **NOT** eligible to participate in the Campaign:
- Customers who have committed or are 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 or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period.

- (b) Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein.
- (c) Permanent and contract employees of the Bank.

### **PROMOTION MECHANICS**

116. Eligible Customers whose Facility is approved during the Campaign Period and disbursed by 17<sup>th</sup> September 2018 will be charged a fixed interest/profit rate, depending on the application date and Facility Amount, as illustrated in the tables below:

**Table 1: Illustration of Interest/Profit Rate Charged**  
**Application made from 3<sup>rd</sup> August 2018 to 17<sup>th</sup> August 2018**

Facility Amount (RM)	Interest/Profit Rate (Flat % per annum)
RM5,000 – RM29,000	7.70% p.a.
RM30,000 – RM99,000	5.70% p.a.
RM100,000 – RM250,000	3.70% p.a.

**Table 2: Illustration of Calculations for Monthly Instalment**  
**Applications made from 3<sup>rd</sup> August 2018 to 17<sup>th</sup> August 2018**

PL Facility Approved Amount (RM)*	PL Facility Tenure (Years)	Interest/ Profit Rate (per annum)	Total Interest/ Profit Payable over PL Facility Tenure (RM)	Monthly Instalment (RM)**
(a)	(b)	(c)	(d)=a*b*c	(e)=(a+d)/(b*12)
15,000	2	7.70%	2,310	725.00
30,000	2	5.70%	3,420	1,395.00
150,000	2	3.70%	11,100	6,715.00

\*0.5% of the PL Facility amount will be deducted from the Facility for stamp duty payable on the Facility. The effective interest/profit rates vary from 6.89% p.a. to 14.15% p.a. for loan/financing-i tenure from 2-5 years.

\*\*Instalment will be rounded up to the nearest RM5.

117. For avoidance of doubt, fixed flat interest rate is NOT applicable to Personal Loan/Financing-i Consolidation facility. Board rate is effective rate p.a. 2% EIR savings with minimum rate as low as 7.5%p.a. for Personal Loan/Financing-i facility.

### **AUTO FINANCING/-i: PETRONAS GIFT CARD WORTH RM30 (“PROMOTION B7”)**

#### **ELIGIBILITY**

118. The Promotion B7 is open to both new and existing individuals whose Hong Leong Auto Financing/-i (HLAF) application(s) (“HLAF Customers”) with a minimum facility amount of Ringgit Malaysia Thirty Thousand (RM30,000) are:
- (a) received by the Participating Branch, i.e. **Burmah House Branch** within the Promotion Period B: 2<sup>nd</sup> August 2018 to 17<sup>th</sup> August 2018 (both dates inclusive) and;
  - (b) the HLAF disbursed by 31 August 2018 (final date) (hereinafter referred to as “Eligible HLAF Customers”)
119. For the avoidance of doubt, the following persons are NOT eligible to participate in this Promotion B7:

- (a) Permanent and contract employees of Hong Leong Group (including its subsidiaries and related companies);
- (b) employees of the Bank, the Bank's business partners, representatives or agents (including external auditors, vendors, suppliers, advertising and promotion agents) and their respective immediate family members (e.g. spouse, children, parents, siblings);
- (c) Eligible HLAF Customers who have committed or are 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 banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the Promotion Period B; or
- (d) Eligible HLAF Customers who have committed, or determined by the Bank to be potentially committing any of the wrongful acts stipulated herein; shall be immediately disqualified from participating in the Promotion B7.

### **PROMOTION B7 MECHANICS**

- 120. Ten (10) units of Petronas Gift Card ("Gift") worth RM30 each, will be given away for the purpose of this Promotion B7.
- 121. Gift allocation is limited to the first 10 Eligible HLAF Customers on a first-come, first served basis; based on the date of HLAF disbursed to Eligible HLAF Customers
- 122. Fulfilment will be done before end of sixty (60) days from the date of HLAF disbursed; and the Gift will be sent to the Participating Branch where the Eligible HLAF Customers have applied for Promotion B7.
- 123. The Gift is non-exchangeable for up-front cash, cheque or in kind.
- 124. The HLAF Customers shall furnish all relevant documents and information to the Bank and/or fulfil the requirements as set out by the Bank (if any) when submitting application for the HLAF, in order for the Bank to approve the HLAF. The Bank shall not be held liable/responsible in the event of any delay the date of HLAF disbursed for any reasons whatsoever.

### **PROPERTY FINANCING/-i: GET A PANASONIC COFFEE MAKER PROMOTION (PROMOTION B8)**

#### **ELIGIBILITY**

- 125. The Property Financing/-i Promotion is open to both new and existing Malaysian and non-Malaysian individual property financing accountholders of HLB/HLISB ("Property Financing/-i Customers") who apply for a new facility under any of the following selected loan/financing products as listed below ("Participating Facilities") with a minimum facility amount of Ringgit Malaysia Three Hundred Thousand (RM300,000) or above during the Promotion Period B : 2nd August 2018 to 17th August 2018 (both dates inclusive) and accept the said Participating Facilities by signing the Letter of Offer on or before 31st August 2018 ("Last Acceptance Date"):-
  - (a) Hong Leong Housing/Shop Loan;
  - (b) Hong Leong MortgagePlus Housing/Shop Loan; or
  - (c) Hong Leong CM Flexi Property Financing-i (House/Shop Financing).Subsequently, any part of the said facility is first drawdown on or before 28 February 2019.  
("Eligible Property Financing/-i Customers").
- 126. The Participating Facilities are applicable for financing as well as for refinancing purposes (of residential and non-residential properties whether completed and/or under-construction).
- 127. For the avoidance of doubt, the following persons are NOT eligible to participate in this Promotion B8:
  - (a) Permanent and contract employees of Hong Leong Group (including its subsidiaries and related companies); and/or



- (b) employees of the Bank, the Bank's business partners, representatives or agents (including external auditors, vendors, suppliers, advertising and promotion agents) and their respective immediate family members (e.g. spouse, children, parents, siblings); and/or
  - (c) Property Financing/-is who have committed or are 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 or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period B.
128. The Property Financing/-i Customers shall provide / furnish all relevant documents required by the Bank in order for the Bank to approve the Participating Facilities. The Bank shall not be responsible in the event that the Participating Facilities are rejected or the Property Financing/-i are unable to accept the relevant Letter of Offer on or before 31st August 2018 for any reasons whatsoever (including but not limited to insufficient documents for the approval of the Participating Facilities)

### **PROMOTION B8 MECHANICS**

129. First ten (10) Property Financing/-i Customers who have met and fulfilled the above Eligibility criteria during the Promotion Period B ("**Eligible Property Financing/-i Customers**") to be entitled to receive a Panasonic Coffee Maker ("**Promotion B8 Gift**")
130. Fulfilment will be done within ninety (90) days from the first drawdown date and the Promotion B8 Gift will be sent to the Bank branch where Eligible Customers has applied for.
131. It is the duty of the HLPF Customers to furnish all relevant documents and information to the Bank and/or fulfil the requirements as set out by the Bank (if any) when submitting application for the HLPF in order for the Bank to approve the HLPF timely. The Bank shall not be held liable/responsible in the event of any delay the date of funding is delayed for any reasons whatsoever.

### **BIZONE CURRENT ACCOUNT PROMOTION (PROMOTION B9)**

#### **ELIGIBILITY**

132. The Promotion B9 is open to non-individual customers of the Bank including sole proprietors, partnerships, professional practices, companies and corporate bodies ("Customers").
133. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank and/or Hong Leong Islamic Bank Berhad ("HLISB") (686191-W) or have been declared bankrupt (pursuant to a petition by either the Bank or HLISB or other financial institutions or by any third (3<sup>rd</sup>) party) or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall **NOT** be eligible to participate in the Promotion B9.

### **PROMOTION B9 MECHANICS**

134. Customers must open a new BizOne Current Account during Promotion Period B with a minimum initial deposit of RM10,000.00.
135. Customers who have fulfilled the criteria as set out in Clause 134 above shall be referred to as "Eligible Customers".
136. Eligible Customers will receive the following gift:

Type of Account	Gift	Maximum Number of Gifts to be Given Throughout Promotion Period B
BizOne Current Account	Ikea Kallax Shelf X 1	50

137. All initial deposit must be “New Funds” only. For the avoidance of doubt, “New Funds” are defined as:
- Cash, 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 Accounts; and
  - Proceeds arising from the redemption of equity, unit trust funds, bonds/ sukuk and/or Hong Leong Invest Safe during the Promotion Period B that are re-deposited into the Participating Accounts.
138. The following shall **NOT** be considered as “New Funds”:
- Maturing Fixed Deposit/Fixed Deposit-i or premature withdrawal of any existing Fixed Deposit/Fixed Deposit-i (“FD/FD-i”) account;
  - Intra bank transfer of funds, i.e. transfer of funds from another HLB / Hong Leong Islamic Bank Berhad’s (686191-W) (“HLISB”) accounts, FD/FD-i or General Investment Account (“GIA”); and
  - Inter-branch transfer within HLB and HLISB including third (3rd) party transfer.
139. The Gift are valid on a first-come, first-served basis, limited to one (1) Gift for each Eligible Customer throughout the Promotion Period B.
140. Eligible Customers are responsible to collect the Gift from the home branch tagged to the new BizOne Current Account by 30 September 2018 failing which, the Gifts will be forfeited and the Bank shall not entertain any claim from Eligible Customers upon the expiry of the aforesaid deadline.
141. In the event the BizOne Current Account is closed due to any reasons whatsoever on or before 30 September 2018, the Eligible Customer shall be disqualified from receiving the Gift.
142. Customers will be notified prior to placement of BizOne Account Opening for Promotion Period B in the event any or all of the Gift run out of stock.
143. Gift are given on an “as is” basis and the Bank shall not be liable in any circumstances for any loss, torn, damaged or stolen Gifts and any request for replacement Gift shall not be entertained by the Bank.

## **POWERSME CURRENT ACCOUNT (“PROMOTION B10.1 and B10.2”)**

### **ELIGIBILITY**

144. This Promotion B10.1 and B10.2 are open to new non-individual customers of HLB PowerSME Current Account (“Customers”) at Burmah House Branch only (“Eligible Customers”)

### **Promotion B10.1 and B10.2 Mechanics**

#### **New PowerSME Current Account Opening (Promotion B10.1)**

145. The first thirty (30) application for a new PowerSME Current Account (“Application”) with a minimum initial deposit of **Ringgit Malaysia Ten Thousand** (RM10,000) (“Initial Deposit”) and above within the Promotion Period B and whose Application is approved by HLB during the Promotion Period B are entitled to receive one unit (1) Toshiba External HardDisk (“Gift A”);
146. For the avoidance of doubt, the Initial Deposit for Promotion B10.1 refers to deposits banked-in on the same day as the day on which the PowerSME Current Account is opened Burmah House Branch only.

147. For the purpose of this Promotion B10.1, all deposits (including the 'Initial Deposit' must be "New Funds". For the avoidance of doubt, "New Funds" are funds from other banks in the form of cash, interbank GIRO, instant transfer, FPX, telegraphic transfer, local cheque and/or banker's cheque deposited into the Eligible Customer's PowerSME Current Account. The following shall not be considered as "New Funds":
- Intra-bank transfer of funds, i.e. transfer of funds from another HLB/ Hong Leong Islamic Bank Berhad ("HLISB") account; and/or
  - Inter-branch transfer within HLB/HLISB including third party account transfer.

#### **New sign up for Hong Leong ConnectFirst e-Payment module (Promotion B10.2)**

148. Sign up for Hong Leong ConnectFirst Digital Banking Services ("HL ConnectFirst") e-Payment module within the Promotion Period B and perform a minimum of five (5) successful e-payment transactions via HL ConnectFirst by 31 October 2018 ("Qualifying Period") are entitled to receive:-
- One unit (1 unit) of HL ConnectFirst Power Bank ("Gift B"); and
  - Waiver of the monthly HL ConnectFirst subscription fee ("Subscription Fee Waiver") from the month that the Eligible Customers successfully registered for the HL ConnectFirst e-Payment module up to 31 October 2018 and waiver of charges ("Charges Waiver") for two (2) security tokens worth RM50 ("Additional Gifts").
149. Each Eligible Customer is entitled to receive only one (1) Gift A and one (1) Gift B (collectively referred to as "Gifts") under the Promotion B10.1 and B10.2 regardless of the number of new PowerSME Current Accounts that the Eligible Customer may open during the Promotion Period B.
150. For the avoidance of doubt:
- The Eligible Customers must submit the duly completed HL ConnectFirst application form and all the supporting documents as stipulated in the application form (collectively referred to as "Required Documents") at HLB Burmah House Branch only during the Promotion Period B.
  - The Eligible Customer who submit an incomplete HL ConnectFirst application form and/or fail to submit all the Required Documents during the Promotion Period B but subsequently furnish the completed HL ConnectFirst application form and/or Required Documents after the Promotion Period B are not eligible to participate in the Promotion B10.1 and B10.2.
151. HLB shall not be responsible for any loss, delay or damage to the HL ConnectFirst application form and/or the Required Documents in the course of delivery/submission to HLB. For avoidance of doubt, any evidence of submission of the HL ConnectFirst application and/or the Required Documents via mail or courier service to HLB shall not be deemed as proof of delivery and/or receipt by HLB of the same.
152. HLB shall not be responsible for and does not have any control whatsoever on network traffic congestion, network failure and/or interruptions that may be experienced by the respective telecommunication service provider ("Telco") in the delay of any e-payment transactions of IBG and/or RENTAS via HL ConnectFirst being transmitted during the Qualifying Period resulting in Eligible Customers not being eligible for Gifts, the Subscription Fee Waiver and/or Charges Waiver.

#### **BIZ CASH LOAN ("PROMOTION B11")**

##### **ELIGIBILITY**

153. The Promotion B11 is open to all new and existing Malaysian Small and Medium-sized Enterprises ("SME") whether Sole Proprietorships, Partnerships and Private Limited companies (i.e. companies with "Sdn Bhd" in their names) with annual sales turnover of up to Ringgit Malaysia Fifty Million (RM 50,000,000) who have applied and accepted Business Cash Loan from the Bank's Group Small & Medium-sized Enterprise ("GSME Customer") within the Promotion Period B. Individual customers of the Bank are not eligible to participate in this Promotion B11.
154. GSME Customer will have to fulfil all of the following criteria in order to qualify for this Promotion B11:-
- apply Hong Leong Business Cash Loan (hereinafter referred to as "HLBCL") offered by GSME of the Bank;
  - the HLBCL approved with the minimum amount of RM100,000.00 and above; and

- (c) acceptance of HLBCL by the GSME Customers no later than 31 August 2018 by accepting the relevant letter of offer.

For the purpose of this Promotion, GSME Customers who have fulfilled all the criteria in this clause above shall be referred to as “Eligible GSME Customers”.

155. The following are NOT eligible to participate in the Promotion B11:-
- Eligible GSME Customers who are employees of the Bank whether on permanent or on contractual basis, employees of any partners, representatives or agents (including external auditors, vendors, suppliers, advertising and promotion agents) and their respective immediate family members (e.g. spouse, children, parent, brother and/or sister) who are directly and/or indirectly involved in the organization of the promotion shall NOT be eligible to participate in the Promotion B11.
  - Eligible GSME Customers who have committed or are 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 or insolvent (pursuant to a petition by either banks or by any third party) or are subject to any bankruptcy proceedings or insolvency proceedings at any time prior to or during the Promotion Period B shall not be eligible to participate in the Promotion B11 and/or NOT entitled to the Special Rate (defined below).
156. For the avoidance of doubt:-
- New SME customers refers to customers who do not have any loan(s)/ facility(ies) with the Bank prior to the Promotion Period B.
  - Existing SME customers refers to customers who have an existing or have had loan(s)/ facility(ies) with the Bank.

### **PROMOTION B11 MECHANICS**

157. Subject to fulfilment of the criteria as listed in Clause 156 above, the Eligible GSME Customers will be entitled to Special Rate range depending on the HLBCL amount(s) accepted by the Eligible GSME Customers (“Acceptance Loan Amount”).

Acceptance Loan Amount	Normal Rate	Special Rate range	Effective Rate
Above or Equal to RM100,000	Base Lending Rate + 5.0% onwards.	Base Lending Rate + 4.50% onwards.	Base Lending Rate + 4.50%

158. It is the duty of the Eligible GSME Customers to furnish all relevant documents and information to the Bank and/or fulfil the requirements as set out by the Bank (if any) when submitting application for the HLBCL, in order for the Bank to approve the HLBCL timely. The Bank shall not be held liable/responsible in the event of any delay the date of HLBCL disbursed for any reasons whatsoever.

### **GSME MORTGAGE / PROPERTY FINANCING-i (PROMOTION B12)**

#### **ELIGIBILITY**

159. The Promotion B12 is open to both **new and existing non-individual applicants (including sole-proprietorships, partnerships, and private limited companies (i.e. companies with “Sdn Bhd”))** who apply to the Bank for any of the selected participating Conventional and/or Islamic facility(ies) as set-out herein below (“Participating Facility(ies)”) with a minimum facility amount of Ringgit Malaysia Two Hundred Thousand (RM200,000) for financing the purchase of a Residential Property or a minimum facility amount of Ringgit Malaysia Four Hundred Thousand (RM400,000) for financing the purchase of a Non-Residential Property during the Promotion Period:-
- Hong Leong Branch Business Housing/Shop Loan; and
  - Hong Leong CM Flexi Property Financing-i (House/Shop Financing) (“Eligible Customers”).

160. This Promotion is applicable to Participating Facility(ies) for the purpose of refinancing as well as financing the purchase of completed and/or under-construction residential and non-residential properties.
161. For the avoidance of doubt, the following persons are NOT eligible to participate in this Promotion B12:
- (a) Eligible Customers who have committed or are 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 banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the Promotion Period; or
  - (b) Eligible Customers who have committed, or determined by the Bank to be potentially committing any of the wrongful acts stipulated herein; shall be immediately disqualified from participating in the Promotion.

**PROMOTION B12 PRICING PACKAGE**

162. Eligible Customers are required to accept the Participating Facility(ies) which offer First 2 Years Tier Rate prescribed by the Bank by accepting the Letter of Offer **on or before 14 September 2018** (“Acceptance Date”) in order to be entitled to the following **“Promotion Pricing Package”** for this Promotion B12:-
- (a) Participating Facility(ies): Hong Leong Branch Business Housing/Shop Loan or Hong Leong CM Flexi Property Financing-i (House/Shop Financing):

(b)

Property Types	Residential/Non-Residential Property (Promotion Pricing Package)
Completed and Under-Construction Properties	<ul style="list-style-type: none"> <li>▪ <b>First 2 Years:</b> BLR/IFR – 2.64% = 4.40%</li> <li>▪ <b>Thereafter:</b> BLR/IFR – 2.39% = 4.65%</li> </ul>

163. The Promotion B12 is only applicable to Participating Facility(ies) applied and submitted to Hong Leong Burmah House Branch.
164. The Bank’s Base Lending Rate (“BLR”) / Islamic Financing Rate (“IFR”) effective from 30 Jan 2018 is 7.04%.
165. The First 2 Years Tier Rate shall commence from the date of first drawdown of the Participating Facility(ies) or from the expiry of three (3) months from the issuance date of the Letter of Offer, whichever is earlier.
166. Eligible Customers will enjoy the Promotion Pricing Package subject to a 3-year lock-in/holding period, which shall commence from the date of first disbursement of the Participating Facility(ies). For the avoidance of doubt, in the event that the Eligible Customers determine / terminate the Participating Facility(ies) before the maturity of the 3-year lock-in/holding period, the provisions of the early redemption clause in the Letter of Offer shall apply.
167. Eligible Customers shall furnish all relevant documents and information to the Bank and/or fulfill the requirements as set out by the Bank (if any) when submitting application for the Participating Facility(ies) in order for the Bank to approve the Participating Facility(ies). The Bank shall not be held liable/responsible in the event of any delay in issuing the Letter of Offer after the Acceptance Date for any reasons whatsoever.

## INVESTMENT AND FIXED DEPOSIT BUNDLE (PROMOTION B13)

### ELIGIBILITY

168. The **Investment and Fixed Deposit Bundle Promotion (“Promotion B13”)** is open for participation by all individual HLB Customers (**“HLB Customers”**) who are Malaysian and non-Malaysian Residents of the following categories (**“Customer Categories”**):-
- (a) Existing and/or new Private Banking (**“PV”**) Customers; and
  - (b) Existing and/or new Priority Banking (**“PB”**) Customers; and
  - (c) Existing and/or new HLB Customers who are non PB/PV Customers (**“Non PV/PB”**) unless notified otherwise.
169. The PV Customers in this context refer to HLB Customers who have fulfilled the qualifying criteria of the Private Banking Membership (**“PV Membership”**). PV Membership refers to a total combined Liquid Assets and/or Investment (as defined under Clause 172 below) of Ringgit Malaysia Three Million (RM3,000,000.00) or such other amount as may be stipulated by HLB from time to time (**“PV Qualifying Criteria”**). New PV Customers refer to HLB Customers who have joined PV Membership during the Campaign Period.
170. The PB Customers in this context refer to HLB Customers who have fulfilled the qualifying criteria of the Priority Banking Membership (**“PB Membership”**). PB Membership refers to a total combined Liquid Assets and/or Investment (as defined under Clause 172 below) of Ringgit Malaysia Three Hundred Thousand (RM300,000.00) or such other amount as may be stipulated by HLB from time to time (**“PB Qualifying Criteria”**). New PB Customers refer to HLB Customers who have joined PB Membership during the Campaign Period.
171. For the purpose herein, the term “Liquid Assets” shall mean all sums standing to the credit of any Fixed Deposit (**“FD”**) Account, Current Account & Savings Account (**“CASA”**) and/or Foreign Currency Account with HLB and the term “Investment” shall refer to principal amount of investment in any Unit Trust Funds (**“UT”**), Floating Rate Negotiable Instrument of Deposit (**“FRNID”**), Retail Bond, Equity Linked Investment (**“ELI”**) and/or Dual Currency Investment (**“DCI”**) with HLB at any one time. Mortgage Plus Current Account and Super Easi 123 Flexi Loan are excluded as part of the Liquid Assets to make up the PB/PB’s qualifying criteria.
172. Where there is more than one (1) person applying for the PV/PB’s Membership, a joint account must be opened. The joint accountholder whose name appears first in the records of HLB will be the primary accountholder (**“Primary Accountholder”**) and the other joint accountholder will be the secondary accountholder (**“Secondary Accountholder”**).

#### WARNING STATEMENT/ IMPORTANT NOTICE PERTAINING TO FRNID:

##### WARNING:

THIS PRODUCT IS PRINCIPAL GUARANTEED BY THE ISSUING BANK UPON MATURITY ONLY. IF THE PRODUCT IS REDEEMED OR SOLD PRIOR TO MATURITY, THE CUSTOMER MAY LOSE PART OF THE INITIAL DEPOSIT AMOUNT. THE RETURNS ON THIS PRODUCT ARE UNCERTAIN AND THE CUSTOMER RISKS EARNING NO RETURNS AT ALL. THE CUSTOMER IS REMINDED THAT THIS PRODUCT IS NOT INSURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA

### PROMOTION B13 MECHANICS

173. In order to participate in **Promotion B13, HLB Customers** are required during the Campaign Period to perform and to fulfil the following requirements/criteria as set out in Table 1 below to be eligible for Promotional FD Rate:

- (a) to invest a minimum investment amount in any of the selected UT or FRNID (as listed in Appendix 1 attached herewith) (collectively referred to as “**Selected Investments**”); and
- (b) to place a FD into a newly opened or existing FD account for a maximum tenure of 2- month (“Tenure”) with a maximum FD placement amount of 1.5 time (1.5x) of the Investment Amount in Selected Investments (“**Powerlink FD**”)

**Table 1: Minimum investment amount for Selected Investments**

Customer Type	Type of Investment	Minimum Investment Amount	Minimum UT Sales Charge	Investment: FD Ratio	Maximum FD Amount	Promotional FD Rate
PV/PB Customer	UT	RM50,000	3.00%*	1:1.5	Up to 1.5 time of Investment Amount and not more than RM5,000,000	2-month FD at 8.88% p.a.
PV/PB Customer	FRNID	RM100,000	N/A	1:1.5		
Non PV/PB Customer	UT	RM30,000	4.00%**	1:1.5		

\* 3.00% refers to the minimum UT sales charge applicable to the participating UT funds subscribed by PV/PB Customer.

\*\* 4.00% refers to the minimum UT sales charge applicable to the participating UT funds subscribed by Non PV/PB Customer.

174. For the avoidance of doubt, in order for the HLB Customers to enjoy the Promotional FD Rate above:

- (a) placement of the investment amount of the Selected Investments and Powerlink FD have to be done concurrently on the same day during the Campaign Period; and
- (b) the maximum Powerlink FD Amount to be placed concurrently with the Selected Investments is expressed as a ratio to Selected Investments amount and not more than RM5,000,000.
- (c) Promotional FD Rate is applicable for New Funds only (as defined in Clause 176).

175. New Funds are defined as:

- (a) Cash, 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 existing or new FD accounts of the PB Customers; and
- (b) Proceeds arising from the redemption of equity, unit trust funds, bonds / sukuk and / or Hong Leong Invest Safe during the Campaign Period that are re-deposited into any of HLB’s CASA.

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176. The following shall not be considered as “New Funds”:
  - (a) Maturing fixed deposit (“FD”) or premature withdrawal of FD from any existing HLB’s/ Hong Leong Islamic Bank Berhad (“HLISB”)’s FD account/ Fixed Deposit-i (“FD-i”) account;
  - (b) Intra bank transfer of funds, i.e. transfer of funds from another HLB / HLISB account (whether Savings/-i and/or Current/-i Accounts (CASA and/or CASA-i), FD, FD-i or General Investment Account (“GIA”)); and
  - (c) Inter-branch transfer within HLB and HLISB including third (3rd) party account transfer.
177. New HLB Customers are required to open a new FD account with HLB during the Campaign Period (if the HLB Customers do not have an existing FD account) in order to participate in this Promotion B13.
178. HLB Customers who have performed and fulfilled the requirements as stated in Clauses 174 and 175 above shall be referred to as the “**Eligible Powerlink Customers**” for the purpose of **Promotion B13**.
179. The Eligible Powerlink Customers are required to nominate a CASA Account maintained with HLB which should be in the names of all the Eligible Powerlink Customers (“Nominated CASA”) for the purpose of crediting the interest earned under this Promotion. The FD interest earned shall be credited into the Eligible Powerlink Customers’ Nominated CASA upon the maturity of the Tenure. Interest add-on to the FD Principal Sum is not allowed.
180. In the event the FD Amount is uplifted prior to maturity of the FD Tenure, no interest shall be payable to the Eligible Powerlink Customers.
181. The Bank reserves the right to claw back and deduct an amount equivalent to the interest paid to the Eligible Powerlink Customers in respect of the FD Amount which is prematurely withdrawn from the principal FD Amount upon withdrawal.
182. Upon maturity, the FD shall be auto-renewed at the prevailing conventional FD board rate.
183. Partial withdrawal of the FD is not allowed.
184. Withdrawal of FD, whether before or after the maturity of the Tenure, can only be made at the home branch i.e. the branch where the FD placement was made.
185. The UT booking date shall be considered as the UT placement date for the selected UT products in the Selected Investments
186. The FRNID trade date shall be considered as the FRNID placement date for the selected FRNID products in the Selected Investments.
187. Placement of FD and Investment Amounts in the Selected Investments must be made on the same day and cannot be accumulated from different days.
188. The Primary Accountholder (as defined under Clause 173 above) for both the Selected Investments and the FD account must be under same name of the HLB Customer.
189. HLB reserves the right to amend the participating funds of the Selected Investments listed in Appendix 1 from time to time within the Campaign Period.

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190. Eligible Powerlink Customers are 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 Promotion B13.
191. The FD shall not be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Eligible Powerlink Customers.
192. In the event Eligible Powerlink Customers exercise their Unit Trust cooling-off right or any transaction of the Selected Investments is rejected or cancelled by any parties for whatsoever reason, Eligible Powerlink Customers shall NOT be entitled for the Promotional FD Rate as stipulated in the table illustrated at clause 174 above. Accordingly, the funds placed and deposited in a FD account will be uplifted and no interest will be paid as per ABM's rule, Section E (v).

## INVESTMENT PRODUCTS TRANSACTIONS

193. Joint investments are treated as belonging to the person whose name appears first in the investment transaction form of the Selected Investments ("**Investment Primary Accountholder**"). Only the Investment Primary Accountholder is eligible for the above Powerlink FD Rate.
194. Investments in the selected UT Funds in **Selected Investments** using funds withdrawn from the Employees Provident Fund ("**EPF**") are not allowed.
195. All the existing terms and conditions, rules and regulations governing the Selected Investment transactions shall apply.
196. The terms and conditions governing the UT transactions and products of the Selected Investment are specified in the relevant latest Prospectus(es) and Supplemental Prospectus(es) thereto (if any) that have been duly registered and approved by the Securities Commission Malaysia which shall be governed by and regulated in accordance with the Capital Markets And Services Act 2007 (as amended) and the relevant guidelines and directives issued by the relevant authorities.
197. **Unit Trust Disclaimer:** This document is not intended to be an invitation or offer for subscription of unit trusts nor does it amount to a solicitation by HLB for subscription of unit trusts by anyone. Investors are advised to read and understand the contents of the prospectus which has been registered with the Securities Commission Malaysia, who takes no responsibility of its contents, before investing. A copy of the prospectus can be obtained from any of HLB branches or Fund Manager's offices. Any issue of units to which the prospectus relates will only be made on receipt of an application form referred to and accompanying a copy of the prospectus. Investors should note that there are fees and charges involved in the purchase of unit trusts. Investors are advised to consider the fees and charges involved before investing and consult their licensed financial or other professional advisor, if in doubt about any feature or nature of the fund. Please note that the price of units and distributions payable, if any, may go down or up. Past performance of a fund is not indicative of its future performance. The returns on unit trust investments are not guaranteed and unit trusts do not constitute bank deposits or obligation of the Bank nor are they guaranteed or insured by HLB and are subject to investment risks, including the possible loss of the principal amount invested. Unit trust schemes and units in such schemes are not insured by Perbadanan Insurans Deposit Malaysia ("**PIDM**"), and any money withdrawn from an insured deposit for the purpose of purchasing any units in a unit trust scheme is not insured by PIDM.

**WARNING STATEMENT/ IMPORTANT NOTICE PERTAINING TO FRNID:**

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198. All the existing terms and conditions, rules and regulations governing the selected FRNID under the Selected Investments shall apply. The terms and conditions governing the selected FRNID are specified in the relevant Term Sheet and Product Disclosure Sheet subjected to Bank Negara Malaysia Guidelines on Product Transparency and Disclosure as may be amended from time to time and such other relevant guidelines, rules and regulations which may be issued by the relevant authorities from time to time.

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**Important Notice:** HLB Customers are not covered by the compensation fund under Part IV of the Capital Markets and Services Act 2007. This compensation fund does not extend to HLB Customers if HLB Customers suffer monetary loss as a result of a defalcation, or fraudulent misuse of moneys and other property, by a director, officer, employee or representative of HLB.

**GENERAL**

199. Eligible Balance Transfer, FD/-i Customers, Eligible CASA/-i Accountholders, Eligible ASNB Customers, Eligible Insurance Customers, Eligible Personal Loan / Financing/-i Customers, Eligible Property Financing/-i Customers, Eligible HLAFF Customers, Eligible BizOne Current Accountholders, Eligible Power SME Current Accountholders, Eligible Biz Cash Loan Customers, Eligible GSME Mortgage/Property Financing/-i Customers and Eligible Powerlink Customers are collectively known as “the Customers”.

The Balance Transfer Promotion Rate, FD/-i Promotion Rate, CASA/-i Gifts, ASNB Gift, Banca FD Promotion Rate, Personal Loan / Financing/-i Rate, Property Financing/-i Gift, Auto Financing/-i Gift, BizOne Current Account Gift, Power SME Current Account Gift, Biz Cash Loan Promotion Rate, Powerlink FD Promotion Rate and GSME Mortgage/Property Financing/-i Promotion Rate are collectively known as “the Rewards”.

Promotion A1, A2, A3, A4, B1, B2, B3, B4, B5, B6, B7, B8, B9, B10.1, B10.2, B11 , B12 and B13 are individually known as “each Promotion” and collectively known as “the Campaign”.

200. By participating in the Campaign, the Customers:
- (a) agree to have read, understood and to be bound by the T&Cs of the Campaign;
  - (b) that all records of transactions captured by the Bank’s system within the Campaign Period and the list of the Customers shall be accurate and final;
  - (c) agree that the Bank’s decision on all matters relating to the Campaign shall be final, conclusive and binding on all Customers and no further correspondence and/or appeal to dispute the Bank’s decision shall be entertained;
  - (d) agree that the T&Cs herein, Priority Banking Terms and Conditions, Private Banking Terms and Conditions, General Terms and Conditions of Accounts, Investment Services Agreement, HLB’s/HLISB’s General Terms and Conditions of Accounts in respect of the Hong Leong CASA and Hong Leong Current Account-i and Savings Account-i (Tawarruq CASA-i), the terms and conditions of Hong Leong Housing/Shop Loan, Hong Leong MortgagePlus Housing/Shop Loan, Hong Leong Branch Business Housing/Shop Loan, Hong Leong CM Flexi Property Financing-i (Housing/Shop Financing) and the general terms and conditions in the HLB Cardholder Agreement as an entire agreement, the Main Terms and Conditions for Hong Leong Business Cash Loan and other applicable Terms & Conditions are read as an entire agreement and if there is any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy;

- (e) agree that all applications for the Participating Facility(ies) are subject to the Bank's credit evaluation and approval;
  - (f) agree that all applications for the Participating any Financing Facility(ies) are subject to the Bank's credit evaluation and approval;
  - (g) agree to access HLB's website at [www.hlb.com.my](http://www.hlb.com.my) ("HLB's Website") and HLISB's website at [www.hlisb.com.my](http://www.hlisb.com.my) ("HLISB's Website") at regular time intervals to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs.
  - (h) authorizes HLB/HLISB to disclose their personal data (i.e. names, NRIC Numbers, email address and/or contact details, where applicable) to the Bank's service providers including but not limited to HLMT, dCatalyst and M3Tech for the purpose of running and fulfilling this Campaign;
  - (i) 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 Promotion.
201. The Bank reserves the right:
- (a) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part at its absolute discretion, by way of posting on the Bank's Website or in any other manner which the Bank's deems practical by providing twenty one (21) calendar days' notice;
  - (b) to alter, add, cancel or substitute any or all of the Rewards with alternative products of similar value at any time with prior notice;
  - (c) to reject at its sole and absolute discretion any Eligible Facility application that were submitted without assigning any reason thereof;
  - (d) Forfeit and/or claw back any or all of the Rewards in the event where there is non-compliance to the T&Cs herein;
  - (e) to disqualify any of the Customers for any reason whatsoever as HLB/HLISB may in its absolute discretion deem fit to participate in the Campaign and/or be entitled to the Gifts; and
  - (f) to forfeit the Reward in the event of non-compliance to the T&Cs herein.
202. Customers who have committed or are 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 or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall NOT be eligible to participate in any of the Promotion and/or shall NOT be entitled for the Gift.
203. The respective Customers are liable and shall personally bear all applicable taxes, government fees, all the cost related to delivery or installation or any other charges that may be levied against them under applicable laws, if any, in relation to participating in the Campaign and/or collection of the FD Promotion Rate/Cash Back/Cash Prize/e-Coupon.
204. All Eligible Accounts of the Eligible Customers must be valid/ active, in good standing and must not be in breach of any of the terms and conditions of this Campaign and/ or General Terms and Conditions of the Campaign at the point the Reward are awarded.
205. The Reward will be provided on an "As Is" basis. The Reward featured in all printed materials and/or website are for illustration purposes only. Any props, accessories or equipment featured with the Gifts in any pictorial materials are for decorative purposes and shall not form part of the Gifts.
206. The Bank gives no representation or warranty with respect to the quality or suitability of the Gifts and shall not be responsible to replace any lost, stolen or damaged Gifts (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). The Customers shall deal directly with the relevant merchant(s) and/or manufacturer(s) for all warranty information and claims without recourse to HLB/HLISB.
207. The Reward are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.
208. In the event of any discrepancy between these T&Cs as compared to any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the final T&Cs on HLB's/HLISB's Website shall prevail.

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

**Deposit/Deposit-i and Insurance Products are eligible for protection by Perbadanan Insurans Deposit Malaysia (“PIDM”).**

**Investment Products are not eligible for protection by Perbadanan Insurans Deposit Malaysia (“PIDM”).**

## Appendix 1 – Selected Investments

List 1: Unit Trust Funds available for PV/PB Customer

No.	Code	Fund Name	Fund Provider
1	HWA01	Affin Hwang Select Opportunity	Affin Hwang Asset Management Berhad
2	HWA03	Affin Hwang Select Balanced	Affin Hwang Asset Management Berhad
3	HWA07	Affin Hwang Select Income	Affin Hwang Asset Management Berhad
4	HWA11	Affin Hwang Select Asia Pac ex Japan REITs & Infrastructure	Affin Hwang Asset Management Berhad
5	HWA17	Affin Hwang Select AUD Income - MYR	Affin Hwang Asset Management Berhad
6	HWA18	Affin Hwang Select Dividend	Affin Hwang Asset Management Berhad
7	HWA25	Affin Hwang Select Asia (ex Japan) Opportunity	Affin Hwang Asset Management Berhad
8	HWA26	Affin Hwang Select SGD Income - MYR	Affin Hwang Asset Management Berhad
9	HWA27	Affin Hwang China Growth	Affin Hwang Asset Management Berhad
10	HWA28	Affin Hwang Japan Growth	Affin Hwang Asset Management Berhad
11	HWA19	Affin Hwang Select Asia (ex Japan) Quantum	Affin Hwang Asset Management Berhad
12	AM05	AmPan European Property Equities	AmInvestment Services Berhad
13	AM03	AmSchroder European Equity Alpha	AmInvestment Services Berhad
14	AM20	AMCUMULATIVE GROWTH	AmInvestment Services Berhad
15	AM25	AMASIA PACIFIC REITS	AmInvestment Services Berhad
16	AM29	AmTotal Return	AmInvestment Services Berhad
17	AM30	AmAsia Pacific Equity Income	AmInvestment Services Berhad
18	AM33	AmAsia Pacific REITs Plus	AmInvestment Services Berhad
19	AM34	AmConservative	AmInvestment Services Berhad
20	AM35	Global Dividend	AmInvestment Services Berhad
21	CIMB01	CIMB-Principal Global Titans	CIMB-Principal Asset Management Berhad
22	CIMB04	CIMB-Principal Greater China Equity	CIMB-Principal Asset Management Berhad
23	CIMB07	CIMB-Principal China-India-Indonesia Eq	CIMB-Principal Asset Management Berhad
24	CIMB10	CIMB-Principal Equity	CIMB-Principal Asset Management Berhad
25	CIMB15	CIMB-Principal Balanced Income	CIMB-Principal Asset Management Berhad
26	CIMB17	CIMB-Principal Equity Growth & Income	CIMB-Principal Asset Management Berhad
27	CIMB18	CIMB-Principal Equity Income	CIMB-Principal Asset Management Berhad
28	CIMB19	CIMB-Principal Inc Plus Balanced	CIMB-Principal Asset Management Berhad
29	CIMB29	CIMB-Principal Asia Pacific Dynamic Inc	CIMB-Principal Asset Management Berhad
30	CIMB30	CIMB-Principal Global Multi Asset Income	CIMB-Principal Asset Management Berhad
31	CIMB32	CIMB-Principal Balanced	CIMB-Principal Asset Management Berhad
32	CIMB33	CIMB-Principal Small Cap	CIMB-Principal Asset Management Berhad
33	CIMB35	CIMB-Principal Asia Pacific Dynamic Growth - MYR	CIMB-Principal Asset Management Berhad
34	PRU02	Eastspring Investments Growth	Eastspring Investments Berhad
35	PRU03	Eastspring Investments Balanced	Eastspring Investments Berhad
36	PRU07	Eastspring Inv Asia Pacific Equity MY	Eastspring Investments Berhad
37	PRU09	Eastspring Inv Asia Select Income	Eastspring Investments Berhad
38	PRU10	Eastspring Investments Equity Income	Eastspring Investments Berhad
39	PRU23	Eastspring Investments MY Focus	Eastspring Investments Berhad
40	FTAM01	Franklin US Opportunities MYR	Franklin Templeton Asset Management
41	FTAM02	Templeton Global Equity A (MYR)	Franklin Templeton Asset Management
42	FTAM03	Templeton Global Balanced A (MYR)	Franklin Templeton Asset Management
43	HLG01	Hong Leong Growth	Hong Leong Asset Management Berhad

44	HLG02	Hong Leong Penny Stock	Hong Leong Asset Management Berhad
45	HLG04	Hong Leong Consumer Products Sector	Hong Leong Asset Management Berhad
46	HLG10A	Hong Leong Bond	Hong Leong Asset Management Berhad
47	HLG11	Hong Leong Balanced	Hong Leong Asset Management Berhad
48	HLG14	Hong Leong Dividend	Hong Leong Asset Management Berhad
49	HLG15	Hong Leong Strategic	Hong Leong Asset Management Berhad
50	HLG37	Hong Leong HK Equity Optimizer	Hong Leong Asset Management Berhad
51	HLG40	Hong Leong Regular Income	Hong Leong Asset Management Berhad
52	OSK01	RHB Emerging Opportunity Unit Trust	RHB Asset Management Sdn Bhd
53	OSK02	RHB Small Cap Opportunity Unit Trust	RHB Asset Management Sdn Bhd
54	OSK03	RHB Kidsave Trust	RHB Asset Management Sdn Bhd
55	OSK09	RHB Smart Treasure	RHB Asset Management Sdn Bhd
56	OSK10	RHB Smart Balanced	RHB Asset Management Sdn Bhd
57	OSK12	RHB Growth & Income Focus	RHB Asset Management Sdn Bhd
58	OSK16	RHB Resources	RHB Asset Management Sdn Bhd
59	OSK20	RHB Golden Dragon	RHB Asset Management Sdn Bhd
60	OSK21	RHB Thematic Growth	RHB Asset Management Sdn Bhd
61	OSK23	RHB Big Cap China Enterprise	RHB Asset Management Sdn Bhd
62	OSK25	RHB Malaysia Dividend	RHB Asset Management Sdn Bhd
63	OSK30	RHB Energy	RHB Asset Management Sdn Bhd
64	OSK31	RHB Gold and General	RHB Asset Management Sdn Bhd
65	OSK34	RHB US Focus Equity	RHB Asset Management Sdn Bhd
66	OSK40	RHB Multi Asset Regular Income	RHB Asset Management Sdn Bhd
67	RHB42	RHB GS US Equity	RHB Asset Management Sdn Bhd
68	OSK43	RHB Asian Income	RHB Asset Management Sdn Bhd
69	OSK45	RHB GoldenLife 2020	RHB Asset Management Sdn Bhd
70	OSK46	RHB GoldenLife 2030	RHB Asset Management Sdn Bhd
71	TA05	TA Global Technology	TA Investment Management Bhd
72	TA02	TA South East Asia Equity	TA Investment Management Bhd
73	TA03	TA European Equity	TA Investment Management Bhd
74	TA04	TA Asian Dividend Income	TA Investment Management Bhd
75	TA10	TA GROWTH	TA Investment Management Bhd

List 2: Unit Trust Funds available for Non PV/PB Customer

No.	Code	Fund Name	Fund Provider
1	HWA01	Affin Hwang Select Opportunity	Affin Hwang Asset Management Berhad
2	HWA03	Affin Hwang Select Balanced	Affin Hwang Asset Management Berhad
3	HWA11	Affin Hwang Select Asia Pac ex Japan REITs & Infrastructure	Affin Hwang Asset Management Berhad
4	HWA18	Affin Hwang Select Dividend	Affin Hwang Asset Management Berhad
5	HWA25	Affin Hwang Select Asia (ex Japan) Opportunity	Affin Hwang Asset Management Berhad
6	HWA27	Affin Hwang China Growth	Affin Hwang Asset Management Berhad
7	HWA28	Affin Hwang Japan Growth	Affin Hwang Asset Management Berhad
8	HWA19	Affin Hwang Select Asia (ex Japan) Quantum	Affin Hwang Asset Management Berhad
9	AM05	AmPan European Property Equities	AmInvestment Services Berhad
10	AM03	AmSchroder European Equity Alpha	AmInvestment Services Berhad
11	AM20	AMCUMULATIVE GROWTH	AmInvestment Services Berhad

12	AM25	AMASIA PACIFIC REITS	AmInvestment Services Berhad
13	AM29	AmTotal Return	AmInvestment Services Berhad
14	AM30	AmAsia Pacific Equity Income	AmInvestment Services Berhad
15	AM33	AmAsia Pacific REITs Plus	AmInvestment Services Berhad
16	AM35	Global Dividend	AmInvestment Services Berhad
17	CIMB01	CIMB-Principal Global Titans	CIMB-Principal Asset Management Berhad
18	CIMB04	CIMB-Principal Greater China Equity	CIMB-Principal Asset Management Berhad
19	CIMB07	CIMB-Principal China-India-Indonesia Eq	CIMB-Principal Asset Management Berhad
20	CIMB10	CIMB-Principal Equity	CIMB-Principal Asset Management Berhad
21	CIMB15	CIMB-Principal Balanced Income	CIMB-Principal Asset Management Berhad
22	CIMB17	CIMB-Principal Equity Growth & Income	CIMB-Principal Asset Management Berhad
23	CIMB18	CIMB-Principal Equity Income	CIMB-Principal Asset Management Berhad
24	CIMB19	CIMB-Principal Inc Plus Balanced	CIMB-Principal Asset Management Berhad
25	CIMB29	CIMB-Principal Asia Pacific Dynamic Inc	CIMB-Principal Asset Management Berhad
26	CIMB30	CIMB-Principal Global Multi Asset Income	CIMB-Principal Asset Management Berhad
27	CIMB32	CIMB-Principal Balanced	CIMB-Principal Asset Management Berhad
28	CIMB33	CIMB-Principal Small Cap	CIMB-Principal Asset Management Berhad
29	CIMB35	CIMB-Principal Asia Pacific Dynamic Growth - MYR	CIMB-Principal Asset Management Berhad
30	PRU02	Eastspring Investments Growth	Eastspring Investments Berhad
31	PRU03	Eastspring Investments Balanced	Eastspring Investments Berhad
32	PRU07	Eastspring Inv Asia Pacific Equity MY	Eastspring Investments Berhad
33	PRU09	Eastspring Inv Asia Select Income	Eastspring Investments Berhad
34	PRU10	Eastspring Investments Equity Income	Eastspring Investments Berhad
35	PRU23	Eastspring Investments MY Focus	Eastspring Investments Berhad
36	FTAM01	Franklin US Opportunities MYR	Franklin Templeton Asset Management
37	FTAM02	Templeton Global Equity A (MYR)	Franklin Templeton Asset Management
38	FTAM03	Templeton Global Balanced A (MYR)	Franklin Templeton Asset Management
39	HLG01	Hong Leong Growth	Hong Leong Asset Management Berhad
40	HLG02	Hong Leong Penny Stock	Hong Leong Asset Management Berhad
41	HLG04	Hong Leong Consumer Products Sector	Hong Leong Asset Management Berhad
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69	TA04	TA Asian Dividend Income	TA Investment Management Bhd
70	TA10	TA GROWTH	TA Investment Management Bhd