

“HONG LEONG PRIORITY BANKING CHINESE NEW YEAR 2018” PROMOTION

Latest updated on 15 January 2018

PROMOTION DATE

The Hong Leong Bank Berhad (97141-X) (“HLB”)’s **“Hong Leong Priority Banking Chinese New Year 2018 Promotion”** (“**Promotion**”) commences on 22 January 2018 and ends on 28 February 2018, both dates inclusive (“**Promotion Period**”), unless otherwise notified by way of posting on HLB’s website at www.hlb.com.my (“**HLB’s Website**”).

The Promotion consists of:

(A) Prosperous Powerlink - Investment and FD Bundle Promotion; and

(B) Member-Get-Member Referral Rewards Promotion

unless notified otherwise.

Terms and Conditions

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

(A) Prosperous Powerlink - Investment and FD Bundle Promotion (“Powerlink Promotion”)

1. The **Powerlink Promotion** is open for participation by all individual HLB Customers (“**HLB Customers**”) who are Malaysian and non-Malaysian Residents of the following categories (“**Customer Categories**”):-
 - i. Existing and/or new Private Banking (“**PV**”) Customers; and
 - ii. Existing and/or new Priority Banking (“**PB**”) Customers,

unless notified otherwise.

2. 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 4 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 Promotion Period.
3. 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 4 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 Promotion Period.

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

4. 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.
5. 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”).

PROMOTION MECHANICS

6. In order to participate in **Powerlink Promotion**, **HLB Customers** are required during the Promotion Period to perform and to fulfill the following requirements/criteria as set out in table 1 and Table 2 below to be eligible for Promotional FD Rate:
 - i. 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
 - ii. to place a FD into a newly opened or existing FD account for a maximum tenure of 1-month (“**Tenure**”) with a maximum FD placement amount of 1 time (1x) of the Investment Amount in UT or FRNID (“**Powerlink FD**”).

Table 1: Minimum investment amount for UT

Minimum UT Amount	Minimum UT Sales Charge	UT: FD Ratio	Maximum FD Amount	Promotional FD Rate and Tenure
RM50,000	3.00%*	1:1	Up to 1 time of UT Amount and not more than RM5,000,000	1-month FD at 22.88% p.a.

* 3.00% refers to the minimum UT sales charge applicable to the participating UT funds.

Table 2: Minimum investment amount for FRNID

Minimum FRNID Amount	Minimum FRNID Sales Charge	FRNID: FD Ratio	Maximum FD Amount	Promotional FD Rate and Tenure
RM100,000	Not Applicable	1:1	Up to 1 time of FRNID Amount and not more than RM5,000,000.	1-month FD at 22.88% p.a.

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7. For the avoidance of doubt, in order for the HLB Customers to enjoy the Promotional FD Rate above:
 - i. placement of the investment amount of the Selected Investments and Powerlink FD have to be done concurrently on the same day during the Promotion Period; and
 - ii. 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.
 - iii. Promotional FD Rate is applicable for New Funds only (as defined in Clause 8).

8. 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 Promotion Period that are re-deposited into any of HLB's CASA.

9. 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.

10. New HLB Customers are required to open a new FD account with HLB during the Promotion Period (if the HLB Customers do not have an existing FD account) in order to participate in this Promotion.

11. HLB Customers who have performed and fulfilled the requirements as stated in Clauses 6,7 and 8 above shall be referred to as the "Eligible Powerlink Customers" for the purpose of **Powerlink Promotion**.

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12. 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.
13. In the event the FD is uplifted prior to the maturity of the Tenure, no interest is to be paid on any FD uplifted before the completion of the Tenure as per the rules of Association of Banks in Malaysia (“**ABM**”), Section E (v) shall apply:
 - a) No interest is to be paid on any 1 month, 2 months, 3 months deposit that has not run the full period.
14. Upon maturity, the FD shall be auto-renewed at the prevailing conventional FD board rate.
15. Partial withdrawal of the FD is not allowed.
16. 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.
17. The UT booking date shall be considered as the UT placement date for the selected UT products in the Selected Investments
18. The FRNID trade date shall be considered as the FRNID placement date for the selected FRNID products in the Selected Investments.
19. Placement of FD and Investment Amounts in the Selected Investments must be made on the same day and cannot be accumulated from different days.
20. The Primary Accountholder (as defined under Clause 5 above) for both the Selected Investments and the FD account must be under same name of the HLB Customer.
21. HLB reserves the right to amend the participating funds of the Selected Investments listed in Appendix 1 from time to time within the Promotion Period.
22. 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.
23. 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.

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24. 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 6 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

25. 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.
26. Investments in the selected UT Funds in **Selected Investments** using funds withdrawn from the Employees Provident Fund (**"EPF"**) are not allowed.
27. All the existing terms and conditions, rules and regulations governing the Selected Investment transactions shall apply.
28. 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.
29. **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.
30. 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.

(B) Member-Get-Member Referral Rewards Promotion (“PB Referral Promotion”)

31. The **PB Referral Promotion** is open for participation by all existing and/or new individual PB Customers who are Malaysian and non-Malaysian Residents.
32. PB Customers shall be rewarded with referral gift (“**e-Angpow**”) upon Successful Referral of a friend or family member (“**Referred PB Customer**”) to join PB membership (as defined under Clause 3 above) during the Promotion Period (“**Referrer**”).
33. Successful Referral is defined as:
 - i. **Referred PB Customer** has successfully joined PB membership and fulfilled all PB Qualifying Criteria during Promotion Period (as defined in Clause 3 and 4); and
 - ii. **Referred PB Customer** do not have any account(s) opened in HLB and/or Hong Leong Islamic Bank Berhad (“HLISB”) prior to Promotion Period; and
 - iii. **Referrer** has submitted the completed and accurate PB Referral Form to HLB Relationship Manager during Promotion Period (as listed in Appendix 2 attached herewith); and
 - iv. **Referrer** has an active CASA with HLB

For the avoidance of doubt, HLB reserves the sole right to determine if the Referred PB Customer is qualified to join PB membership and the decision made by HLB is final and shall not be challenged by any party.

34. **Referrer** is required to open a new CASA account with HLB during the Promotion Period (if the **Referrer** do not have an existing CASA account) in order to participate in this PB Referral Promotion.
35. The Referrer will be eligible for the following **e-Angpow** upon each Successful Referral. The types of Referred PB Customer and its correspondent **e-Angpow** amount is illustrated in the table below:

Types of Referred PB Customer	e-Angpow
For each Successful Referral where Referred PB Customer has successfully joined the PB membership and fulfilled all PB Qualifying Criteria	RM188
For each Successful Referral where Referred PB Customer has successfully joined the PB membership and fulfilled all PB Qualifying Criteria and the Referred PB Customer has invested a minimum amount of RM100,000 in Selected Investment (as listed in Appendix 1 attached herewith) within the Promotion Period	RM288

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36. There is no limit as to the number of Referred PB Customer that can be referred by each Referrer throughout the Promotion Period.
37. In the event of more than one (1) Referrer(s) refer the same Referred PB Customer during the Promotion Period, the Referrer from whom HLB first receives the duly completed PB Referral Form will be entitled to the **e-Angpow** upon the Successful Referral achieved by the Referred PB Customer.
38. The Referrer represents and warrants that by submitting the PB Referral Form during the Promotion Period, the Referrer has obtained the consent from the Referred PB Customer to submit the name and contact number to HLB for the purpose of this PB Referral Promotion.
39. By submitting the PB Referral Form, the Referrer consents to HLB to disclose to the Referred PB Customer, the Referrer's name if requested by the Referred PB Customer.
40. HLB shall notify the Referrer on their entitlement for the **e-Angpow** by telephone call or in any manner deemed fit and appropriate by HLB within thirty (30) days after the end of this Promotion ("**Notification Date**"). For the avoidance of doubt, it is essentially the obligation of the Referrer to provide their latest and accurate contact information (i.e. mobile and/or telephone number, e-mail and corresponding addresses) to HLB and HLB shall not be responsible in the event that the Referrer cannot be contacted for any reason whatsoever.
41. The Referrer will be able to receive the **e-Angpow** of each Successful Referral where the e-Angpow will be credited to their nominated CASA (as stated in the PB Referral Form) from HLB within ninety (90) days after the end of this Promotion.

In the event that the Referrer does not receive the e-Angpow within the said 90 days, the Referrer shall contact HLB regarding the non-receipt of the e-Angpow within 30days, failing which the Referrer is deemed to have received the e-Angpow and any appeal / request for the reimbursement of the e-Angpow shall not be entertained by HLB.

42. If the Referrer does not receive any notification from HLB within the Notification Date, the Referrer is deemed NOT to have been selected and shall not be entitled to the **e-Angpow**.

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GENERAL TERMS AND CONDITIONS

43. The Promotion is NOT valid with any other on-going promotions offered by HLB from time to time.
44. By participating in the Promotion, HLB Customers agree:
- i. to have read, understood, and agree to be bound by the T&Cs herein;
 - ii. that all records of transactions captured by HLB's system within the Promotion Period and the list of HLB Customers shall be accurate and final;
 - iii. that HLB's decision on all matters relating to the Promotion (including but not limited to the determination of the qualified Referred PB Customer under PB Referral Promotion) shall be final, conclusive and binding on all HLB Customers and no further correspondence and / or appeal to dispute HLB's decision shall be entertained;
 - iv. that the e-Angpow is non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind;
 - v. that the T&Cs herein, Priority Banking Terms and Conditions, Private Banking Terms and Conditions, Investment Service Agreements (if applicable) and the General Terms and Conditions of Accounts shall be read as an entire agreement. Should there be any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy; and
 - vi. to access to HLB's Website at regular time to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs.
45. HLB reserves its right to:
- i. Add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, with prior notice at HLB's discretion by way of posting on HLB's Website, or in any manner deemed suitable by the HLB;
 - ii. Substitute the **e-Angpow** with other cash vouchers and/or products of similar value at any time with prior notice;
 - iii. Disqualify any of the HLB Customers for any reason whatsoever as HLB may in its absolute discretion deem fit to participate in the Powerlink Promotion and/or be entitled to the **e-Angpow**.

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46. HLB Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the services and/or facilities granted by HLB/ HLISB 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 or during the Promotion Period shall not be eligible to participate in the Promotion.
47. The T&CS herein shall be governed by and construed in accordance with the laws of Malaysia and PB Customers agree to submit to the jurisdiction of the Courts of Malaysia.
48. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Deposit Accounts are eligible for protection by PIDM.

Investment Accounts are NOT eligible for protection by PIDM.

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Appendix 1
Selected Investment
A) Unit Trust Funds:

Code	Fund Name	Asset Type
AM02	AmGlobal Property Eq	Equity
AM03	AmSchroder European Equity Alpha	Equity
AM05	AmPan European Property Equities	Equity
AM25	AMASIA PACIFIC REITS	Equity
AM33	AmAsia Pacific REITs Plus	Equity
AM34	AmConservative	Income
AM35	Global Dividend	Equity
CIMB01	CIMB-Principal Global Titans	Equity
CIMB04	CIMB-Principal Greater China Equity	Equity
CIMB07	CIMB-Principal China-India-Indonesia Eq	Equity
CIMB10	CIMB-Principal Equity	Equity
CIMB18	CIMB-Principal Equity Income	Equity
CIMB19	CIMB-Principal Inc Plus Balanced	Mixed Asset
CIMB29	CIMB-Principal Asia Pacific Dynamic Inc	Equity
HLG01	Hong Leong Growth	Equity
HLG02	Hong Leong Penny Stock	Equity
HLG04	Hong Leong Consumer Products Sector	Equity
HLG10A	Hong Leong Bond	Bond
HLG11	Hong Leong Balanced	Mixed Asset
HLG14	Hong Leong Dividend	Equity
HLG15	Hong Leong Strategic	Equity
HLG37	Hong Leong HK Equity Optimizer	Equity
HLG40	Hong Leong Regular Income	Income
HWA01	Affin Hwang Select Opportunity	Equity
HWA03	Affin Hwang Select Balanced	Mixed Asset
HWA07	Affin Hwang Select Income	Income
HWA11	Affin Hwang Sel AsaPac exJpn REITs&Infra	Equity
HWA17	Affin Hwang Select AUD Income - MYR	Income
HWA18	Affin Hwang Select Dividend	Equity
HWA25	Affin Hwang Select Asia (ex Japan) Opp	Equity
HWA26	Affin Hwang Select SGD Income - MYR	Income
HWA28	Affin Hwang Japan Growth	Equity
OSK02	RHB Small Cap Opportunity Unit Trust	Equity
OSK09	RHB Smart Treasure	Equity
OSK10	RHB Smart Balanced	Mixed Asset
OSK12	RHB Growth & Income Focus	Mixed Asset
OSK16	RHB Resources	Equity
OSK21	RHB Thematic Growth	Equity
OSK24	RHB Asian Growth Opportunities	Equity
OSK30	RHB Energy	Equity
OSK31	RHB Gold and General	Equity
OSK34	RHB US Focus Equity	Equity
OSK40	RHB Multi Asset Regular Income	Mixed Asset
OSK43	RHB Asian Income	Income
OSK45	RHB GoldenLife 2020	Mixed Asset

OSK46	RHB GoldenLife 2030	Equity
PRU02	Eastspring Investments Growth	Equity
PRU03	Eastspring Investments Balanced	Mixed Asset
PRU10	Eastspring Investments Equity Income	Equity
PRU11	Eastspring Investments Global Leaders MY	Equity
PRU15	Eastspring Investments Global Basics MY	Equity
PRU23	Eastspring Investments MY Focus	Equity
PRU26	Eastspring Inv Global Emerging Markets	Equity
TA03	TA European Equity	Equity
TA04	TA Asian Dividend Income	Equity
TA05	TA Global Technology	Equity
TA10	TA GROWTH	Equity

Appendix 2:

Hong Leong Priority Banking Referral Form

Please ensure that your personal particulars are legible and complete.

Sila pastikan butiran peribadi anda jelas dan lengkap.

请确保您的个人资料清晰易读及完整准确。

Referrer's details:

Name>Nama/姓名: _____

IC No./No.KP/身份证号码: _____

Priority Banking Account No./No. Akaun Perbankan Prioriti/优先理财账号:

Tel No./No.Tel/电话号码: _____

Current/Savings Account No. _____

Signature/Tandatangan/签名: _____

Date/Tarikh/日期: _____

Details of My Family Member or Friend ("Referred PB Customer")

Butiran Ahli Keluarga atau Rakan Saya

我亲友的资料

Referred PB Customer's details:

Name>Nama/姓名: _____

Tel No./No.Tel/电话号码: _____

CONSENT TO PROCESS OTHER PERSONAL DATA

I/we hereby represent and warrant that I/we have obtained the consent of all persons named in my/our application or such other document submitted to the HLBB in support of my/our application and/or my/our authorized representatives, including but not limited to my/our directors, shareholders, authorized signatories or such other persons as specified by the HLBB ("Relevant Data Subjects"), for the HLBB's collection, holding and use of the personal information of the Relevant Data Subjects in accordance with the Privacy Policy;

Signature/Tandatangan/签名: _____

Date/Tarikh/日期: _____

