

“CHINESE NEW YEAR CAMPAIGN” PROMOTION

Latest updated on 18 January 2018

PROMOTION PERIOD

The Hong Leong Bank Berhad (97141-X) (“HLB”)’s and/ or Hong Leong Islamic Bank Berhad (HLISB)’s “Chinese New Year Campaign” is applicable for HLB/HLISB branches; and “Chinese New Year Branch Open House” is applicable for HLB branches only as provided in Appendix 1 below.

“Chinese New Year Campaign” and “Chinese New Year Branch Open House” both are collectively known as “Promotion”, and further details of the Promotion are as follows:

- (a) “Chinese New Year Branch Open House” at 69 Participating Branches as listed in Appendix 1 below (“Selected Branches”) with 1-Day Open House between 27 January 2018 and 24 February 2018 (“Open House Date”) as stated in Appendix 1 below, which will be held at the Selected Branches from 10:00:00 hours (10:00 a.m.) to 15:00:00 hours (3:00 p.m.); and
- (b) “Chinese New Year Campaign” at all 285 HLB and HLISB Branches which will be held from 09:15:00 hours (9:15 a.m.) to 16:30:00 hours (4.30 p.m.) commences on 22 January 2018 to 28 February 2018 (both dates inclusive) (“Promotion Period”)

HLB and HLISB are collectively known as “the Bank”.

TERMS & CONDITIONS (“T&Cs”)

(a) CHINESE NEW YEAR BRANCH OPEN HOUSE

(i) CASA PROMOTION

The Current Account/ Saving Account Promotion (“CASA Promotion”) is applicable for the Selected Branches only. The CASA Promotion consists of CASA Earmark Promotion and “Spin & Win” Contest during the Open House Date as scheduled in Appendix I.

ELIGIBILITY

1. The CASA Promotion is open to all Malaysian and/or non-Malaysian individual customers who are existing customers with a valid CASA and/or New-To-Bank Customers (**“the Bank’s Customers”**).

For the avoidance of doubt, New-To-Bank customers refer to customers who do not have any existing CASA with the Bank prior to the Open House Date and open a new CASA with the Bank on the Open House Date at the Selected Branches.

2. The CASA Promotion is only applicable for the Bank’s Customers who are present in the Selected Branches during the Open House Date.
3. The Bank’s Customers who are employees of the Bank whether on permanent or on contractual basis, employees of any of the Bank’s 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 or sister) shall **NOT** be eligible to participate in the CASA Promotion.
4. For the purpose of this CASA Promotion, the initial deposits must comprise of New Funds. 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 CASA; and
 - (b) Proceeds arising from the redemption of equity, unit trust funds, bonds/sukuk and/or Hong Leong Invest Safe during the Open House Date that are re-deposited into CASA.
5. The following shall not be considered as “New Funds”:

- (a) Maturing Fixed Deposit ("FD") or premature withdrawal of FD from any existing HLB's/HLISB's FD account/Fixed Deposit-I ("FD-i");
- (b) Intra bank transfer of funds, i.e. transfer of funds from another HLB/HLISB Account (whether 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 transfer.

MECHANICS

- 6. In order to participate in this CASA Promotion, the Bank's Customers must walk into the Selected Branches during Open House Date ("Eligible CASA Customers").
- 7. The Eligible CASA Customers are entitled to participate in:-
 - (a) CASA Earmark Promotion (for HLB Customer only) with a minimum amount of RM 16,888.00 to be earmark for four (4) months in their CASA to redeem one (1) set of Glasslock 5 pieces set ("Earmark Gifts"); and/or
 - (b) "Spin & Win" Contest when Eligible CASA Customers fulfilled the criteria ('Contest Criteria') set in the table below.

No	Contest Criteria
1	New fixed deposit ("FD") promo placement with minimum amount of RM 10,000.00
2	Opening of CASA account with minimum deposit of RM 500.00 (for new Eligible CASA Customers)
3	Deposit a minimum amount of RM 500.00 into their existing CASA (for existing Eligible CASA Customers)
4	Spend on the Bank's Debit Card with a minimum amount of RM 30.00 in a single receipt three (3) days before and/or on the Open House Date (Proof of receipt is required at the branch)

Note: The initial deposits as provided in No.1, 2 and 3 of the Contest Criteria must be New Funds.

CASA EARMARK PROMOTION MECHANICS

- 8. The Eligible CASA Customer must deposit New Funds with a minimum amount of RM 16,888.00 to be earmarked into their CASA for four (4) months during Open House Date to be entitled for the Earmark Gifts.
- 9. Four hundred (400) units of Glasslock 5 Pcs Set are allocated for the Earmark Promotion throughout the Open House Date. The Earmark Gifts are limited and on a first-come-first-serve basis throughout the Open House Date and each Eligible CASA Customer is only entitled for one (1) Earmark Gift.
- 10. The Eligible CASA Customer can only redeem the Earmark Gifts after the Open House Date in Selected Branches upon notified by the Bank for collection of the Earmark Gifts. In the event that the Eligible CASA Customer fails to collect the Earmark Gift after 30 March 2018, the Earmark Gift will be forfeited and any appeal / request for the reimbursement of the Earmark Gift shall not be entertained by the Bank. Therefore, it is essentially the obligation of the Bank's Customers to provide their latest, valid and up-to date contact information (such as their mobile phone number, e-mail address or mailing address) to the Bank and the Bank shall not be responsible in the event that the Bank fails to notify the Eligible CASA Customer regarding the collection of the Earmark Gifts for any reasons whatsoever.
- 11. Eligible CASA Customers that do not receive the notification are deemed not entitled for the Earmark Gifts.

"SPIN & WIN" CONTEST MECHANICS

- 12. Each Eligible CASA Customer can only have one (1) chance on the "Spin & Win" Contest and must fulfill either one (1) of the Contest Criteria as stated above.
- 13. Each Eligible CASA Customer will spin on the application "Lucky Draw" on the provided tablet/iPad/smartphone at the Selected Branches during the Open House Date.
- 14. Each Eligible CASA Customer may win a KFC cash voucher ("Cash Voucher") when the screen on the tablet/iPad/smartphone shows the possible win for a KFC cash voucher of various amount which will be decided by the Bank ("Spin & Win Eligible Customer").
- 15. For the avoidance of doubt, the "Spin & Win" Eligible Customer are required to answer **Two** (2) questions correctly prior to the redemption of the KFC Cash Voucher. The "Spin & Win" Eligible Customer who answered the Two (2) questions

correctly may redeem the KFC Cash Voucher on the spot at the Selected Branches during the Open House Date (“Spin & Win Winner”).

16. By participating in this “Spin & Win” Contest, the Spin & Win Winner hereby agrees to be bound by the terms and conditions governing the use of the Cash Voucher that are imposed by the relevant merchant(s) and any queries or dispute pertaining to the Cash Voucher shall be resolved between the Spin & Win Winner and the relevant merchant(s) without recourse to the Bank.

(ii) 6-MONTH FIXED DEPOSIT/-i AND 12-MONTH FIXED DEPOSIT/-i PROMOTION

The 6-month Fixed Deposit/-i and 12-month Fixed Deposit/-i Promotion (“FD/-i Promotion”) is applicable for Selected Branches of HLB only and commences on the Open House Date as scheduled in Appendix I.

ELIGIBILITY

17. The FD/-i Promotion is open to all new and existing accountholders of the following participating Hong Leong Fixed Deposit/-i Account as stated in Clause 19 below (“FD/-i Account”) who are HLB/HLISB’s Malaysian or non-Malaysian individual and Malaysian or non-Malaysian non-individual customers (“HLB’s Customers”).
18. For the avoidance of doubt :
- New accountholders refer to HLB’s Customers who do not have any participating FD/-i Account with HLB prior to the Open House Date and open a FD/-i Account at the Selected Branches during the Open House Date.
 - Non-individual HLB’s Customers refer to associations, clubs, schools, societies, non-profit organizations, sole proprietors, partnerships and professional practices, duly registered or incorporated in Malaysia, excluding companies and corporate bodies.
19. Participating FD/-i Accounts are as follow:-
- 6-month Conventional FD;
 - 6-month Priority Banking Premium FD;
 - 6-month Junior FD;
 - 6-month Senior Savers Flexi FD; and
 - 6-month and 12-month Fixed Deposit-i
20. HLB’s 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 Open House Date shall **NOT** be eligible to participate in the FD/-i Promotion.
21. HLB’s 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 FD/-i Promotion.

PROMOTION MECHANICS

22. HLB’s Customers who have made placement(s) of deposits ranging between the Minimum FD/-i Placement Amount and Maximum FD/-i Placement Amount (“FD Placement Amount”) as specified in the table below into their respective new or existing FD/-i Account for the FD/-i Tenure as set out below during the Open House Date shall be entitled to the following corresponding Promotional FD/-i Rates (“Eligible FD/-i Customers”):

FD/-i Tenure	Products	Promotional FD/-i Rates	Effective FD/-i Rates	Minimum FD/-i Placement Amount	Maximum FD/-i Placement Amount
6-month	Conventional FD / Senior Savers Flexi FD / Junior FD / Priority Banking Premium FD / Fixed Deposit-i	4.15%p.a.	4.15%p.a.	RM100,000	RM2,000,000

12-month	Fixed Deposit-i	4.35%p.a.	4.35%p.a.	RM100,000	RM2,000,000
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23. The Minimum FD/-i Placement Amount is **Ringgit Malaysia Hundred Thousand (RM100,000)** and the Maximum FD/-i Placement Amount is **Ringgit Malaysia Two Million (RM2,000,000)**. In the event any FD/-i Placement Amount exceeds the prescribed Maximum FD/-i Placement Amount, the FD/-i Placement Amount which exceeds the prescribed Maximum FD/-i Placement Amount shall be subjected to the prevailing conventional FD/-i board rates.
24. The FD/-i Promotion is applicable for New Funds only. "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 existing or new FD/-i Accounts of the Eligible FD/-i Customers; and
 - Proceeds arising from the redemption of equity, unit trust funds, bonds / sukuk and / or Hong Leong Invest Safe during the FD/-i Promotion Period that are re-deposited into any of HLB / HLISB's CASA-i.
25. The following shall not be considered as "New Funds":
- Maturing FD/-i or premature withdrawal of FD/-i from any existing HLB's FD / HLISB's Fixed Deposit-i ("FD-i") account;
 - Intra bank transfer of funds, i.e. transfer of funds from another HLB / HLISB account (whether Savings, Savings-i, Current, Current-i, Fixed Deposit, FD-i or General Investment Account ("GIA")); and
 - Inter and / or intra branch transfer within HLB and HLISB including third (3rd) party account transfer.
26. The Eligible FD/-i Customers are required to nominate a CASA/-i maintained with HLB under the name of the Eligible FD/-i Customers ("Nominated CASA/-i") for the purpose of crediting the interest earned under this FD/-i Promotion.
27. The interest earned for Conventional FD, Junior FD, Priority Banking Premium FD and Fixed Deposit-i will be credited into the Eligible FD/-i Customers' Nominated CASA/-i on a six-monthly basis, whereas the interest earned for Senior Savers Flexi FD will be credited into the Eligible FD/-i Customers' Nominated CASA on a monthly basis.
28. Upon maturity, the principal FD/-i Amount shall be auto-renewed at the prevailing FD/-i board rates respectively and the interest earned will be credited into the Eligible FD/-i Customers' Nominated CASA/-i on a monthly basis.
29. Partial withdrawal of FD/-i Amount is not allowed for Conventional FD and Fixed Deposit-i. No interest is to be paid in the event that the FD/-i Amount for Conventional FD and / or Fixed Deposit-i is withdrawn before the maturity of the respective FD/-i Tenure as provided in Clause 22 above. For Junior FD, Priority Banking Premium FD and Senior Savers Flexi FD, subject to Clause 30 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 and / or Junior FD and / or Senior Savers Flexi FD is less than **Ringgit Malaysia One Hundred Thousand (RM100,000)**, no partial withdrawal is allowed for that particular account.
30. In the event the FD Amount is uplifted prior to maturity of the FD Tenure, the rules of the Association of Banks in Malaysia ("**ABM**") in particularly Section E(v) shall be applicable:-
- No interest is to be paid on any FD Amount uplifted before the completion of three (3) months.
 - In the event the FD is uplifted in the fourth (4th) month onwards, the Eligible FD Customers will receive 50% of the contracted FD Amount interest earned for the completed months on the principal FD Amount only.
- 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.
31. The Eligible FD/-i Customers agrees 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 pre-mature withdrawal rules shall apply:
- No profit is to be paid on any FD/-i Amount uplifted before the completion of three (3) months;

- (b) In the event the FD-i is uplifted in the fourth (4th) month onwards, the Eligible FD-i Customers will receive 50% of the contracted FD-i Amount profit earned for the completed months on the principal FD-i Amount only.

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.

32. 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/-i Customers.

(iii) CREDIT CARD ACQUISITION PROMOTION

The “Credit Card Acquisition Promotion” (“Credit Card Acquisition Promotion”) is applicable for Selected Branches of HLB only and commences on the Open House Date as scheduled in Appendix I.

ELIGIBILITY

33. This Credit Card Acquisition Promotion is open for participation by HLB’s New-to-Card (“NTC”) Principal Cardholders who, during the Open House Date, apply for any of the following participating HLB credit card(s) (“Eligible Cards”) from the Selected Branches and the Eligible Cards are successfully issued latest by 31 March 2018 (“NTC Cardholders”).

Option 1	Option 2	Option 3
Hong Leong MasterCard Gold Credit Card + Hong Leong Visa GSC Gold Credit Card	Hong Leong MasterCard Sutera Platinum Credit Card + Hong Leong Visa GSC Platinum Credit Card	Hong Leong Visa Infinite Credit Card

For the avoidance of doubt, for “Option 1” and “Option 2”, both Eligible Cards must be approved in order for the NTC Cardholders to be eligible to participate in this Credit Card Acquisition Promotion.

Note: NTC Cardholders denote new cardholders who do not hold any existing HLB Principal Credit Cards (including Mach and former EON Bank Berhad) and subject to the terms and conditions as stated in Clause 34 below.

34. The following shall not be considered as NTC Cardholders and shall NOT be eligible for this Credit Card Acquisition Promotion:
- Existing principal cardholders of any HLB credit card (including Mach and former EON Bank);
 - NTC Cardholders who no longer hold any valid HLB credit card and/or cardholders whose HLB Credit Card account(s) is/are delinquent;
 - NTC Cardholders who have cancelled their HLB Credit Cards and have reapplied for a new HLB Credit Card (including the Eligible Cards) as a principal cardholder within twelve (12) months from the date of such cancellation;
 - NTC 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 Open House Date;
 - NTC Cardholders who are non-Malaysia individual customers; and
 - NTC Cardholders who are an employee of HLB/HLISB (whether on permanent or on contractual basis) or the immediate family members (i.e. spouse, children, parent, brother or sister) of such employee.

For the avoidance of doubt, the NTC Cardholders shall provide their latest and accurate information (including but not limited to correspondence address and contact information) to HLB for the Eligible Card application and it is essentially the obligations of the NTC Cardholders to liaise with HLB in the event of non-receipt of the approved Eligible Card(s) within 60 days from the date of application, failing which the NTC Cardholders are deemed to have received the Eligible Cards and HLB shall not be responsible in the event that the NTC Cardholders are unable to participate with this Credit Card Acquisition Promotion for any reasons whatsoever.

CAMPAIGN MECHANICS

35. The NTC Cardholders will be eligible to enjoy the following offers (“collectively referred herein as Offers”) subject to the fulfilment of the prescribed criteria herein (“Eligible Credit Cardholders”):

(a) **Annual Fee Waiver (“Offer 1”)**

- i) Eligible Credit Cardholders who within **FORTY-FIVE (45) days** from the Eligible Cards approval date perform a minimum of one (1) Retail Purchases (“as defined in Clause 36 below”) for each Eligible Card approved will be entitled to the 1st year’s annual fee waiver for each Eligible Card
- ii) The annual fees for the subsequent years are subject to existing annual fee waiver terms and conditions. For further details, please refer to the respective product page at www.hlb.com.my (“HLB Website”).

(b) **Approval Gift (“Offer 2”)**

- i) The Eligible Credit Cardholders who apply and get the approved Eligible Cards issued under this Credit Card Acquisition Promotion shall be eligible for **ONE (1)** unit of approval gift (“Eligible Card Approval Gift”).

Eligible Card Approval Gift	Capped Units
Power Bank	680

- ii) For the avoidance of doubt, the Eligible Card Approval Gift will be allocated on a first-come, first-served basis, limited to one (1) Eligible Card Approval Gift for each Eligible Credit Cardholder throughout the Open House Date regardless of the number of the application submitted and the number of approved Eligible Cards during the Open House Date, subject to the availability of the Capped Units of Eligible Card Approval Gift (as provided in the table in Clause 35(b)(i) above)
- iii) For AMPM branches, the Eligible Card Approval Gift will be given to the successful Eligible Credit Cardholders after the approval of the Eligible Card by HLB during the Chinese New Year Branch Open House event.
- iv) For non AMPM branches, the Eligible Card Approval Gift will be delivered to the respective non AMPM branch between two (2) to four (4) weeks after the Chinese New Year Branch Open House event. Successful Eligible Credit Cardholders shall redeem the Eligible Card Approval Gift at the respective branches upon receiving a short messaging services (“SMS”) from the Bank’s SMS service provider, M3 Technologies (Asia) Berhad (“M3 Tech”) within four (4) to eight (8) weeks from the Eligible Card application date. Otherwise the successful Eligible Credit Cardholders will be deemed to have received the Eligible Card Approval Gift accordingly and any request for the reimbursement of the Eligible Card Approval Gift by HLB after 11 April 2018 shall not be entertained.

It is essentially the obligation of the Eligible Credit Cardholders to provide their latest, valid and accurate mobile number to the Bank and the Bank and/or M3 Tech shall not be responsible in the event that the Eligible Credit Cardholders fail to receive the said SMS notification for any reason whatsoever

36. “Retail Purchases” shall refer to any retail/ store purchase / online transactions successfully charged to the approved Eligible Cards but shall **EXCLUDE** any of the following transactions:

- (a) Cash withdrawal from any Automated Teller Machine;
- (b) Portfolio products such as Balance Transfer, Call-For-Cash, Call-For-Cash Plus and Flexi Payment Plan;
- (c) Reversals, refunds and fraudulent transactions; and/ or
- (d) Finance charges and fees such as credit card annual fee, late payment charges and government service tax.

37. For Retail Purchases performed in foreign currencies, it will be converted to Ringgit Malaysia at such rate of exchange as determined by HLB at its sole discretion.

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

The “Bancassurance Regular Premium FD Promotion” (“Banca Promotion”) is applicable for the Selected Branches of HLB only and commences on the Open House Date as scheduled in Appendix I.

This Banca Promotion is only applicable to cases (i.e. Products as stated in Clause 39 below) submitted within 5 days after the **Open House Date** and must turn into production by latest 20 calendar days after the **Open House Date**.

ELIGIBILITY

38. The **Banca Promotion** is open to all new and existing HLB customers including Malaysian and non-Malaysian residents ("**Banca Customers**") who, during the Open House Date, apply for any of the participating Products as stated in clause 39 below and pay **New Business Premium** with a minimum **Annual Premium Size** in respect of the relevant participating Products as stated in the table provided in Clause 42 below within 20 calendar days after the Chinese New Year Branch Open House ("**Eligible Banca Customers**").
39. The participating Products for this Banca Promotion are **Hong Leong SMART Cash Insurance, Prestige Life, Hong Leong SMART5 Insurance** and **Hong Leong SMART Value Insurance** (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**").
40. 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 (RM10,000.00) for Hong Leong SMART5 Insurance and Hong Leong SMART Value Insurance.

41. Eligible Banca 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 HLB or have been declared bankrupt (pursuant to a petition by either the Bank, other banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Open House Date shall **NOT** be eligible to participate in the Banca Promotion.

MECHANICS

42. The Eligible Banca Customers who place a deposit of FD in their existing FD accounts or new FD accounts with HLB in the prescribed amount in respect of the relevant Products during the Open House Date for the FD Tenure shall be entitled to the Banca Promotional FD Interest set out below ("**Qualified Banca Customers**") :

Products	Annual Premium Size	Fixed Deposit ("FD") Placement Amount*	Banca Promotional FD Interest
<u>Group A</u> <ul style="list-style-type: none"> Hong Leong SMART5 Insurance Hong Leong SMART Value Insurance 	Minimum RM10,000	1 to 1 Basis up to the maximum of RM24,000	2 Months ("FD Tenure") FD interest at effective rate of 8.88% p.a. Limited to the first 1,600 Qualified Banca Customers only (per customer basis)
<u>Group B</u> <ul style="list-style-type: none"> Hong Leong SMART Cash Insurance Prestige Life 	Minimum RM6,000		

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

43. For the avoidance of doubt, this Banca Promotional FD Interest is only valid on a first-come, first-served basis and limited to the first one thousand and six hundred (1,600) Qualified Banca Customers.
44. The Eligible Banca 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 sent to the Eligible Banca Customers by HLA and the Eligible Banca Customers are required to present the Notification letter to any HLB branch as proof of eligibility to enjoy the Banca Promotional FD Interest in order to proceed with the FD placement, failing which the Eligible Banca Customers are deemed not qualified to participate with

this Banca Promotion and it is essentially the obligation of the Eligible Banca Customers to obtain such Notification letter from HLA / to inform HLA in the event that the Eligible Banca Customers do not receive such Notification letter from HLA, and HLB shall not be responsible for the non-receipt of the Notification letter by the Eligible Banca Customers for any reason whatsoever.

45. For the avoidance of doubt, HLB will be guided by the Notification letter to ascertain the entitlement of the Eligible Banca Customers to make their respective FD placement with HLB.
46. Each Qualified Banca Customer shall only be entitled to the Banca Promotional FD Interest for one (1) time only (whether in an individual FD account under the Qualified Banca Customer's name only or a joint FD account where the Qualified Banca Customer is the Principal FD Accountholder) irrespective of the number of the Products subscribed throughout the Open House Date. In the case of joint FD accounts, only joint FD accounts where the Eligible Banca Customer (as stated in the Notification letter) is the Principal FD Accountholder, is entitled for the Banca Promotional FD Interest.
47. 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 Banca Customers will not be eligible to enjoy the Banca 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.
48. The Banca Promotional FD Interest under this Banca Promotion will be credited into the Qualified Banca 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.
49. 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.
50. Withdrawal of FD can only be made at the home branch i.e. the branch where the FD placement was made.
51. 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.
52. In the event it is subsequently discovered that the Qualified Banca Customer does not meet any or all of the T&Cs under the Banca Promotion, HLB reserves the right to claw-back and deduct the additional Banca Promotional FD Interest credited earlier from the Qualified Banca Customer's nominated CASA. The Qualified Banca Customers will be notified by HLB in writing prior to any FD Promotional Interest claw-back and deduction from the Qualified Banca Customers' nominated CASA.
53. The Banca Promotion is NOT valid with any other on-going promotions offered by HLB in respect of the Products from time to time.

INSURANCE DISCLAIMER

This document is not intended to be an invitation or offer for subscription of insurance nor does it amount to solicitation by HLB for subscription of insurance by anyone. Customers are advised to read and understand the contents of the product brochure/policy contract before signing up.

IMPORTANT NOTES:

- **THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEETS YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS "TOP UPS". RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.**
- 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 Customers if 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.

- The above plan is underwritten by Hong Leong Assurance Berhad (HLA). HLA is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by HLA are protected against loss of part or all of the insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from HLA or visit the PIDM website (www.pidm.gov.my) or call the PIDM toll free line (1-800-88-1266).

b) CHINESE NEW YEAR CAMPAIGN

(i) PROPERTY FINANCING/-i PROMOTION

54. The Property Financing/-i Promotion is open to the Bank's Malaysian and non-Malaysian individual customers who have applied for a new Participating Facilities as listed below during the Promotion Period ("Property Financing Customers"). In order to obtain the Acceptance Gift and to participate in the Property Financing Grand Prize Contest ("Property Financing/-i Contest") as stated in Clause 58 and Clause 61 respectively, Property Financing Customers are required to apply for a new facility under any of the following selected loan/financing products as listed below with a minimum facility amount of Ringgit Malaysia Three Hundred Thousand (RM300,000) only ("Participating Facilities") during the Promotion Period and accept the said Participating Facilities by signing the Letter of Offer on or before 15 March 2018 ("Acceptance Date"):-
 - Hong Leong Housing/Shop Loan;
 - Hong Leong MortgagePlus Housing/Shop Loan; or
 - Hong Leong CM Flexi Property Financing-i (House/Shop Financing).
 ("Eligible Property Financing Customers").
55. This Promotion is applicable to Participating Facility(ies) for refinancing purposes as well as financing the purchase of a completed or under-construction residential and non-residential properties.
56. For the avoidance of doubt, in cases where there are joint applicants, the name which appears first in the Bank's records will be the primary applicant ("Primary Property Financing Applicant"). For the purpose of this Promotion, only the Primary Property Financing Applicant will be eligible for the Acceptance Gift and to participate in the Property Financing/-i Contest.
57. It is essentially the obligations of the Eligible Property Financing Customers to provide / furnish all relevant documents required by the Bank in order for the Bank to approve the Participating Facilities in a timely manner. The Bank shall not be responsible in the event that the Participating Facilities are rejected or the Eligible Property Financing Customers are unable to accept the relevant Letter of Offer on or before the Acceptance Date, for any reasons whatsoever (including but not limited to insufficient documents for the approval of the Participating Facilities)

MECHANICS

(A) ACCEPTANCE GIFT

58. There are three (3) ranges of Caltex StarCash to be given out to the Eligible Property Financing Customers according to the financing amount of the Participating Facilities. (collectively referred to as "the Acceptance Gift").
59. The Acceptance Gifts are available as follows:

No.	Financing Amount	Caltex StarCash
i.	RM300,000 - < RM500,000	RM68
ii.	RM500,000 - < RM800,000	RM108
iii.	RM800,000 and above	RM128

60. In order to receive the Acceptance Gift, the Eligible Property Financing Customers are required to redeem the same from the Bank and execute the Acceptance Gift Redemption Acknowledgement Form upon accepting the said Participating Facilities by signing the Letter of Offer, failing which the Acceptance Gift will be forfeited and any appeal for the reimbursement of the Acceptance Gift will not be entertained by the Bank.

(B) PROPERTY FINANCING GRAND PRIZE CONTEST (“Property Financing/i Contest”)

61. Three (3) Eligible Property Financing Customers will also stand a chance to win one (1) grand prize which is worth RM2,888 (Ringgit Malaysia Two Thousand Eight Hundred and Eighty-Eight) Caltex StarCash (“Property Financing/i Grand Prize”) by participating in the Property Financing/i Contest.
62. The Eligible Property Financing Customers are entitled to the number of Property Financing/i Contest entries (“Contest Entries”) set out below based on the following criteria:-

- i. Completed residential and/or non-residential properties

Qualifying Transactions	Number of Contest Entries
Every RM10,000 of the total financing amount of the approved and accepted Participating Facility(ies)	20 Entries

- ii. Under-construction residential and/or non-residential properties

Qualifying Transactions	Number of Contest Entries
Every RM10,000 of the total financing amount of the approved and accepted Participating Facility(ies)	10 Entries

63. The Bank will track the Participating Facility(ies) and/or the Contest Entries based on the transactions posted and reflected in the Bank’s system. The manner and method on how the Bank tracks and identifies the Participating Facility(ies) and/or Contest Entries shall not be questioned and all decision made by the Bank pursuant to the tracking system shall be final.
64. A third party contest management agency, Dynamic Search Sdn. Bhd. (136574V) (“Dynamic Search”), based at Petaling Jaya, Selangor will be appointed by the Bank to manage the selection of Shortlisted Eligible Participants.
65. Ten (10) Eligible Property Financing Customers (collectively referred herein as “Shortlisted Eligible Participants”) shall be randomly selected at the end of the Promotion Period and shall be contacted by Dynamic Search on a best effort basis at the latest mobile number(s) furnished by the Eligible Property Financing Customers as shown in the Bank’s system ONCE at any time during office hours (9:00 a.m. to 5:00 p.m.) for a question and answer session (“Q&A”) to answer two (2) questions correctly within the fastest time frame.

Therefore, it is the obligations of the Eligible Property Financing Customers to provide their latest, valid and accurate mobile numbers with the Bank and the Bank and/or Dynamic Search shall not be responsible in the event that Dynamic Search is unable to reach the Shortlisted Eligible Participants for any reasons whatsoever.

66. If the Shortlisted Eligible Participants fail to answer the telephone after five (5) rings for any reason whatsoever, the Shortlisted Eligible Participants are deemed to have missed the winning chance and Dynamic Search shall have the absolute right to select another Shortlisted Eligible Participants / Eligible Property Financing Customers whenever necessary.
67. Shortlisted Eligible Participants will not be notified on-the-spot whether they are the winners of the Property Financing/i Grand Prize upon completion of the Q&A session.
68. Three (3) of the Shortlisted Eligible Participants who answered the 2 questions correctly in the fastest time will be announced as the Property Financing/i Grand Prize winners (“Property Financing/i Grand Prize Winners”). In the event

of a tie, Dynamic Search shall contact the Shortlisted Eligible Participants and the Shortlisted Eligible Participants will be asked one (1) tie-breaker question and the one who answer the question correctly and in the fastest time will be the Property Financing/i Grand Prize Winner.

69. If Dynamic Search is unable to contact the Shortlisted Eligible Participants (for the purpose of Clause 65 above) after 2 attempts or if the Shortlisted Eligible Participants fail to answer the telephone after five (5) rings for any reason whatsoever, the Shortlisted Eligible Participants will be deemed to have missed the chance to win the Property Financing/i Grand Prize.
70. The Participating Facilities account of the Property Financing/i Grand Prize Winners must remain active and not be terminated or in delinquent/default, failing which the Property Financing/i Grand Prize Winner shall be disqualified from winning the Property Financing/i Grand Prize.
71. The Property Financing/i Grand Prize Winners shall be notified by the Bank either in writing, by phone or by posting the Property Financing/i Grand Prize Winners' names at the Bank's Website (www.hlb.com.my or www.hlisb.com.my) no later than 31 March 2018.
72. If the Shortlisted Eligible Participants do not receive a notification in writing, by phone or via publication on the Bank's Website by 31 March 2018, they are deemed NOT the Property Financing/i Grand Prize Winner.
73. In order to claim for the Property Financing/i Grand Prize, the Property Financing/i Grand Prize Winners are required to redeem the same from the Bank and execute the Grand Prize Redemption Acknowledgement Form latest by 12 April 2018, failing which the Property Financing/i Grand Prize will be forfeited and any appeal for the reimbursement of the Property Financing/i Grand Prize will not be entertained by the Bank.
74. The Bank will not be responsible for any unclaimed Property Financing/i Grand Prize after 12 April 2018.
75. The Acceptance Gift and Property Financing/i Grand Prize for this Property Financing/i Promotion will expire by 31 March 2019. If Acceptance Gift and/or Property Financing/i Grand Prize remain unused after 31 March 2019, the credit balance remained in the Acceptance Gift and/or Property Financing/i Grand Prize will lapse/expire and such credit balance (if any) is not exchangeable for cash.
76. The terms and conditions applicable for the utilization of the Acceptance Gift and/or Property Financing/i Grand Prize are beyond the Bank's control and are solely determined by Caltex Malaysia (registered under Chevron Malaysia Limited) ("Caltex") and stipulated on the Caltex StarCash or corporate website (URL: <https://www.caltex.com/my/en.html>) (if any). Any disputes relating to the terms and conditions of the Acceptance Gift and/or Property Financing/i Grand Prize shall be settled directly between the Eligible Property Financing Customers / Property Financing/i Grand Prize Winners and Caltex without recourse to the Bank. The Bank will not be responsible in replacing or cancelling the Acceptance Gift and/or Property Financing/i Grand Prize as a result of such dispute.
77. The Acceptance Gift and/or Property Financing/i Grand Prize are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind. The Bank is not responsible for lost or stolen Acceptance Gift and/or Property Financing/i Grand Prize and shall not be liable to replace the same.

(ii) AUTO FINANCING: EXCLUSIVE 1-MONTH PERSONAL ACCIDENT TAKAFUL COVERAGE PROMOTION

ELIGIBILITY

78. The Auto Financing exclusive 1-month Personal Accident Takaful (PA) Promotion ("Auto Finance Promotion") is applicable for all Bank's individual customers ("Auto Finance Customers"), whose Hong Leong Auto Financing (HLAF) application(s) are
 - Received within the Promotion Period ("Qualified Auto Finance Customers"); and
 - Funded (refers to financing disbursement date) no later than 15 March 2018

MECHANICS

79. The Qualified Auto Finance Customers will be entitled to a RM28,000 PA Takaful coverage ("PA Takaful Plan"), underwritten by Hong Leong MSIG Takaful Berhad (738090-M) (Malaysia Bhd), of Level 5, Tower B, PJ City Development, No.15A, Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Selangor Darul Ehsan (Takaful Operator), during the Promotion Period.

80. SCOPE OF COVER

- Bodily injury and/or permanent disablement cause solely and directly by accident and shall exclude injury caused by sickness, disease or medical disorder. In the event of death to the "Qualified Auto Finance Customers", the nominated beneficiary(ies) will be indemnified on the sum cover and other payable benefits.
- Territorial limits - within Malaysia

81. Period of Takaful

- 1 month takaful coverage takes effect from the date of financing disbursement

82. Takaful Plan

Benefits		Compensation	Period of Cover
A.	Accidental Death	RM28,000	1 month from financing disbursed date
B.	Total and Permanent Loss or Disablement	RM28,000	
C.	Funeral & Cremation expenses	RM3,000	
D.	Home Security Protection	RM1,000	

Notes:

- Items (C) and (D) takaful coverage are bonus benefits granted to the "Qualified Auto Finance Customers"
- Home Security Protection covers repair costs to gates, grills, doors, windows, lock arising from robbery/ theft of premises whilst covered person is on travel.

iii. Subject to Hong Leong MSIG Takaful Berhad Terms & Conditions in the Master Certificate

83. Notice of claim

- In case of Accidental Death/ Total Permanent Loss or Disablement claim, Qualified Auto Finance Customers is to complete and submit the claim form with full details as required to the Takaful Operator within sixty(60) days upon receiving notice of or sustaining any accident, failing which, the Coverage is deemed to have expired and the Takaful Operator shall not be held liable for any further dispute.
- The claimant may contact the Takaful Operator directly or access their website at www.hlmsigtakaful.com.my to obtain a copy of the claim form.
- For the full list of exclusions and additional information on the PA Takaful Plan please contact the Takaful Operator directly at (603) 7650 1800.

84. It is essentially the obligation of the Auto Finance Customers to provide/ furnish all relevant documents required by the Bank in order for the Bank to approve the HLAF. The Bank shall not be responsible in the event that the HLAF is rejected or in the event that the date of funding is delayed for any reason whatsoever, including but not limited to insufficient documents provided by Auto Finance Customers as required by the Bank in order for the Bank to fund the HLAF sum in a timely manner. Any disputes pertaining to the delay of the HLAF funding or the rejection of the application shall not be entertained.

85. For the avoidance of doubt, any claim pertaining to this PA Takaful Plan shall be resolved between the Qualified Auto Finance Customers and the Takaful Operator without recourse to the Bank and by participating in this Auto Finance Promotion, the Qualified Auto Finance Customers agree to be bound by the terms and conditions imposed by the Takaful Operator.

(iii) POWERLINK – INVESTMENT AND FIXED DEPOSIT BUNDLE PROMOTION

86. The Powerlink - Investment and Fixed Deposit Bundle Promotion (“**Powerlink Promotion**”) is open for participation by all individual HLB Customers (“**HLB Powerlink Customers**”) who are Malaysian and non-Malaysian Residents of the following categories (“**Customer Categories**”):-
- Existing and/or new Private Banking (“PV”) Customers;
 - Existing and/or new Priority Banking (“PB”) Customers; and
 - Existing and/or new Non PB/PV Customers, unless notified otherwise.
87. The PV Customers in this context refer to HLB Customers who have fulfilled the qualifying criteria of HLB Private Banking Membership (“PV Membership”). PV Membership refers to a total combined Liquid Assets and/or Investment (as defined under Clause 89 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.
88. The PB Customers in this context refer to HLB Customers who have fulfilled the qualifying criteria of HLB Priority Banking Membership (“PB Membership”). PB Membership refers to a total combined Liquid Assets and/or Investment (as defined under Clause 89 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.
89. 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.
90. 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:

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PROMOTION MECHANICS

91. In order to participate in **Powerlink Promotion**, **HLB Powerlink 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 Powerlink Promotional FD Rate:
- to invest a Minimum Investment Amount in any of the selected UT or FRNID (as listed in Appendix 2 attached herewith) (collectively referred to as “**Selected Investments**”); and
 - 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

Customer Categories	Minimum Investment Amount	Minimum Investment Sales Charge	Investment: FD Ratio	Maximum FD Amount	Powerlink Promotional FD Rate and Tenure
PB/PV Customers	RM50,000	3.00%*	1:1	Up to 1 time of Investment Amount & not more than RM5,000,000	1-month FD at 22.88%p.a.
Non PB/PV Customers	RM30,000	3.00%*	1:1	Up to 1 time of Investment Amount & not more than RM5,000,000	1-month FD at 18.88%p.a.

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

Table 2: Minimum investment amount for FRNID

Customer Categories	Minimum Investment Amount	Minimum Investment Sales Charge	Investment: FD Ratio	Maximum FD Amount	Powerlink Promotional FD Rate and Tenure
PB/PV Customers	RM100,000	Not Applicable	1:1	Up to 1 time of Investment Amount & not more than RM5,000,000	1-month FD at 22.88% p.a.
Non PB/PV Customers	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

92. For the avoidance of doubt, in order for the **HLB Powerlink Customers** to enjoy the Powerlink Promotional FD Rate above:
- placement of the Selected Investments and Powerlink FD have to be done concurrently on the same day during the Promotion Period; and
 - 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.
 - Powerlink Promotional FD Rate is applicable for New Funds only (as defined in Clause 93 below).
93. 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 existing or new FD accounts of the PB Customers; and
 - 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.
94. The following shall not be considered as "New Funds":
- Maturing FD or premature withdrawal of FD from any existing HLB's/ HLISB's FD account/ Fixed Deposit-i ("FD-i") account;
 - 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
 - Inter-branch transfer within the Bank including third (3rd) party account transfer.
95. New HLB Powerlink 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 comply with this requirement.
96. HLB Powerlink Customers who have performed and fulfilled the requirements as stated in Clauses 91 and 92 above shall be referred to as "the Eligible Powerlink Customers" for the purpose of **Powerlink Promotion**.

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97. 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.
98. 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.
99. Upon maturity, the FD shall be auto-renewed at the prevailing conventional FD board rate.
100. Partial withdrawal of the FD is not allowed.
101. 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.
102. The UT booking date shall be considered as the UT placement date for the selected UT products in the Selected Investments
103. The FRNID trade date shall be considered as the FRNID placement date for the selected FRNID products in the Selected Investments.
104. Placement of FD and Investment Amounts in the Selected Investments must be made on the same day and cannot be accumulated from different days.
105. The Primary Accountholder (as defined under Clause 90 above) for both the Selected Investments and the FD account must be under same name of the HLB Powerlink Customers.
106. HLB reserves the right to amend the participating funds of the Selected Investments listed in Appendix 2 from time to time within the Promotion Period.
107. 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.
108. 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.
109. 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 Powerlink Promotional FD Rate as stipulated in the table illustrated at Clause 91 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).

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INVESTMENT PRODUCTS TRANSACTIONS

110. 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.
111. Investments in the selected UT Funds in Selected Investments using funds withdrawn from the Employees Provident Fund ("**EPF**") are not allowed.
112. All the existing terms and conditions, rules and regulations governing the Selected Investment transactions shall apply.
113. 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.
114. **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.
115. 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

116. The Promotion is NOT valid with any other on-going promotions offered by the Bank from time to time.

117. Eligible CASA Customers, FD/-i Customers, HLB's Customers, NTC Cardholders, Banca Customers, Property Financing Customers, Auto Finance Customers, and HLB Powerlink Customers are collectively known as "the Customers".

Earmark Gifts, Approval Gifts, and Acceptance Gifts are collectively known as "the Gifts".

The Cash Vouchers and Property Financing Grand Prizes are collectively known as "the Prize".

118. By participating in the Promotion, the Customers:

- (i) agree to have read, understood and to be bound by the T&Cs of the Promotion;
- (ii) that all records of transactions captured by the Bank's system within the Promotion Period and/or the Open House Date and the list of the Customers shall be accurate and final;
- (iii) agree to be bound by the terms and conditions imposed by Caltex pertaining to the use of the Acceptance Gift and/or Property Financing/i Grand Prize;
- (iv) agree that all applications for the Participating Facility(ies) are subject to the Bank's credit evaluation and approval;
- (v) agree that the Bank's decision on all matters relating to the Promotion 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;
- (vi) agree that the T&Cs herein, the Bank's General Terms and Conditions of Accounts, Priority Banking Terms and Conditions, Private Banking Terms and Conditions, Investment Service Agreements (if applicable) 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; and
- (vii) agree to access HLB's website at www.hlb.com.my ("HLB's Website"), HLISB's website at www.hlisb.com.my ("HLISB's Website") and Hong Leong Facebook page 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.
- (viii) authorizes HLB/HLISB to disclose their personal data (i.e. names, NRIC Numbers and contact details) to the Bank's service providers M3Tech and/or Dynamic Search for the purpose of running and fulfilling this Promotion;
- (ix) give consent to the Bank for the disclosing or publishing of their names and IC numbers (in masked form) or photos in media, marketing or advertising materials

119. The Bank reserves the right:

- (i) 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 HLB's/HLISB's Website or in any other manner which the Bank deems practical;
- (ii) to determine solely transactions that will be considered as "Retail Purchase" under the Credit Card Acquisition Promotion;

- (iii) to substitute any or all of the Gifts/Prize with alternative products of similar value at any time with prior notice;
 - (iv) to disqualify any of the Customers for any reason whatsoever as the Bank may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Gifts/Prize, PA Takaful Plan, Promotional FD/-i Rates, Annual Fee Waiver, Banca Promotional FD Interest, or Powerlink Promotional FD Rate ; and
 - (v) to forfeit the Gifts/Prize in the event of non-compliance to the T&Cs herein.
120. The Gifts/Prize are limited to one (1) each per new applicant on a first-come, first-served basis and subject to stock availability during the Promotion Period/Open House Date and subject to the terms and conditions of each Promotion.
121. 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 Promotion Period / Open House Date shall NOT be eligible to participate in any of the Promotion and/or shall NOT be entitled for the Gifts and/or the Prize, PA Takaful Plan, Promotional FD/-i Rates, Annual Fee Waiver, Banca Promotional FD Interest, or Powerlink Promotional FD Rate.
122. 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 Promotion and/or collection of the Gifts/Prize, PA Takaful Plan, Promotional FD/-i Rates, Annual Fee Waiver, Banca Promotional FD Interest, or Powerlink Promotional FD Rate.
123. The Bank shall not be liable and responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated/MasterCard Worldwide, merchant establishments, postal or any party in which may result in the Customers being omitted from the Promotion herein;
124. The Customers' account(s) must be valid/ active, in good standing and must not be in breach of any of the terms and conditions of this Promotion and/or Cardholder Agreement at all times.
125. The Gifts and/or the Prize will be provided on an "As Is" basis. The Gifts/Prize featured in all printed materials and/or website are for illustration purposes only. Any props, accessories or equipment featured with the Gifts and/or the Prize in any pictorial materials are for decorative purposes and shall not form part of the Gifts and/or the Prize.
126. The Bank gives no representation or warranty with respect to the quality or suitability of the Gifts and/or the Prize and shall not be responsible to replace any lost, stolen or damaged Gifts and/or the Prize (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 the Bank.
127. By participating in this Promotion, the Customers agree to be bound by the respective Takaful Operator /merchant(s)' terms and conditions governing the use of the Gifts and/or Prize and/or the PA Takaful Plan, which may vary by the respective merchant(s) from time to time without prior notice. For the avoidance of doubt, the Bank is not responsible for any variation / amendments of the terms and conditions governing the use of the Gifts / Prize / PA Takaful Plan by the respective merchant(s) / Takaful Operator and any queries or disputes pertaining the aforesaid amendments / variation shall not be entertained by the Bank and the Customers / Spin & Win Winner shall resolve the same directly with the respective merchant(s) / Takaful Operator.
128. The Gifts/Prize, PA Takaful Plan, Promotional FD/-i Rates, Annual Fee Waiver, Banca Promotional FD Interest, or Powerlink Promotional FD Rate are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.
129. 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 Promotion, the final T&Cs on HLB's/HLISB's Website shall prevail.
130. In addition to the terms stipulated above, the Customers agree that the general terms and conditions in the Cardholder Agreement, Takaful Contract, General Terms and Conditions of Accounts/Debit Card/Connect/Mortgage/Mortgage-i/Personal Loan/Financing, Terms and Conditions stated in HLB's Remittance Application Form/Hong Leong Fixed Deposit-i/Hong Leong Current and Savings Account-I (Tawarruq CASA-i) or relevant terms and conditions that the Bank may specify from time to time are read as an entire agreement. . Any discrepancies between these terms and conditions as compared to the general terms and conditions contained in the Cardholder Agreement, General Terms and Conditions of Accounts/Debit Card/Connect Mortgage/Mortgage-i/Personal Loan/Financing and Terms and Conditions stated in HLB's Remittance Application Form/Hong Leong

Fixed Deposit-i/Hong Leong Current and Savings Account-I (Tawarruq CASA-i), the specific terms above shall prevail to the extent of such discrepancy.

131. 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 jurisdiction of the Courts of Malaysia.
132. 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 PIDM.
Unit Trust and FRNID Products are NOT eligible for protection by PIDM.

Appendix 1 – List of Branch Open House

Address		Open House Date	AMPM Branches
Kedah			
1	Jalan Gangsa, Alor Setar	23-Feb-18	Yes
2	Kompleks Perniagaan Sultan Abdul Hamid Fasa 2, Alor Setar	23-Feb-18	Yes
3	Jalan Bayu, Kulim	23-Feb-18	Yes
Penang			
4	Jalan Jelutong	27-Jan-18	Yes
5	Simpang Ampat	27-Jan-18	
6	Bayan Point Medan Kampung Relau	3-Feb-18	Yes
7	Jalan Ong Yi How, Butterworth	3-Feb-18	Yes
8	Taman Bukit Panchor, Nibong Tebal	3-Feb-18	
9	Taman Chai Leng, Prai	3-Feb-18	
10	Bandar Baru Ayer Itam	24-Feb-18	Yes
Pahang			
11	Jalan Tun Ismail, Kuantan	3-Feb-18	
12	Jalan Kuantan, Temerloh	3-Feb-18	
Perak			
13	Jalan Bidor Raya, Bidor	27-Jan-18	
14	Teluk Intan	3-Feb-18	
15	Menglembu	10-Feb-18	Yes
16	Greentown, Ipoh	24-Feb-18	Yes
17	Medan Bercham, Ipoh	24-Feb-18	
18	Parit Buntar	24-Feb-18	
Kuala Lumpur			
19	Kuchai Entrepreneur Park	27-Jan-18	Yes
20	Bandar Baru Seri Petaling	27-Jan-18	Yes
21	Jalan Genting Kelang, Setapak	27-Jan-18	Yes
22	Jalan Kepong	27-Jan-18	Yes
23	Jalan Kenanga	3-Feb-18	
24	Jalan Ipoh	3-Feb-18	Yes
25	Jalan Petaling	3-Feb-18	Yes
26	Taman Seri Tanming, Cheras	3-Feb-18	
27	Jalan Cheras Maju, Balakong	3-Feb-18	
28	Taman Connaught, Cheras	3-Feb-18	Yes
29	Taman Tun Dr Ismail (TTDI)	3-Feb-18	Yes
30	Damansara City	9-Feb-18	
Selangor			
31	Kampung Baru Sungai Buloh	27-Jan-18	
32	Taman Selayang Jaya	27-Jan-18	
33	Bandar Bukit Tinggi, Klang	27-Jan-18	Yes
34	Jalan Sultan Abdul Samad, Banting	27-Jan-18	
35	Jalan SS2/67, Petaling Jaya	3-Feb-18	Yes
36	Taman Paramount, Petaling Jaya	3-Feb-18	

37	Jalan Kapar, Klang	3-Feb-18	
38	Jalan Meru, Klang	3-Feb-18	Yes
39	Jalan Welman, Rawang	3-Feb-18	Yes
40	Bandar Puteri, Puchong	3-Feb-18	Yes
41	Taman Kinrara, Puchong	3-Feb-18	Yes
42	Jalan Besar Susur 1, Seri Kembangan	3-Feb-18	
43	Kota Kemuning, Shah Alam	3-Feb-18	Yes
44	Setia Alam, Shah Alam	3-Feb-18	Yes
45	Bandar Baru Ampang	3-Feb-18	Yes
46	Pandan Perdana	3-Feb-18	
47	Kajang	3-Feb-18	Yes
Negeri Sembilan			
48	Jalan Dato Bandar Tunggal, Seremban	24-Feb-18	Yes
49	Jalan Gurney, Bahau	24-Feb-18	
Melaka			
50	Jalan Ong Kim Wee	27-Jan-18	
51	Taman Malim Permai	27-Jan-18	
Johor			
52	Kota Tinggi	27-Jan-18	
53	Permas Jaya, Masai	27-Jan-18	
54	Taman Johor Jaya, Johor Bahru	27-Jan-18	
55	Taman Pelangi, Johor Bahru	27-Jan-18	
56	Taman Kulai Utama, Kulai	27-Jan-18	Yes
57	Main Road, Yong Peng	27-Jan-18	
58	Pontian	3-Feb-18	
59	Skudai	3-Feb-18	Yes
60	Kluang	3-Feb-18	
61	Muar	3-Feb-18	Yes
Sabah			
62	Fajar Commercial Complex, Tawau	3-Feb-18	Yes
63	Jalan Pantai, Kota Kinabalu	4-Feb-18	
64	Bandar Indah, Sandakan	10-Feb-18	
Sarawak			
65	Mission Road, Sibu	27-Jan-18	
66	Jalan Pending, Kuching	3-Feb-18	
67	Central Park, Kuching	3-Feb-18	Yes
68	Merbau Road, Miri	3-Feb-18	Yes
69	Jalan Abang Galau, Bintulu	10-Feb-18	

Appendix 2 – List of 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