

"HONG LEONG PRIORITY BANKING INDULGENCE REWARD PROMOTION

Latest updated on 8 March 2018

The Hong Leong Bank Berhad (97141-X) ("HLB")'s "Hong Leong Priority Banking Indulgence Rewards" ("Promotion") commences on 9 March 2018 and ends on 30 June 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").

Terms and Conditions

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

- 1. The **Promotion** is open for participation by all individual HLB Customers who are Malaysian and nonMalaysian Residents of the following categories ("**HLB Customers**"):
 - 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.
- 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 PV/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

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secondary accountholder ("Secondary Accountholder"). For the avoidance of doubt, Secondary Accountholder is not entitled to earn Wealth Point and redeem the Wealth Reward as stipulated below.

 The Promotion is NOT applicable to non-individual customers including Corporates, Business Entities, Solicitor Account Holders, Associations, Clubs, Schools, Societies, Non-profitable Organizations, Sole Proprietors, Partnerships and Professional Practices duly registered or incorporated in Malaysia.

PROMOTION MECHANICS

- 7. In order to participate in the Promotion, HLB Customers are required to perform and fulfill the following requirements/criteria during the Promotion Period in order to earn convertible points ("Wealth Point") and to be eligible for exclusive rewards ("Wealth Reward"):
 - i. to invest a Minimum Investment Amount in any of the selected FRNID and DCI* (collectively referred to as "**Selected Investments**") as indicated in Table 1 below; and/or ii. to join PV/PB Membership, to open a new investment account (NIA) for FRNID, and/or to apply for a new Visa Infinite (eligibility subject to success approval) as indicated in Table 2 below, for Bonus Categories

Type of Product	Minimum Investment Amount	Conversion Criteria	Wealth Point(s)
FRNID	RM100,000	For every RM10,000	1
DCI ¹	RM200,000	N/A	5*

ble 1: Minimum Investment Amount for FRNID & DCI 1

DCI is applicable for New Investment Account ("NIA") only.

*Wealth Points for DCI is capped at 5 only in the event that the Minimum Investment Amount exceeds RM200,000.

Type of Categories	Wealth Point(s)
New PV/PB membership ²	5
New Investment Account (NIA) for FRNID ³	5
New Visa Infinite (New-To-Card) upon approval	1

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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

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Table 2: Bonus Categories for Wealth Point 2

New PV/PB membership refers to existing non PB/PV customers upgrade to PB and/or new customers joining PB Membership during the Promotion Period. For the avoidance of doubt, existing PV customers downgraded to PB Membership during the Promotion Period will not be entitled for Wealth Point under Bonus Categories.

NIA for FRNID must be opened with minimum investment amount of RM100,000.

- 8. **NIA** refers to the new FRNID and/or DCI Accounts opened with HLB by the primary PV/PB accountholders during the Promotion Period. For avoidance of doubt,
 - a. For new joint investment account opened during Promotion Period with existing primary and/or secondary accountholder, it shall not be treated as NIA.
 - b. For new individual investment account opened during Promotion Period by existing primary or secondary accountholder, it shall not be treated as NIA.
- 9. **Wealth Point** is on accumulation basis within the Promotion Period. HLB Customers shall convert accumulated Wealth Points into Wealth Reward during Promotion Period.
- 10. Wealth Reward is on first come, first serve basis subject to availability during Promotion Period. However, there is no limit in number of rewards to be redeemed and HLB Customers can redeem for more than one (1) Wealth Reward, subject to availability. Table 3 below indicates Wealth Point needed to redeem each Wealth Reward along with number of units available.

Table 3: Wealth Reward(s)

Item Code	Description	Wealth Point(s)	Number of Units available
WR01	Dinner in the Sky for 2 pax	25	100
WR02	CIT Travel Voucher	25	100
WR03	Fine Dining at Enfin, Kuala Lumpur for 2 pax	50	10
WR04	A room for 2D1N Thistle Hotel, Port Dickson for 2 pax	50	10
WR05	3D2N Bali Relaxation for 2 pax	100	3
WR06	4D3N Hong Kong and Macau for 2 pax	200	3
WR07	5D4N Tokyo Disneyland for 2 pax	400	1
WR08	8D7N Switzerland for 2 pax	800	1

Each Wealth Reward is subject to terms and conditions imposed by the relevant merchant(s). For more information please contact HLB's relationship manager, or log in to relevant merchant(s)' websites (refer to Clause 25 to Clause 27 for details of merchant's websites).

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11. HLB shall notify HLB Customers on their entitlement for the Wealth Point by SMS, email and/or in any manner deemed fit and appropriate by HLB on monthly basis during the Promotion Period. Alternatively, HLB Customers can send SMS to 66600, the designated SMS short-code in the format as provided below, to check their respective Wealth Point. The SMS short-code is managed by HLB's appointed third-party vendor, **M3 Technologies (Asia) Berhad** ("482772-D")

SMS Wpoint<space>Last 6 Digits of NRIC to 66600.

For the avoidance of doubt, HLB Customers must send the SMS from the mobile number as registered in HLB system in order to retrieve the Wealth Points information.

- 12. The Wealth Point can be used for the redemption of Wealth Reward(s) during the Promotion Period, once the Wealth Reward is redeemed, the total Wealth Point earned by the respective HLB Customers will be offset accordingly.
- 13. To redeem the Wealth Reward, HLB Customers is required to fill up the Wealth Reward Redemption Form ("Redemption Form") (Refer to Appendix 2) which is available at HLB's Website and submit the Redemption Form to the dedicated Relationship Manager or Priority Banking Centre. HLB Customers must submit the Redemption Form not later than 31 July 2018 ("Deadline"). HLB reserves the right to reject incomplete Redemption Form, or Redemption Form with invalid or inaccurate information, or submission of Redemption Form which is not within the Deadline. Further, the Redemption Form must be executed by HLB Customer who is the accountholder and for joint account, only the Primary Accountholder can execute the Redemption Form.
- 14. Any Wealth Points not redeemed after the Deadline will be forfeited.
- 15. For the avoidance of doubt, the Date of Submission stated on the Redemption Form will be treated as the date of receive ("Receive Date") of the Redemption Form by HLB.
- 16. Once all the information/particulars stated in HLB Customers' Redemption Forms are confirmed by HLB to be valid and/or accurate, HLB Customers will receive SMS notification from HLB on the following month after the Receive Date ("Eligible Customers") that their Redemption Forms are in order and HLB shall proceed to process their redemption. For the avoidance of doubt, HLB customers will be contacted by dedicated Relationship Manager in the event of unsuccessful submission of Redemption Form.
- 17. It is essentially the obligation of HLB Customers 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 HLB Customers cannot be contacted for any reason whatsoever.
- 18. Upon submitting the complete Redemption Form and approved by HLB and the Eligible Customers are in receipt of the SMS notification, Eligible Customers will receive the Wealth Reward within sixty (60) days after the end of the Promotion Period ("Fulfillment Date").

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19. In the event that Eligible Customers do not receive the Wealth Reward within the Fulfillment Date, Eligible Customers shall contact HLB regarding the non-receipt of the Wealth Reward within sixty (60) days from Fulfilment Date, failing which Eligible Customers are deemed to have received the Wealth Reward and any appeal / request for the reimbursement of the Wealth Reward shall not be entertained by HLB.

T&Cs FOR WEALTH REWARD

- 20. Wealth Rewards are given on an "as is where is" basis and each Wealth Reward is subject to further terms and conditions as provided in Clauses 25 to 27 below. Unless as specifically stated otherwise by HLB, all optional extra expenses related to the Wealth Reward shall be solely borne by Eligible Customers.
- 21. All Wealth Rewards are non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or in any benefit-in-kind.
- 22. There shall be no discounts or any refund of monies to Eligible Customers for any services not utilized or events not attended by Eligible Customers, for any reason whatsoever.
- 23. HLB shall not be liable in any circumstances for any lost, defaced, expired or stolen Wealth Reward. Any request for replacement of such lost, defaced, expired or stolen Wealth Reward shall not be entertained by HLB. HLB also does not warranty the suitability of each Wealth Reward.
- 24. The Wealth Reward will be provided on an "As Is Where Is" basis. The Wealth Reward featured in all printed materials and / or HLB's Website is for illustration purposes only. Any props, accessories or equipment featured with the Wealth Reward in any pictorial materials are for decorative purposes and shall not form part of the Wealth Reward.
- 25. Terms and conditions apply to Dinner in the Sky by **2spicy Entertainment Sdn Bhd** ("1015536U") ("**Dinner In The Sky**"):
 - a. Eligible Customers shall receive the gift-card worth RM656 from HLB pertaining the redemption of Dinner In The Sky ("**Sky Dinning Gift Card**")
 - b. Sky Dinning Gift Card is not the actual ticket. Eligible Customers will need to redeem his/her actual ticket by using the Sky Dinning Gift Card at Dinner in the Sky website: www.dinnerinthesky.my or through phone call 03-2282 6413.
 - c. Any additional cost exceeding the value of this Sky Dinning Gift Card shall be paid by the Eligible Customers.
 - d. Sky Dinning Gift Card cannot be used for special event days which shall be determined by **2spicy Entertainment Sdn Bhd**.
 - e. The actual ticket as mentioned in Clause 25(b) above must be redeemed before the 31st

 December 2018, if the said ticket is not redeemed before that date, there will be no refund given for it.
 - f. The redemption is only possible/ valid, subject to availability. Eligible Customers may refer to the Dinner in the Sky website mentioned above on the available dates.

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- g. There is no weather guarantee included together with this Sky Dinning Gift Card. Eligible Customers may choose to add-on the guarantee on website.
- h. Eligible Customers shall fix an appointment two days before the actual day via Email or Phone Call, before 5 p.m.
- i. HLB shall not be responsible in the event that the Eligible Customers are unable to make reservation for the Dinner In The Sky, or the Eligible Customers are unable to utilize the Sky Dining Gift Card, for any reasons whatsoever, or in the event that the date/time chosen by the Eligible Customers for the Dinner in the Sky are not available, and HLB shall not refund/reimburse the value of the Sky Dining Gift Card in cash to the Eligible Customers.
- j. Merchant's T&Cs apply, please visit www.dinnerinthesky.my for more info.
- 26. Terms and conditions apply to Fine Dining at Enfin by **Enfin Central Sdn Bhd** ("1152617X") ("**Enfin**"):
 - a. Eligible Customers shall receive the voucher worth RM1,000 from HLB pertaining the redemption of Fine Dining at Enfin, Kuala Lumpur ("Enfin Voucher").
 - b. Eligible Customers will need to make reservation through phone call <u>+60 10 288 7920</u> and to present Enfin Voucher at the restaurant upon arrival.
 - c. Enfin Voucher is to be redeemed on Monday to Saturday only (11:30a.m.-3:00p.m., 5:30p.m.10:00p.m.).
 - d. Any additional cost exceeding the value of this Enfin Voucher shall be paid by the Eligible Customers.
 - e. Enfin Voucher cannot be used on special event days, which shall be determined by Enfin Central Sdn. Bhd...
 - f. Enfin Voucher must be redeemed before the 31st December 2018, if Enfin Voucher is not redeemed before that date, there will be no refund given for it.
 - g. The redemption is only possible/ valid, subject to availability. Eligible Customers may contact Enfin +60 10 288 7920 to check on the available dates.
 - h. Eligible Customers shall fix an appointment with Enfin two days before the actual date *via* Phone Call.
 - i. HLB shall not be responsible in the event that the Eligible Customers are unable to make reservation at Enfin, or in the event that the Eligible Customers are unable to utilize the Enfin Voucher, for any reasons whatsoever, or in the event that the date/time chosen by the Eligible Customers are not available, and HLB shall not refund/reimburse the value of the Enfin Voucher in cash to the Eligible Customers.
- 27. The Wealth Reward can only be redeemed for tour packages (refer to Table 4) offered by HLB's appointed travel agency Corporate Information Travel Sdn Bhd ("144126-D") ("CIT") subject to the terms and conditions imposed as below:
 - a. Eligible Customers shall receive the travel voucher from HLB pertaining to the redemption of travel packages offered by CIT ("**Travel Voucher**").
 - b. Eligible Customers must present the original Travel Voucher endorsed by HLB, and make their own travel arrangements and / or reservations with CIT at +60320919988 at least thirty (30) days

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- prior to the departure date, subject to availability. Once the arrangements and / or reservations are made, no changes due to any reason whatsoever are permitted.
- c. Air tickets are included in Travel Package (save and except for items 1,and 2 of Table 4) and it is based on the lowest available booking class, including airport taxes and fuel surcharges. Flight restrictions apply. Carrier conditions apply.
- d. The Travel Package is inclusive of accommodation (1 room for each Travel Package) which shall be determined by CIT and Travel Package is not inclusive of transportation to the airport and food/meal.
- e. Travel Period for the Travel Packages offered in Wealth Reward is between 01 July 2018 to 31st December 2018 ("Travel Period"). Additional charges shall apply for Travel Period within peak season such as November-December 2018, or such period as may be determined by CIT to be peak season.
- f. Eligible Customers shall be responsible for additional charges incurred in the event that Eligible Customers opt to upgrade Travel Packages or extend the number of days of stay, or added additional options relating to the selected Travel Package exceed Worth as indicated in Table 4 below.
- g. HLB shall not be responsible in the event that the Travel Periods opted by the Eligible Customers are not available, or in the event that the Eligible Customers are unable to utilize the Travel Voucher for any reasons whatsoever, and HLB shall not refund/reimburse the value of the Travel Voucher in cash to the Eligible Customers.
- h. Merchant's T&Cs apply, please visit http://cit.travel/ for more info.

Table 4: Travel Packages in Wealth Reward

No	Wealth Reward – All-inclusive Travel Package(s)	Worth (MYR) (RRP)
1	CIT Travel Voucher	MYR 588
2	A room for 2D1N Thistle Hotel, Port Dickson for 2 pax	MYR 988
3	3D2N Bali Relaxation for 2 pax	MYR 3,000

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4	4D2N Hong Kong & Macau for 2 pax	MYR 6,000
5	5D4N Tokyo Disneyland for 2 pax	MYR 11,000
6	8D7N Switzerland for 2 pax	MYR 22,000

INVESTMENT PRODUCTS TRANSACTIONS

- 28. The **Selected Investments** trade date shall be considered as the investment placement date.
- 29. 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 Wealth Reward.
- 30. All the existing terms and conditions, rules and regulations governing the Selected Investments shall apply. The terms and conditions governing the selected FRNID are specified in the relevant Term Sheet, 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.

31. The terms and conditions governing the transactions in the DCI Investment are specified in the relevant Investment Services Agreement, Product Highlights Sheet (PHS) and Risk Disclosure Statement (RDS) 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.

WARNING PERTAINING DCI:

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THE RETURNS ON THIS INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET/REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION. THIS INVESTMENT IS NOT INSURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.

GENERAL TERMS AND CONDITIONS

- 32. The Promotion is NOT valid with any other on-going promotions offered by HLB from time to time.
- 33. For the avoidance of doubt, HLB reserves the sole right to determine if the Wealth Point accumulated is qualified to get rewarded or entitlement of the Wealth Reward and the decision made by HLB is final and shall not be challenged by any party.
- 34. By participating in the Promotion, HLB Customers agree:
 - i. to have read, understood, and agree to be bound by the T&Cs herein;
 - ii. to be bound by the terms and conditions imposed by 2spicy Entertainment Sdn Bhd, Enfin Central Sdn Bhd and Corporate Information Travel Sdn Bhd ("collectively known as Merchant") governing the use of the Sky Dining Gift Card, Enfin Voucher and Travel Voucher ("collectively known as Vouchers"). Any queries or disputes pertaining to the Vouchers shall be resolved between the Eligible Customer and the relevant Merchant without recourse to HLB
 - iii. 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;
 - iv. that HLB's decision on all matters relating to the Promotion (including but not limited to the entitlement of the Wealth Point and Wealth Rewards by Eligible Customers, and also the determination of HLB Customers if they are qualified for this 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;
 - v. that the Wealth Point and/or Wealth Reward are non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind;
 - vi. 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
 - vii. to access to HLB's Website at regular time to view the T&Cs and ensure to be kept uptodate on any change or variation to the T&Cs.

35. HLB reserves its right to:

- 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 Wealth Reward 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

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whatsoever as HLB may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Wealth Reward.

- 36. 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.
- 37. 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.
- 38. 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. FRNID and DCI Accounts are NOT eligible for protection by PIDM.

Appendix 1:

Selected Investment

No.	Investment Type	Description
1	FRNID	Hong Leong 2 Year Annual Payoff Fund-Linked FRNID_FLFIGMAA03
2	DCI	Not Applicable

Appendix 2:

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Redemption Form

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