



"DIGITAL DAY" CAMPAIGN

Latest updated on 26 June 2018

# **CAMPAIGN PERIOD**

The Hong Leong Bank Berhad (97141-X) ("HLB") and/ or Hong Leong Islamic Bank Berhad (686191-W) ("HLISB")'s "Digital Day Campaign" ("Campaign") is applicable through Hong Leong Connect, HLB and HLISB branches, Direct Sales and Telemarketing ("Participating Channel"). The Campaign will consist of promotions with telegraphic transfer (TT), balance transfer, flexi payment plan, fixed deposit/fixed deposit-i ("FD/-i"), current account/current account-i or savings account/savings account-i ("CASA/-i"), credit cards, bancassurance, investment products, share margin financing, auto financing/ -i ("Auto Financing/-i), personal financing/personal financing-i ("Personal Financing/-i") and/or HLB property loan or HLISB property financing-i ("Property Financing/-i) promotions. The Campaign commences on 7 July 2018 at 00:00:00 hours (12:00a.m.) and ends on 13 July 2018 at 23:59:59 (11:59p.m.), both dates inclusive ("Campaign Period") unless notified otherwise.

HLB and HLISB are collectively known as "the Bank".

#### **TERMS & CONDITIONS**

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

# **ONLINE OFFERS (A)**

#### 3-MONTH ONLINE FIXED DEPOSIT / ONLINE FIXED DEPOSIT-I PROMOTION ("PROMOTION A1")

1. The "3-month Online Fixed Deposit / 3-month Online Fixed Deposit-i Promotion" ("Promotion A1") commences during the Campaign Period or upon reaching their respective fund sizes ("Fund Size Limit") as provided in the table appended below, whichever comes first, unless notified otherwise.

Promotion Period	Tenure and Promotional eFD/-i Rate	Fund Size Limit
7 July 2018	3-month @ 4.37%p.a.	RM200 Million
8 July 2018 – 13 July 2018	3-month @ 4.17%p.a.	RM500 Million

- 2. The Promotion A1 is open to individuals who are the primary accountholders of HLB's Current or Savings Account / HLISB Current or Savings Account-i ("CASA/-i") and who have registered for Hong Leong Connect Internet Banking and / or Connect App prior to or during the Campaign Period ("Online FD/-i Customer"). For the avoidance of doubt, joint CASA/-i holders are NOT eligible to open or operate an Online Fixed Deposit / Online Fixed Deposit-i Account ("eFD/-i") and NOT eligible to participate in this Promotion A1.
- 3. Sole proprietorships, partnerships, professional practices, clubs, societies, associations, schools, corporations, non-profit organizations and other business entities are NOT eligible to open or to operate an eFD/-i and NOT eligible to participate in this Promotion A1. For the avoidance of doubt, Solicitors' Client's Account holders are also NOT eligible to open or operate an eFD/-i and therefore NOT eligible to participate in this Promotion A1.



- 4. Online FD/-i Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall NOT be eligible to participate or shall be immediately disqualified from participating in this Promotion
- 5. Online FD/-i Customers who have committed, or are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in this Promotion A1.

# **PROMOTION A1 MECHANICS**

- 6. For the purpose of this Promotion A1, all placement(s) of deposits must be from other banks other than HLB / HLISB via Financial Process Exchanges ("FPX"). FPX is a secure and online payment method that facilitates interbank transfer of funds. FPX is not owned by HLB / HLISB. FPX is facilitated by Malaysian Electronic Clearing Corporation ("MyClear"), a wholly-owned subsidiary of Bank Negara Malaysia. Further details can be viewed at <a href="http://www.myclear.org.my/personal-fpx.html">http://www.myclear.org.my/personal-fpx.html</a>.
- 7. Online FD/-i Customers who have made placement(s) of deposits via Hong Leong Connect Internet Banking ranging between the specified Minimum eFD/-i Placement Amount up to a Maximum eFD/-i Placement Amount ("eFD/-i Amount") into their respective new or existing eFD/-i for the respective Tenure as set out below during the Promotion Period shall be entitled to the following corresponding Promotional eFD/-i Rates ("Eligible Online FD/-i Customers"):

Promotion Period	eFD/-i Tenure	Promotional eFD/-i Rates	Effective eFD/-i Rates	Minimum eFD/-i Placement Amount	Maximum eFD/-i Placement Amount
7 July 2018		4.37%p.a.	4.37%p.a.		
8 July 2018 – 13 July 2018	3-month	4.17%p.a.	4.17%p.a.	RM10,000	RM2,000,000

- 8. The maximum deposit amount per transaction via FPX transfer is Ringgit Malaysia Thirty Thousand (RM30,000) or subject to such prescribed maximum amount / limit of transfer in the eFD/-i Customer's individual internet banking maintained with the relevant bank, whichever is lower.
- 9. The placement of eFD/-i may take up to two (2) Business Days to be processed. The effective date of the eFD/-i shall commence upon successful placement whereupon the Hong Leong Connect Transaction Receipt, which will contain details of the eFD/-i placement transaction, will be generated and emailed to Customers. The Hong Leong Connect Transaction Receipt shall be binding and conclusive evidence of a successful eFD/-i placement transaction. No physical fixed deposit receipt will be issued to Customer. The Bank shall not be held liable or responsible for any delays, cancellations, financial and other losses due to the delay in processing.
- 10. The Promotional eFD/-i Rates are available to Eligible Online FD/-i Customers for placements made through Hong Leong Connect during the Promotion Period between 6.00 a.m. and 11.59 p.m., seven (7) days a week, or during such hours as stipulated by the Bank at Hong Leong Connect on a firstcome, first-served basis.
- 11. The Eligible Online FD/-i Customers are required to nominate a CASA/-i maintained with the Bank under the individual name of the Eligible Online FD/-i Customers ("Nominated CASA/-i") for the purpose of crediting the interest / profit earned under this Online FD/-i Promotion. The interest / profit earned will be credited into the Eligible Online FD/-i Customers' Nominated CASA/-i upon maturity.





- 12. Upon maturity, the principal eFD/-i Amount shall be auto-renewed at the prevailing 3-month eFD/-i board rates and the interest / profit earned will be credited into the Eligible Online FD/-i Customers' Nominated CASA/-i upon maturity.
- 13. In the event the eFD Amount is uplifted prior to maturity of the eFD Tenure, Section E (v) of the Association of Banks in Malaysia ("ABM") rules shall apply:
  - (a) No interest is to be paid on any eFD Amount uplifted before the completion of three (3) months.
  - (b) In the event the eFD is uplifted in the fourth (4th) month onwards, the Eligible Online FD Customer will receive interest earned equivalent to 50% of the contracted eFD Amount only for the completed months.

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

- 14. Eligible Online FD-i Customer(s) shall be deemed to have agreed to waive his / her right to claim the full Selling Price for any withdrawal of the eFD-i before the maturity date. In the event the eFD-i Amount is uplifted prior to maturity of the eFD-i Tenure, the following premature withdrawal rules shall apply:
  - (a) No profit is to be paid on any eFD-i Amount uplifted before the completion of three (3) months.
  - (b) In the event the eFD-i is uplifted in the fourth (4th) month onwards, the Eligible Online FD-i Customer will receive 50% of the contracted eFD-i Amount profit earned for the completed months on the principal eFD-i Amount only.

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

- 15. Partial withdrawal of eFD/-i Amount is not allowed.
- 16. eFD/-i Amount shall NOT be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Eligible Online FD/-i Customers.

#### UP TO RM477 CASH BACK NTC CREDIT CARD ACQUISITION PROMOTION ("PROMOTION A2")

- 17. This Up To RM477 Cash Back NTC Credit Card Acquisition Promotion ("Promotion A2") is open for participation by Malaysian and non-Malaysian New-to-Card ("NTC") Principal Cardholders, excluding HLB and HLISB employees, who during the NTC Promotion Period apply for any of the following participating HLB credit card ("Eligible Card") and the Eligible Cards are successfully issued latest by 31 July 2018 ("NTC Cardholders").
  - Visa Infinite
  - Sutera Platinum (Visa/Mastercard)
  - GSC Platinum/Gold
  - **Essential Gold**
  - Fortune Gold





Note: NTC Cardholders denote new cardholders who are not principal cardholders of any HLB Credit Cards (including Mach and former EON Bank Berhad) prior to the Campaign Period and subject to the terms and conditions as stated in Clause 18 below.

- 18. The following shall not be considered as NTC Cardholders and shall NOT be eligible to participate in this Promotion A2:
  - Existing principal cardholders of any HLB Credit Card (including Mach and former EON Bank Berhad):
  - Cardholders who no longer hold any valid HLB Credit Card and/or cardholders whose HLB Credit Card account(s) is/are delinquent:
  - Cardholders who have cancelled their HLB Credit Cards and have reapplied for a new HLB Credit Card (including any of the Eligible Cards) as a principal cardholder within twelve (12) months from the date of such cancellation;
  - Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB and/or Hong Leong Islamic Bank ("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, during or after the Campaign Period; and

For the avoidance of doubt, the NTC Cardholders shall provide their latest and accurate information (including but not limited to correspondence addresses and contact information) to HLB when applying for the Eligible Cards and it is essentially the obligation of the NTC Cardholders to liaise with HLB in the event of non-receipt of the approved Eligible Cards within sixty (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 Promotion A2 for any reasons whatsoever.

#### **PROMOTION A2 MECHANICS**

- 19. The NTC Cardholders will be eligible to enjoy the following offers subject to the fulfillment of the prescribed criteria herein by the NTC Cardholders ("Eligible Cardholders"):
  - a) Annual Fee Waiver
    - NTC Cardholders who within forty-five (45) days from the Eligible Cards approval date perform a minimum of one (1) Eligible Retail Spend ("as defined in Clause 24 below") using each Eligible Card (including the supplementary card) approved and issued by HLB under this Promotion A2 will be entitled to the 1st year's annual fee waiver for each Eligible Card.

The SMS service provider for this Promotion A2 is M3 Technologies (Asia) Berhad ("M3 Tech") and M3 Tech will notify the NTC Cardholders upon the approval of their Eligible Cards via SMS.

ii. The annual fee waiver for the subsequent years is 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's Website").

## b) Cash Back

NTC Cardholders will receive NTC Cash Back ("NTC Cash Back") based on the application channel and application date as stipulated in the table below subject to Clause 19b(ii) and 19b(iii) ("Eligible Cardholder"):-

Category	NTC Cash Back	Application Channel(s)	Application Date(s)
Α	RM477	HLB website at www.hlb.com.my; OR am:pm	Only on 7 July 2018





		Convenient Banking	
В	RM77	HLB website at www.hlb.com.my; OR am:pm Convenient Banking	7 – 13 July 2018

- ii. All NTC Cardholders must register as a Hong Leong Connect user before performing the first Eligible Retail Spend.
- Eligible Card must have minimum one (1) Eligible Retail Spend by 31 August 2018. iii.
- 20. Each Eligible Cardholder is entitled to one (1) time NTC Cash Back only for each Category, either A or B, as tabulated above throughout the NTC Promotion. Total maximum NTC Cash Back allocation is capped at RM23,850 for 50 Eligible Cardholders for Category A and RM3,850 for 50 Eligible Cardholders for Category B based on a first-come, first-served basis.
- 21. In the event the Eligible Cardholder has fulfilled all terms and conditions stated in Clause 19, NTC Cash Back shall be credited to the Eligible Cardholder's account within seven (7) business days from the first Eligible Retail Spend. The Eligible Cardholders will be notified by HLB by way of posting the list of Eligible Cardholders on HLB Website from 1 August 2018 onwards ("Notification Date").
- 22. In the event of non-receipt of the NTC Cash Back, the Eligible Cardholders shall notify HLB within thirty (30) days from the Notification Date, failing which the Eligible Cardholders are deemed to have received the Bonus and/or the NTC Cash Back and any appeal for the reimbursement of the Bonus and/or the NTC Cash Back shall not be entertained.
- 23. HLB is under no obligation to inform the Eligible Cardholders should the NTC Cash Back reach the maximum NTC Cash Back allocation during the NTC Promotion Period.
- 24. Eligible Retail Spend is based on the following criteria:
  - Shall include retail, insurance, bill payment, membership fees and online transactions, standing instructions. Extended Payment Plan (EPP) transacted locally and internationally.
  - Shall exclude cash advance, Balance Transfer (BT), Call-for-Cash (CFC), Call-for-Cash Plus ii. (CFC+), Flexi-Payment Plan (FPP), fund transfer, fees and charges imposed by HLB.
  - iii. Cumulative Eligible Retail Spend by the Supplementary Cardholder(s) under the same Eligible Cardholder's Credit Card account will be included in computation of the Eligible Cardholder's cumulative Eligible Retail Spend.
  - iv. Shall be posted and shall not be disputed and/or reversed out by the merchant
- 25. This Promotion A2 is not applicable in conjunction with any of the Bank's on-going promotions unless otherwise stated.

# HONG LEONG CREDIT & DEBIT CARD/-i ("Hong Leong Cards") "7% CASH BACK" ("PROMOTION A3")

- 26. The Promotion A3 is open to all new and existing Individual Principal Credit Cardholders and Primary Debit Cardholders of the Bank including all existing Hong Leong Mach Credit/Debit Card issued by HLB and HLISB who have subscribed for Hong Leong Connect and perform online retail transactions during the Campaign Period, collectively referred herein as "Eligible Cardholders" ("Eligible Cardholders").
- 27. Eligible Cardholders shall exclude the following persons:
  - (a) Cardholders who possess Hong Leong Card(s) which are NOT issued in Malaysia;





- (b) Cardholders whose Hong Leong Cards account(s) are NOT in good standing, inactive, tagged to a closed or inactive Current Account or Savings Account ("CASA") or who are in breach of any terms and conditions of the Bank governing the Credit and/or Debit Card/-i account(s) and/or CASA/-i at any time during the Campaign Period;
- (c) Cardholders whose Hong Leong Cards account(s) are believed to be operated fraudulently, unlawfully and/or whose Hong Leong Card(s) are invalid or cancelled within the Bank's definition at any time during the Campaign Period until the end of fulfilment; and/or
- (d) 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 or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period.

# **PROMOTION A3 MECHANICS**

- 28. Eligible Cardholders who perform any online retail transactions (as defined in Clause 29 below) with no minimum spend is required using any Hong Leong Card during the Campaign Period ("Cash Back Campaign Criteria) shall be eligible to receive 7% cash back ("Cash Back") on each Hong Leong Card on a first-come, first-served basis. For avoidance of doubt, each Hong Leong Card shall be entitled for the Cash Back by fulfilling the Cash Back Campaign Criteria respectively. Each online retail transactions performed by both the Principal and Supplementary Credit Cardholders shall only be attributed for the computation of Cash Back collectively for Principal Credit Cardholder.
- 29. Online retail transaction refers to online/internet retail purchases transacted in Ringgit Malaysia (RM) and other foreign currencies. Retail transaction made in currencies other than RM will be converted to and computed in RM based on the conversion rate determined by the Bank at the time of transaction, excluding the following transactions:
  - Insurance & utilities; and/or a)
  - b) Auto-billing
- 30. The Bank will track the Eligible Cardholders' Cash Back entitlement automatically at the end of the Campaign Period based on the fulfilment of the Cash Back Campaign Criteria and only successful online Retail Transaction which is recorded and posted in the Bank's system will be considered eligible for the Cash Back ("Cash Back Winners"). No registration of participation is required.
- 31. The Bank shall not be liable and responsible for any failure or delay in transmission and/or reflection in the Bank's system which may result in the Eligible Cardholders being omitted from receiving or not entitled to the Cash Back, for any reason whatsoever.
- 32. Total Cash Back payout is Ringgit Malaysia Seven Hundred and Fifty Thousand (RM750,000) throughout the Campaign Period. Out of which, the Cash Back pool is Ringgit Malaysia Four Hundred Thousand (RM400,000), Ringgit Malaysia Three Hundred Thousand (RM300,000) and Ringgit Malaysia Fifty Thousand (RM50,000) for Hong Leong Credit Card, Hong Leong Debit Card and Hong Leong Islamic Debit Card-i respectively.
- 33. Eligible Cardholders' Hong Leong Card must remain valid and active at the point of data extraction for the purpose of the Cash Back crediting, failing which, the Eligible Cardholder shall be disqualified from receiving the Cash Back and the Cash Back shall be forfeited.
- 34. The Cash Back will be credited into the Cash Back Winners' Credit Card Account or Retail Purchase Account of Debit Card/-i within eight (8) weeks after the end of the Campaign Period. Nevertheless, the Bank will not be responsible for any delay in crediting the Cash Back.





- 35. Announcement of the Cash Back Winners will be made on the Bank's website at www.hlb.com.my (HLB's Website") and www.hlisb.com.my ("HLISB's Website") and/or via Short Messaging Service ("SMS") within eight (8) weeks after the Campaign Period.
- 36. Eligible Cardholders who do not receive the Notification from the Bank by the 8th week after the end of the Campaign Period are deemed NOT entitled for the Cash Back.
- 37. The Cash Back Winners shall be responsible to notify the Bank in writing for non-receipt of the Cash Back no later than one (1) month from the date of receipt of the notification stated in Clause 36 herein, failing which, they shall be deemed to have received and accepted the Cash Back from the Bank. The Bank shall not entertain any claim of non-receipt of Cash Back by the Cash Back Winners after the expiry of aforesaid one (1) month timeframe.
- 38. The SMS and Electronic Direct Mail ("EDM") service for this Campaign is provided and supported by M3 Technologies (Asia) Berhad (482772-D) ("M3Tech") and DCatalyst Sendirian Berhad (819292-U) ("DCatalyst") respectively; SMS and EDM vendors officially appointed by the Bank.

# 0% BALANCE TRANSFER FOR 12 MONTHS TENURE PROMOTION ("PROMOTION A4")

#### **ELIGIBLITY**

- 39. The 0% Balance Transfer for 12 Months Tenure Promotion ("Promotion A4") is open to all new and existing Principal Cardholders of Hong Leong Credit Cards with credit card accounts that are in good standing or not in default ("Eligible Cardholders"), and who have registered for Hong Leong Connect.
- 40. The following Eligible Cardholders shall NOT be eligible to participate in this Campaign:
  - (a) Eligible Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank, or have been declared bankrupt (pursuant to a petition by either banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period; or
  - (b) Eligible Cardholders who have committed, or are determined the Bank to be potentially committing any of the wrongful acts stipulated herein.

#### PROMOTION A4 MECHANICS

- 41. Eligible Cardholders may apply via Hong Leong Connect to transfer credit card outstanding balances held with no more than three (3) other financial institutions and / or credit card companies ("Other Card Account") to the approved Balance Transfer account with HLB ("BT Account").
- 42. The minimum amount is RM1,000.00 and the maximum amount is RM49,900.00 per Balance Transfer ("BT") application.
- 43. The Bank will notify the Eligible Cardholder via email and Short Messaging Service ("SMS") whether his / her BT application has been approved and the approved BT amount ("BT Approved Amount"). Once the BT Approved Amount is determined, a corresponding amount of the Eligible Cardholder's credit card limit will be earmarked for this purpose and the available credit limit balance will be reduced accordingly. The Bank shall not be liable for any transactions rejected by merchants due to the unavailability of the credit limit earmarked for this purpose.





- 44. Upon transfer of the BT Approved Amount to the Eligible Cardholder's BT Account, interest of 0% p.a. will be charged on the balance of the BT Approved Amount for twelve (12) months, subject to the statement cycle date ("BT Plan Period") and upon expiry of the BT Plan Period, interest at the prevailing rate of 18% p.a. will be calculated on a daily basis and charged on any balance in the BT Account until the date of full repayment.
- 45. The Eligible Cardholder shall be obligated to pay the minimum payment due in the BT Account or RM50.00, whichever is higher. If the Eligible Cardholder fails to make payment on or before the due date, the 0% p.a. interest rate will be retracted and interest at 18% p.a. will be charged on the amount outstanding in the BT Account on a daily basis until full repayment. Failure to comply with the minimum payment obligation will also result in a late payment fee of 1% of total outstanding balance as at statement date or minimum RM10.00, whichever is higher, subject to a maximum of RM100.00 being posted to the BT Account.
- 46. The Bank reserves its absolute right to retract the 0% p.a. interest rate if the Eligible Cardholder breaches any of the BT terms and conditions as well as the prevailing terms and conditions of the Cardholder Agreement ("Cardholder Agreement").
- 47. Notwithstanding anything contained in Clauses 45 and 46 above, if at any time, the Eligible Cardholder's credit card account and / or BT Account becomes overdue or delinguent, HLB may at its absolute discretion charge the interest rate of 18% p.a. on the outstanding balance in the BT Account, notwithstanding that the 0% p.a. interest rate is for a 12-month tenure.
- 48. Pending the approval of the Eligible Cardholder's BT application(s), the Eligible Cardholder shall continue to be liable to make payment to his / her Other Card Account(s) with the respective issuing financial institutions and / or companies in accordance with the terms governing the same. The Bank shall not be liable for interest on any overdue payment or any finance or other charges incurred as a result of the Eligible Cardholder's and / or the Bank's failure or delay in making payment to the Other Card Account(s) with the respective issuing financial institutions and / or companies.
- 49. If the Eligible Cardholder fully settles the BT Amount before expiry of the chosen BT tenure, an early settlement penalty of RM70.00 will be charged to the Eligible Cardholder's BT Account.
- 50. Subject to Clause 43 above and the total credit limit of the Eligible Cardholder's credit card account, the Eligible Cardholder may apply for a second BT subject to the Bank's approval and the Bank's prevailing T&Cs and standard balance transfer rate(s).

### 0% INTEREST FLEXI PAYMENT PLAN PROMOTION ("PROMOTION A5")

- 51. The 0% Interest Flexi Payment Plan Promotion ("Promotion A5") is open to all new and existing Principal Cardholders of Hong Leong Credit Cards with credit card accounts that are in good standing or not in default ("Eligible Cardholders"), and who have registered for Hong Leong Connect.
- 52. The following Eligible Cardholders shall NOT be eligible to participate in this Promotion A5:





- (a) Eligible Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank, or have been declared bankrupt (pursuant to a petition by either banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period; or
- (b) Eligible Cardholders who have committed, or are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein.

#### **PROMOTION A5 MECHANICS**

53. Eligible Cardholders may apply via Hong Leong Connect Internet Banking or Connect App to convert Eligible Retail Transactions (as defined in Clause 56 below) into Flexi Payment Plan ("FPP") at a Special FPP Flat Interest Rate of 0% for a tenure of 12 months ("FPP Instalment Period") subject to a current outstanding due and owing to the Bank and shall be at a Minimum Eligible Retail Transaction Amount as set out below:

FPP Tenure	Special FPP Flat Interest Rate	Minimum Eligible Retail Transaction Amount	
12 months	0% p.a.	RM500.00	

- 54. FPP allows Eligible Cardholders to repay outstanding Eligible Retail Transactions with a prescribed Minimum Retail Transaction Amount (as defined in Clause 53 above) which have already been debited to the Eligible Cardholder's credit card account and / or recorded in the current credit card statement, by way of monthly instalments over a prescribed FPP Instalment Period ("FPP Monthly Instalment") as agreed between the Eligible Cardholder and the Bank.
- 55. The Eligible Retail Transactions must not have passed its payment due date at the point of the FPP conversion.
- 56. For the purpose of this Promotion A5, FPP is applicable to all retail transactions save and except for cash advance, instalment amount payable under other programmes of the Bank such as Balance Transfer, Balance Transfer Plus, Extended Payment Plan, Cash-on-Call, Call-for-Cash, Call-for-Cash Plus, annual fees, card forward balances and other charges imposed by the Bank as provided in the Cardholder Agreement ("Eligible Retail Transactions").
- 57. FPP conversion is not entitled to any reward points and / or cash rebates unless otherwise notified by the Bank.
- 58. The FPP Monthly Instalment is calculated by dividing the FPP Amount approved by the Bank with the FPP Instalment Period, and shall be billed to the Eligible Cardholder's Credit Card Account on a monthly basis until the FPP Instalment Period is completed. Illustration as follows:

FPP Monthly Instalment = Total FPP Interest Amount ÷ FPP Instalment Period (in months)

#### **Example of FPP Monthly Instalment calculation:**





Eligible Cardholder applies for a FPP amount of RM12,000.00 for a 12-month tenure with a corresponding effective interest rate of 0% p.a. Based on this example, the FPP Monthly Instalment payable over 12 months will be RM1000.00.

- 59. Eligible Cardholders must pay the full FPP Monthly Instalment amount in addition to the 5% monthly minimum payment due on the rest of the credit card outstanding balance. In the event this payment is not received by the Bank in full on or before the payment due date as specified in the monthly card statement, the prevailing finance charges and late payment fee shall be charged on the combined sum consisting of the FPP Monthly Instalment plus the 5% minimum payment, in accordance with the terms and conditions of the Cardholder Agreement.
- 60. Eligible Cardholders shall forthwith settle all FPP outstanding balances including fee and interest if:
  - (a) They are in default of any of the T&Cs herein or any of the terms under the Cardholder Agreement;
  - (b) They are in default of payment of the FPP Monthly Instalment and / or any sums due;
  - (c) The FPP is cancelled or terminated due to any reason whatsoever; or
  - (d) In the event the credit card account is in default for ninety (90) days, or is cancelled or terminated.

Otherwise, the prevailing finance charges including late payment fee (if any) shall be levied on the said FPP outstanding balances until full settlement of all FPP outstanding balance.

61. Eligible Cardholders will be notified of approval or rejection of his / her FPP application via email and Short Message Service ("SMS").

#### ONLINE TT ZERO FEE PROMOTION ("PROMOTION A6")

#### **DEFINITION**

62. Telegraphic Transfer ("TT") means transfer of funds denominated in foreign currencies to correspondent banks/agents outside Malaysia; and

#### **ELIGIBILITY AND PARTICIPATION**

63. The Online TT Zero Fee Promotion ("Promotion A6") is open to all new and existing (Malaysians and non-Malaysians) registered Hong Leong Connect users of the Bank ("Connect Users").

## **PROMOTION A6 MECHANICS**

- 64. No registration or enrolment is required for participation in Promotion A6.
- 65. All Connect Users are automatically eligible to participate in Promotion A6 and will be entitled to enjoy zero charges/fees when they perform TT transactions via Connect ("Zero Fee") throughout the Campaign Period with no limitation on the number of TT transactions that can be performed.

No	Description of TT Transaction	Charges/ Fees	Charges/ Fees during Promotion Period
1	Ringgit Malaysia to Singapore Dollar	RM 12.00 per transaction	Nil
2	Ringgit Malaysia to other Currencies	RM 20.00 per transaction	Nil

- 66. All TT transactions must be performed in Ringgit Malaysia and converted to foreign currencies at the Bank's prevailing exchange rate.
- 67. The Bank shall not be responsible for nor does the Bank have any control whatsoever on the network or internet connection failure and/or interruptions and/or network traffic congestion on the part of the respective telecommunications service provider ("Telco") or for any other reason whatsoever during the process of performing TT transactions, which may result in the delay of TT transactions being performed during the Campaign Period.

# RM30.00 CASH BACK WITH JOMPAY PROMOTION ("PROMOTION A7")

- 68. The RM30.00 Cash Back with JomPAY Promotion ("Promotion A7") is open to new and existing accountholders of the following participating HLB Current or Savings Account/ HLISB Current or Savings Account-i ("CASA/-i"), including Hong Leong Priority Banking & Private Banking customers, the Bank's permanent and contractual employees ("Accountholders").
- 69. Accountholders must be a registered user of Hong Leong Connect Internet Banking and/or Connect App prior to or during the Campaign Period ("Connect Users").
- 70. The Promotion A7 is NOT applicable to non-individual customers including sole proprietors, partnerships, professional practices, companies and corporate bodies.
- 71. The participating CASA/-i for this Promotion are as follows ("Participating Accounts"):
  - (a) Hong Leong Basic Savings Account;
  - (b) Hong Leong Basic Savings Account-i;
  - (c) Hong Leong Multi-tier Savings Account-i;
  - (d) Hong Leong Savings Account;
  - (e) Hong Leong Savings Account-i;
  - (f) Hong Leong Basic Current Account;
  - (g) Hong Leong Current Account;
  - (h) Hong Leong Senior Savers Savings Account;
  - (i) Hong Leong Harvest Savings Account;
  - (j) Hong Leong Pay&Save Account;
  - (k) Hong Leong Pay&Save Account-i;
  - (I) Hong Leong SmartLink Account;
  - (m) Hong Leong Top Yield Account;
  - (n) Hong Leong One Account:
  - (o) Hong Leong Current Account One-i;
  - (p) Hong Leong Payroll Plus-i; and
  - (q) Hong Leong Money Box Deposit Account.





For the avoidance of doubt, all CASA/-i Participating Accounts stated in Clause 71 above are eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM").

# **PROMOTION A7 MECHANICS**

- 72. Connect Users shall be eligible for Ringgit Malaysia Thirty (RM30.00) ("Cash Back") provided that the following requirements are met ("Promotion Criteria"):-
  - (a) Perform a minimum of two (2) JomPAY payment to any two (2) JomPAY "Favourite" Biller with minimum payment of Ringgit Malaysia Thirty (RM30.00) in a single receipt during the Campaign
  - (b) Successful JomPAY "Favourite" Biller payment must be via Hong Leong Connect Internet Banking or Connect App via the Participating Accounts.

For the avoidance of doubt, Connect Users who satisfy the Campaign Criteria above will be referred to as "Eligible Connect Users" and Clauses 72 (a) and (b) are collectively known as "Eligible Transaction".

- 73. No entry form or registration of participation is required to participate in this Promotion A7 except for registration of Hong Leong Connect Internet Banking and/or Connect App as stated in Clause 69 above.
- 74. The Cash Back allocated by the Bank for this Promotion A7 is capped at Ringgit Malaysia Three Thousand (RM3,000.00) for each day of the Promotion Period and Ringgit Malaysia Twenty One Thousand (RM21,000.00) only throughout the Campaign Period ("Capped Cash Back"), on a firstcome, first-served basis.
  - Notwithstanding anything herein, no further Cash Back will be rewarded once the Capped Cash Back is reached.
- 75. The Cash Back is capped at Ringgit Malaysia Thirty (RM30.00) only for Each Eligible Connect User.
  - For avoidance of doubt, each Eligible Connect User is entitled to one (1) time Cash Back throughout the Campaign Period.
- 76. Only successful Eligible Transaction as specified in clause 72(a) & 72(b) above which are successfully posted and reflected in the Bank's system and record with the relevant Eligible Transaction Amount successfully debited from the Eligible Connect User's Participating Accounts will be entitled for the Cash Back.
- 77. The Bank shall not be liable or responsible for any failure or delay transmission and/or reflection in the Eligible Connect User's Participating Accounts on the relevant Eligible Transactions which may result in the Connect User being omitted from receiving the Cash Back for this Promotion A7.
- 78. In the event there is a tie (example where Eligible Connect User's transactions time is the same) the Eligible Connect User with the highest transaction value will be eligible for the Cash Back.
- 79. Eligible Connect Users' Participating Accounts must remain valid and active until the Cash Back is credited into the Participating Accounts, failing which, the Cash Back shall be forfeited.

#### PROMOTION A7: CASH BACK FULFILLMENT

80. The successful Eligible Connect Users shall be notified by the Bank by way of Short Message Service ("SMS"),or posting of the list of the successful Eligible Connect Users on the Banks website at





www.hlb.com.my/ www.hlisb.com.my ("Bank's Websites), and/or in any other methods deemed appropriate by the Bank within twelve (12) weeks after the end of the Campaign Period.

- 81. For the avoidance of doubt, it is the obligation of the Connect Users to provide their latest and accurate contact information (i.e. mobile and/or telephone number) to the Bank and the Bank shall not be responsible in the event the successful Eligible Connect Users cannot be contacted for any reason whatsoever.
- 82. The Cash Back will be credited into qualified Eligible Connect Users' Participating Accounts within twelve (12) weeks after the end of the Campaign Period and the transaction will be reflected on the Eligible Connect User's Participating Accounts statement.
- 83. Eligible Connect Users who do not receive any notification from the Bank within twelve (12) weeks after the end of the Campaign Period and are deemed NOT qualified or entitled for the Cash Back.
- 84. In the event of non-receipt of the Cash Back, the Successful Eligible Connect Users shall be responsible to notify the Bank in writing not later than one (1) calendar month from the date of notification from the Bank, failing which the Cash Back is deemed received by the successful Eligible Connect Users and the Bank shall not entertain any claim of non-receipt of the Cash Back by the Eligible Connect Users after the expiry of the aforesaid one (1) calendar month.
- 85. The SMS service for this Promotion A7 is provided and supported by M3 Technologies (Asia) Berhad (482772-D) ("M3Tech), an SMS vendor officially appointed by the Bank.
- 86. Cash Back is non-transferable to any third (3rd) party and non-exchangeable for up-front cash, credit. Cheque or in kind.

#### PERSONAL FINANCING/-i FIXED FLAT RATE PROMOTION ("PROMOTION A8")

- 87. The Personal Financing/-i Fixed Flat Rate Promotion ("Promotion A8") is open to all Malaysian individuals ("Customers") who fulfill the following eligibility criteria:-
  - (a) Employed or self-employed with a minimum income of Ringgit Malaysia Twenty Four Thousand (RM24,000.00) per annum;
  - (b) no existing HLB Personal Loan and/or HLISB Personal Financing-i ("Personal Financing/-i Products"):
  - (c) Are a registered user of Hong Leong Connect;
  - (d) apply for a HLB Personal Loan with a minimum amount of Ringgit Malaysia Five Thousand (RM5,000) up to Ringgit Malaysia Two Hundred and Fifty Thousand (RM250,000) or a HLISB Personal Financing-i with a minimum amount of Ringgit Malaysia Five Thousand (RM5,000) up to Ringgit Malaysia One Hundred and Fifty Thousand (RM150,000) (both HLB Personal Loan and HLISB Personal Financing-i are collectively known as "Facility") during the Campaign Period via Hong Leong Connect at www.hongleongconnect.my ("Hong Leong Connect") for two to five (2-5) years loan/financing tenure ("Facility's Tenure").
  - (e) disbursement of the approved Facility by the Bank no later than 31st August 2018.
- 88. For the purpose of this Promotion A8, Customers who have fulfilled all the criteria in Clause 88 above shall be referred to as "Eligible Customers".
- 89. The following are **NOT** eligible to participate in the Campaign:
  - (a) Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared





- bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period.
- (b) Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein.
- (c) Permanent and contract employees of the Bank.

# **PROMOTION A8 MECHANICS**

90. Eligible Customers whose Facility is approved during the Campaign Period and disbursed by 31st August 2018 will be charged a fixed interest/profit rate, depending on the application date, channel and Facility Amount, as illustrated in the tables below:

# Table 1: Illustration of Interest/Profit Rate Charged

# i.) Application on 7<sup>th</sup> July 2018

Application Channel	Facility Amount (RM)	Interest/Profit Rate (Flat % per annum)
Hong Leong Connect*	RM5,000 - RM250,000	3.70% p.a.
Other application	RM5,000 - RM19,000	7.70% p.a.
channels	RM20,000 - RM99,000	5.70% p.a.
	RM100,000 - RM250,000	3.70% p.a.

<sup>\*</sup>Only for registered Hong Leong Connect user who has no existing HLB Personal Loan and/or HLISB Personal Financing-i and has applied for a Facility via Hong Leong Connect at www.hongleongconnect.my on 7<sup>th</sup> July 2018.

# ii.) Application on 8<sup>th</sup> July – 13<sup>th</sup> July 2018

Application Channel	Facility Amount (RM)	Interest/Profit Rate (Flat % per annum)
	RM5,000 - RM19,000	7.70% p.a.
All Application Channels	RM20,000 - RM99,000	5.70% p.a.
	RM100,000 - RM250,000	3.70% p.a.

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

# i.) If you apply on 7th July 2018 via Hong Leong Connect

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

ii.) Application on 7th July 2018 via application channels other than Hong Leong Connect; OR Application on 8th July – 13th July 2018 via all application channels

Facility Approved Amount (RM)*	Facility Tenure (Years)	Interest/ Profit Rate (per annum)	Total Interest/ Profit Payable over Facility Tenure (RM)	Monthly Instalment (RM)**
(a)	(b)	(c)	(d)=a*b*c	(e)=(a+d)/(b*12)
15,000	2	7.70%	2,310	725.00





30,000	2	5.70%	3,420	1,395.00
150,000	2	3.70%	11,100	6,715.00

<sup>\*0.5%</sup> of the Facility amount will be deducted from the Facility for stamp duty payable on the Facility. The effective interest/profit rates vary from 6.89% p.a. to 14.85% p.a. for loan/financing-i tenure from 2-5 years.

### PROPERTY FINANCING/-i PROMOTION ("PROMOTION A9")

#### **ELIGIBILITY**

- 91. The Property Financing/-i Promotion ("Promotion A9") is open to both new and existing Malaysian and non-Malaysian individual property financing accountholders of HLB/HLISB ("Property Financing/-i Customers") who apply for a new facility under any of the following selected loan/financing products as listed below ("Participating Facilities") with a minimum facility amount of Ringgit Malaysia Three Hundred Thousand (RM300,000) only during the Campaign Period and accept the said Participating Facilities by signing the Letter of Offer on or before 31 July 2018 ("Last Acceptance Date"):-
  - Hong Leong Housing/Shop Loan;
  - Hong Leong MortgagePlus Housing/Shop Loan; or
  - Hong Leong CM Flexi Property Financing-i (House/Shop Financing). Subsequently, any part of the said facility is first drawdown on or before 28 February 2019.

("Eligible Property Financing/-i Customers").

- 92. Eligible Property Financing/-i Customers have to apply the Participating Facilities via the Bank Online Application in order to enjoy the Promotion A9. Online Application process is available in the promo page (www.hlb.com.my/MGDD)
- 93. The Participating Facilities are applicable for financing as well as for refinancing purposes (of residential and non-residential properties whether completed and/or under-construction).
- 94. For the avoidance of doubt, the following persons are NOT eligible to participate in this Promotion A9:
  - Permanent and contract employees of Hong Leong Group (including its subsidiaries and related companies); and/or
  - employees of the Bank, the Bank's business partners, representatives or agents (including external auditors, vendors, suppliers, advertising and promotion agents) and their respective immediate family members (e.g. spouse, children, parents, siblings); and/or
  - Property Financing/-is who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period.
- 95. It is essentially the obligations of the Property Financing/-i Customers to provide / furnish all relevant documents required by the Bank in order for the Bank to approve the Participating Facilities. The Bank shall not be responsible in the event that the Participating Facilities are rejected or the Property Financing/-i are unable to accept the relevant Letter of Offer on or before 31 July 2018, for any reasons whatsoever (including but not limited to insufficient documents for the approval of the Participating Facilities)

<sup>\*\*</sup>Instalment will be rounded up to the nearest RM5.



# **PROMOTION A9 MECHANICS**

96. 0.70% Cash Back of total facility amount is to be given out to Eligible Property Financing/-i upon first drawdown of any part of the said facility (collectively referred to as "the Property Financing/-i Cash Back"), the Property Financing/-i Cash Back will be capped at Maximum of RM 3,000 per facility. The total Property Financing/-i Cash Back is capped at RM 1Million throughout the Campaign Period and on first come first serve basis based on Acceptance Date

Illustrations of how the Property Financing/-i Cash Back is calculated are provided below:

Financing Amount	RM400,000
Cash Back Percentage	0.70%
Cash Back Payout upon first disbursement	RM400,000 x 0.70%
	= RM2,800

Eligible Property Financing/-is will be notified via SMS upon the cash back is credited to the HLB/HLISB's current account or saving account

- 97. Upon first financing drawdown, the Property Financing/-i Cash Back will be credited into Eligible Property Financing/-i Customer's Bank current account or saving account within one (1) month from the first drawdown date. In the event of non-receipt of the Property Financing/-i Cash Back, Eligible Property Financing/-i Customers shall notify the Bank in writing within fifteen (15) days after one (1) month from the first drawdown date, failing which Eligible Property Financing/-i Customers are deemed to have received the Property Financing/-i Cash Back and any appeal for the reimbursement of the Property Financing/-i Cash Back shall not be entertained by the Bank.
- For the avoidance of doubt, in the case of joint applications, Eligible Property Financing/-i Customers 98. are only entitled to one (1) time Property Financing/-i Cash Back which will be credited to the joint Bank's current account or saving account.
- 99. The Property Financing/-i Cash Back are non-transferable to any third party and will not be credited into loan account.

#### **OFFLINE OFFERS (B)**

# 7-MONTH FIXED DEPOSIT/-i PROMOTION ("PROMOTION B1")

100. The "7-month Fixed Deposit/-i Promotion" ("Promotion B1") commences during the Campaign Period or upon reaching the Promotion B1 set target of Ringgit Malaysia Five Hundred Million (RM500 Million) ("Fund Size Limit"), whichever comes first, unless notified otherwise.

- 101. The Promotion B1 is open to all new and existing accountholders of Conventional Fixed Deposit ("FD") and Islamic Fixed Deposit ("FD-i") who are Malaysian and non-Malaysian individuals customers ("FD/-i Customers").
- 102. For the avoidance of doubt, new accountholders refer to Customers who do not have FD/-i Account with the Bank prior to the Campaign Period.
- 103. The Promotion B1 is applicable for New Funds only. "New Funds" are defined as:



- (a) Cash, Financial Process Exchanges ("FPX"), instant transfer, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker's cheque issued by other banks which are deposited into the existing or new FD/-i Accounts of the Customers opened with the Bank. For this purpose, new funds must be placed and deposited into the Customers' existing or new FD/-i Accounts within seven (7) days of the transfer to the Bank;
- (b) Proceeds arising from the redemption of equity, unit trust funds, bonds / sukuk and / or Hong Leong Invest Safe during the Campaign Period that are re-deposited into any of HLB's CASA / HLISB's CASA-i of the FD / FD-i Customers.
- 104. The following shall not be considered as "New Funds":
  - (a) Maturing FD/-i or premature withdrawal of FD/-i from any existing HLB's FD / HLISB FD-i
    - (b) Intra bank transfer of funds, i.e. transfer of funds from another HLB's / HLISB's account (whether Savings, Savings-i, Current, Current-i, FD, FD-i or General Investment Account
  - (c) Inter and / or intra branch transfer within the Bank including third (3rd) party account transfer.
- 105. FD/-i Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall **NOT** be eligible to participate in the Promotion B1.
- 106. FD/-i Customers who have committed, or determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Promotion B1.

# **PROMOTION B1 MECHANICS**

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

FD/-i Tenure	Promotional FD/-i Rates	Effective FD/-i Rates	Minimum FD/-i Placement Amount	Maximum FD/-i Placement Amount
7-month	4.20%p.a.	4.20%p.a.	RM10,000	RM2,000,000

- 108. The Minimum FD/-i Placement Amount is Ringgit Malaysia Ten Thousand (RM10,000) 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 or if the respective FD/-i Promotion Fund Size Limit is reached, whichever comes first, the FD/-i Amount which exceeds the prescribed Maximum FD/-i Placement Amount or the FD/-i Promotion set target shall be subject to the prevailing FD/-i board rates.
- 109. The Eligible FD/-i Customers are required to nominate a CASA/-i Account maintained with the Bank under the name of the Eligible FD/-i Customers ("Nominated CASA/-i") for the purpose of crediting the interest / profit earned under this FD/-i Promotion. The interest / profit earned will be credited into the Eligible FD/-i Customers' Nominated CASA/-i on a six-monthly basis.





- 110. Upon maturity, the principal FD/-i Amount shall be auto-renewed at the prevailing 7-month FD/-i board rates and the interest / profit earned will be credited into the Eligible FD/-i Customers' Nominated CASA/-i on a monthly basis.
- 111. In the event the FD Amount is uplifted prior to maturity of the FD Tenure, Section E (v) of the Association of Banks in Malaysia ("ABM") rules shall apply:
  - No interest is to be paid on any FD Amount uplifted before the completion of three (3) months.
  - (b) In the event the FD is uplifted in the fourth (4th) month onwards, the Eligible FD Customer will receive interest earned equivalent to 50% of the contracted FD Amount only for the completed months.

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.

- 112. Eligible FD-i Customer(s) shall be deemed to have agreed to waive his / her right to claim the full Selling Price for any withdrawal of the FD-i before the maturity date. In the event the FD-i Amount is uplifted prior to maturity of the FD-i Tenure, the following premature withdrawal rules shall apply:
  - 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 Customer 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.

- 113. Partial withdrawal of FD/-i is not allowed.
- 114. 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.

#### **DEPOSIT & WIN CONTEST ("PROMOTION B2")**

This Deposit & Win Contest ("Promotion B2") commences on 7th July 2018 and ends on 30th September 2018, both dates inclusive ("Contest Period"), unless notified otherwise.

- 115. Promotion B2 is open to individuals who are Malaysians, new or existing individual CASA/CASA-i customers, including Hong Leong Priority Banking and Private Banking customer, who are registered users of Hong Leong Connect Internet Banking and/or Connect App ("Connect Users").
- 116. The Promotion B2 is **NOT** applicable to non-Malaysian Accountholders and non-individual customers including sole proprietors, partnerships, professional practices, companies and corporate bodies.
- 117. The Promotion B2 is open to all new and existing Accountholders of the following accounts ("Participating Accounts"):
  - Hong Leong Basic Savings Account; (a)
  - (b) Hong Leong Basic Savings Account-I;
  - (c) Hong Leong Multi-tier Savings Account-I:
  - (d) Hong Leong Savings Account;
  - Hong Leong Savings Account-I;





- Hong Leong Basic Current Account; (f)
- Hong Leong Current Account: (g)
- Hong Leong Senior Savers Savings Account; (h)
- Hong Leong Harvest Savings Account; (i)
- Hong Leong Pay&Save Account; (j)
- Hong Leong Pay&Save Account-I; (k)
- Hong Leong SmartLink Account;
- (m) Hong Leong Top Yield Account:
- Hong Leong One Account; (n)
- Hong Leong Current Account One-I; (o)
- Hong Leong Payroll Plus-I; and (p)
- Hong Leong Money Box Deposit Account. (q)

For the avoidance of doubt, all CASA/-i Participating Accounts stated in Clause 117 above are eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM").

- 118. Customers who are employees of the Bank whether on permanent or on contractual basis, employees of any the Bank partners, representatives or agents (including external auditors, vendors, suppliers, advertising and Contest agents) and their respective immediate family members (Eg. spouse, children, parent, brother or sister) shall NOT be eligible to participate in the Promotion B2.
- 119. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt (pursuant to a petition by either the Bank or other financial institutions or by any third (3<sup>rd</sup>) party) or are subject to any bankruptcy proceedings at any time prior to or during the Contest Period shall **NOT** be eligible to participate in the Promotion B2.

# **PROMOTION B2: PRIZES**

- 120. Twenty (20) units of Ringgit Malaysia Seven Hundred and Seventy Seven only (RM777) Cash Prize, will be given away for the purpose of this Promotion B2.
- 121. Total Cash Prize is capped at Ringgit Malaysia Fifteen Thousand Five Hundred and Forty only (RM15,540.00) for 20 Cash Prize Winners under this Promotion B2.

#### PROMOTION B2: PROMOTION B2 MECHANICS

122. In order to gain entries in this Promotion B2, the Customers must meet and fulfil one of the following Promotion B2 Criteria ("Eligible Customers") during the Campaign Period to be entitled for Prizes:

Contest Criteria	Contest Entries
(i) Open a new Participating Account from 7 <sup>th</sup> July 2018 to 31 <sup>st</sup> July 2018	1
(ii) Deposit a minimum amount of RM1,500 for two (2) months consecutively each month into any Participating Accounts	2
(iii) Open a new Participating Account from 7th July 2018 to 31st July 2018  AND deposit a minimum amount of RM1,500 for two (2) months consecutively with a minimum amount of RM1,500 each month into Participating Account	5





- 123. For the Promotion B2 Criteria (ii) and (iii) whereby Customers need to deposit for two (2) months consecutively with a minimum amount of Ringgit One Thousand and Five Hundred (RM1,500) each month into their Participating Account, deposit must be done in the months of July 2018 and August 2018 or August 2018 and September 2018.
- 124. For the Promotion B2 Criteria (i), (ii) and (iii), all deposits must be 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 the newly opened CASA/-i; and
  - (b) Proceeds arising from the redemption of equity, unit trust funds, bonds/ sukuk and/or Hong Leong Invest Safe during the Campaign Period that are re-deposited into the newly opened CASA/-i.
- 125. The following shall not be considered as "New Funds":
  - (a) Maturing FD/FD-i or premature withdrawal of any existing FD/FD-i account;
  - (b) Intra bank transfer of funds, i.e. transfer of funds from another HLB / HLISB CASA/-i, FD/FD-i or General Investment Account ("GIA"); and
  - (c) Inter-branch transfer within the Bank including third (3rd) party transfer.
- The Bank will track the Eligible Customers' Promotion B2 Entries automatically at the end of the 126. Contest Period based on fulfilment of the Promotion B2 criteria during the Contest Period, which are posted and reflected in the Bank's system. No Promotion B2 entry form or registration of participation is required.
- 127. For Eligible Customers with multiple Participating Accounts, the Promotion B2 entries earned on each Participating Account is considered as independent and shall not be aggregated to calculate the total Promotion B2 entries earned during the Promotion B2 Period.

#### PROMOTION B2: CONTEST WINNER SELECTION AND FULFILLMENT

- 128. The Cash Prize Winners' Participating Account(s) must remain open, active and valid with a minimum account balance of Ringgit Malaysia Five Hundred (RM500) from 7th July 2018 until 31st December 2018 for the purpose of the Cash Prize crediting, failing which, the Cash Prize Winners shall be disqualified from receiving the Cash Prize and the Cash Prize shall be forfeited.
- 129. Cash Prize will be credited into the Cash Prize Winners' participating accounts no later than 31st December 2018. Nevertheless, the Bank will not be responsible for any delay in crediting the Cash Prize.
- One Hundred (100) Eligible Customers shall be randomly selected and shortlisted after the 130. conclusion of the Promotion B2 Period for the Cash Prize winners' selection ("Shortlisted Eligible Customers").
- 131. The Shortlisted Eligible Customers shall be contacted by the Bank or its appointed Promotion Manager, Dynamic Search Sdn. Bhd. (136574V) ("Dynamic Search") on a best effort basis at the latest telephone number(s) furnished by the Eligible Customers as shown in HLB'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 at least two (2) questions correctly within the fastest time frame.
- 132. If the Shortlisted Eligible Customers fail to answer the telephone after five (5) rings for any reason whatsoever, or in the event that the telephone number(s) furnished by the Shortlisted Eligible Customers are inaccurate whether such inaccuracy is attributable to the fault of the Bank or the Shortlisted Eligible Customers, the Shortlisted Eligible Customers are deemed to have missed the





winning chance and the Bank or Dynamic Search shall have the absolute right to select another Shortlisted Eligible Customers whenever necessary. Therefore, it is essentially the obligations of the Customers to provide their latest, valid and accurate telephone number(s) to the Bank. The Bank shall not be responsible in the event that Dynamic Search is unable to reach / contact the Shortlisted Participants for the Q&A, for any reason whatsoever.

- 133. Shortlisted Eligible Customers will NOT be notified on-the-spot whether they are the Cash Prize Winners upon completion of the Q&A session.
- 134. Only twenty (20) Shortlisted Eligible Customers who answered the most questions correctly in the fastest time will be announced as winners of the Cash Prize ("Winners"). In the event of a tie i.e. more than one (1) Shortlisted Eligible Customers who successfully answer the most questions correctly in the same fastest time frame, the Shortlisted Eligible Customer with the highest Incremental Deposit throughout the Contest Period will be declared as the Winner.
- Incremental Deposit is defined as the Daily Average Balance ("DAB") of the Participating Accounts 135. throughout the Contest Period, minus the closing balance on 6 July 2018. For new Participating Accounts opened during the Promotion B2 Period, the baseline to calculate the Incremental Deposit is Ringgit Malaysia zero (RM0).
  - (a) Existing Participating Accounts opened before 6 July 2018

DAB Period	=	Sum	of daily	end	day	balances	throughout	the	Promotion	B2
						130 day	'S			

Incremental Deposit = DAB - Closing balance on 6 July 2018.

(b) New Participating Accounts opened during the Contest Period

	DAB =	Sum	of	daily	end	day	balances	throughout	the	Promotion	B2	Period	since
opened													
			Nu	mber	of da	ys o	f the Cont	est Period si	nce	opened			

Incremental Deposit = DAB

- 136. Each Shortlisted Eligible Customer is only entitled to win one (1) Cash Prize for this Contest.
- 137. The Winners shall be notified by the Bank either in writing, by phone, by Short Messaging Message ("SMS"), by posting the Winners' names at the Bank's website at www.hlb.com.my/ www.hlisb.com.my ("Bank's Websites) or any other methods deemed fit by the Bank ('Notification) no later than 1 December 2018.
- 138. The Cash Prize Winners who have received such Notification shall be responsible to notify the Bank in writing no later than 7th December 2018 for non-receipt of the Cash Prize, failing which, they shall be deemed to have received and accepted the Cash Prize from the Bank and any request for the reimbursement of the Cash Prize shall not be entertained by the Bank.
- The Bank shall not be responsible in the event that the Bank is unable to notify the Winners for any 139. reasons whatsoever and any request/appeal for the reimbursement of the Cash Prize shall not be entertained in the event that the Winners fail to attend the prize giving ceremony due to non-receipt of the notification by the Winners.





- 140. The Shortlisted Eligible Customers who do not receive such notification from the Bank by 1 **December 2018** are deemed **NOT** the Winners.
- 141. The Bank will not be responsible for any delay, lost, damage or stolen Prizes and the unclaimed Prizes will be forfeited after 1 December 2018.
- 142. The Shortlisted Eligible Customers hereby give his/her/their consent to and authorize the Bank to disclose his/her/their name, contact number and address to Dynamic Search for the purposes of Winners selection for the Contest.
- 143. The Winners also hereby give his/her/their consent to and authorize the Bank to disclose or publish his/her/their name, NRIC number (in masked form) or photos in media, marketing or advertising materials for the purposes of the Contest.
- 144. The SMS service for this Contest is provided and supported by M3 Technologies (Asia) Berhad (482772-D) ("M3Tech"), a SMS vendor officially appointed by the Bank.

#### RM57 CASH BACK NTC CREDIT CARD ACQUISITION PROMOTION ("PROMOTION B3")

## **ELIGIBILITY**

- 145. This RM57 Cash Back NTC Credit Card Acquisition Promotion ("Promotion B3") is open for participation by Malaysian and non-Malaysian, exclude HLB and HLISB employees, New-to-Card ("NTC") Principal Cardholders who during the Campaign Period apply for any of the following participating HLB credit card ("Eligible Card") and the Eligible Cards are successfully issued latest by 31 July 2018 ("NTC Cardholders").
  - Visa Infinite
  - Sutera Platinum (Visa/Mastercard)
  - GSC Platinum/Gold
  - Essential Gold
  - Fortune Gold

Note: NTC Cardholders denote new cardholders who are not principal cardholders of any HLB Credit Cards (including Mach and former EON Bank Berhad) prior to the Campaign Period and subject to the terms and conditions as stated in Clause 146 below.

- 146. The following shall not be considered as NTC Cardholders and shall NOT be eligible to participate in this Campaign:
  - a. Existing principal cardholders of any HLB Credit Card (including Mach and former EON Bank Berhad):
  - Cardholders who no longer hold any valid HLB Credit Card and/or cardholders whose HLB Credit Card account(s) is/are delinquent:
  - Cardholders who have cancelled their HLB Credit Cards and have reapplied for a new HLB Credit Card (including any of the Eligible Cards) as a principal cardholder within twelve (12) months from the date of such cancellation;
  - Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB and/or Hong Leong Islamic Bank ("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, during or after the Campaign Period; and



For the avoidance of doubt, the NTC Cardholders shall provide their latest and accurate information (including but not limited to correspondence addresses and contact information) to HLB when applying for the Eligible Cards and it is essentially the obligation of the NTC Cardholders to liaise with HLB in the event of non-receipt of the approved Eligible Cards within sixty (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 Promotion B3 for any reasons whatsoever.

# **PROMOTION B3 MECHANICS**

- 147. The NTC Cardholders will be eligible to enjoy the following offers subject to the fulfillment of the prescribed criteria herein by the NTC Cardholders ("Eligible Cardholders"):
  - a. Annual Fee Waiver
    - i. NTC Cardholders who within forty-five (45) days from the Eligible Cards approval date perform a minimum of one (1) Eligible Retail Spend ("as defined in Clause 152 below") using each Eligible Card (including the supplementary card) approved and issued by HLB under this Promotion B4 will be entitled to the 1st year's annual fee waiver for each Eligible Card.

The SMS service provider for this NTC Promotion is M3 Technologies (Asia) Berhad ("M3 Tech") and M3 Tech will notify the NTC Cardholders upon the approval of their Eligible Cards via SMS.

ii. The annual fee waiver for the subsequent years is 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's Website").

# b. Cash Back

i. NTC Cardholders will receive NTC Cash Back ("NTC Cash Back") based on the application channel and application date as stipulated in the table below subject to Clause 147b (ii) and 147b (iii) ("Eligible Cardholder"):-

Category	NTC Cash Back	Application Channel(s)	Application Date(s)
С	RM57	Any HLB Branch or Direct Sales using physical Credit Card application form	7 – 13 July 2018

- ii. All NTC Cardholders must download Hong Leong Connect Mobile Application and show it to HLB staff before applying for Hong Leong Credit Card to be eligible for Cash Back.
- iii. Eligible Card must have minimum one (1) Eligible Retail Spend within forty-five (45) days from the Eligible Cards approval date.
- 148. Each Eligible Cardholder is entitled to one (1) time NTC Cash Back only, as tabulated above throughout the Promotion B3. Total maximum NTC Cash Back allocation is capped at Ringgit Malaysia Eleven Thousand and Four Hundred only (RM11,400) for 100 Eligible Cardholders based on a first-come, first-served basis.
- In the event the Eligible Cardholder has fulfilled all terms and conditions stated in Clause 147b (ii) and 147b (iii), NTC Cash Back shall be credited to the Eligible Cardholder's account within seven (7) business days from the first Eligible Retail Spend. The Eligible Cardholders will be notified by





- HLB by way of posting the list of Eligible Cardholders on HLB Website from 1 August 2018 onwards ("Notification Date").
- In the event of non-receipt of the NTC Cash Back, the Eligible Cardholders shall notify HLB within 150. thirty (30) days from the Notification Date, failing which the Eligible Cardholders are deemed to have received the NTC Cash Back and any appeal for the reimbursement of the NTC Cash Back shall not be entertained.
- 151. HLB is under no obligation to inform the Eligible Cardholders should the NTC Cash Back reach the maximum NTC Cash Back allocation during the Campaign Period.
- 152. Eligible Retail Spend is based on the following criteria:
  - Shall include retail, insurance, bill payment, membership fees and online transactions, standing instructions, Extended Payment Plan (EPP) transacted locally and internationally.
  - b. Shall exclude cash advance, Balance Transfer (BT), Call-for-Cash (CFC), Call-for-Cash Plus (CFC+), Flexi-Payment Plan (FPP), fund transfer, fees and charges imposed by HLB.
  - Cumulative Eligible Retail Spend by the Supplementary Cardholder(s) under the same C. Eligible Cardholder's Credit Card account will be included in computation of the Eligible Cardholder's cumulative Eligible Retail Spend.
  - d. Shall be posted and shall not be disputed and/or reversed out by the merchant
- 153. This Promotion B3 is not applicable in conjunction with any of HLB/HLISB's on-going promotions unless otherwise stated.

#### WEALTH MANAGEMENT POWERLINK 8.88% PROMOTION ("PROMOTION B4")

- 154. The Wealth Management Powerlink 8.88% Promotion ("Promotion B4") is open for participation by all individual HLB Customers ("HLB Customers") who are Malaysian and non-Malaysian Residents of the following categories ("Customer Categories"):-
  - Existing and/or new Private Banking ("PV") Customers; and a.
  - Existing and/or new Priority Banking ("PB") Customers; and b.
  - Existing and/or new HLB Customers who are non PB/PV Customers ("Non PV/PB") C. unless notified otherwise.
- 155. 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 157 below) of Ringgit Malaysia Three Million (RM3,000,000.00) or such other amount as may be stipulated by HLB from time to time ("PV Qualifying Criteria"). New PV Customers refer to HLB Customers who have joined PV Membership during the Campaign Period.
- The PB Customers in this context refer to HLB Customers who have fulfilled the qualifying criteria 156. of the Priority Banking Membership ("PB Membership"). PB Membership refers to a total combined Liquid Assets and/or Investment (as defined under Clause 157 below) of Ringgit Malaysia Three Hundred Thousand (RM300,000.00) or such other amount as may be stipulated by HLB from time to time ("PB Qualifying Criteria"). New PB Customers refer to HLB Customers who have joined PB Membership during the Campaign Period.
- 157. 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.

158. Where there is more than one (1) person applying for the PV/PB's Membership, a joint account must be opened. The joint accountholder whose name appears first in the records of HLB will be the primary accountholder ("**Primary Accountholder**") and the other joint accountholder will be the secondary accountholder ("**Secondary Accountholder**")

# **PROMOTION B4 MECHANICS**

- 159. In order to participate in **Promotion B4**, **HLB Customers** are required during the Campaign Period to perform and to fulfil the following requirements/criteria as set out in Table 1 below to be eligible for Promotional FD Rate:
  - d. to invest a minimum investment amount in any of the selected UT or FRNID (as listed in Appendix 1 attached herewith) (collectively referred to as "Selected Investments"); and
  - e. to place a FD into a newly opened or existing FD account for a maximum tenure of 2-month ("Tenure") with a maximum FD placement amount of 1.5 time (1.5x) of the Investment Amount in **Selected Investments** ("**Powerlink FD**"); and
  - f. to show the Hong Leong Connect App from HLB Customers' mobile phone to HLB relationship manager and/or branch staff

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

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

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

160. For the avoidance of doubt, Hong Leong Connect App from HLB Customers' mobile phone must be the mobile number that register with HLB.

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





- 161. For the avoidance of doubt, in order for the HLB Customers to enjoy the Promotional FD Rate above:
  - a. placement of the investment amount of the Selected Investments and Powerlink FD have to be done concurrently on the same day during the Campaign Period; and
  - b. the maximum Powerlink FD Amount to be placed concurrently with the Selected Investments is expressed as a ratio to Selected Investments amount and not more than RM5,000,000.
  - c. Promotional FD Rate is applicable for New Funds only (as defined in Clause 162).
- 162. 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 Campaign Period that are re-deposited into any of HLB's CASA.
- The following shall not be considered as "New Funds": 163.
  - Maturing fixed deposit ("FD") or premature withdrawal of FD from any existing HLB's/ Hong Leong Islamic Bank Berhad ("HLISB")'s FD account/ Fixed Deposit-i ("FD-i") account:
  - 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 HLB and HLISB including third (3rd) party account transfer.
- 164. New HLB Customers are required to open a new FD account with HLB during the Campaign Period (if the HLB Customers do not have an existing FD account) in order to participate in this Promotion B4.
- HLB Customers who have performed and fulfilled the requirements as stated in Clauses 159 and 165. 161 above shall be referred to as the "Eligible Powerlink Customers" for the purpose of **Promotion B4.**
- 166. 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.

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

#### WARNING:

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

AND THE CUSTOMER RISKS EARNING NO RETURNS AT ALL. THE CUSTOMER IS REMINDED THAT THIS PRODUCT IS NOT INSURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA





- In the event the FD is uplifted prior to the maturity of the Tenure, no interest is to be paid on any 167. FD uplifted before the completion of the Tenure as per the rules of Association of Banks in Malaysia ("ABM"), Section E (v) shall apply:
  - i. No interest is to be paid on any 1 month, 2 months, 3 months deposit that has not run the full period.
- 168. Upon maturity, the FD shall be auto-renewed at the prevailing conventional FD board rate.
- 169. Partial withdrawal of the FD is not allowed.
- 170. 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.
- 171. The UT booking date shall be considered as the UT placement date for the selected UT products in the Selected Investments
- 172. The FRNID trade date shall be considered as the FRNID placement date for the selected FRNID products in the Selected Investments.
- 173. Placement of FD and Investment Amounts in the Selected Investments must be made on the same day and cannot be accumulated from different days.
- 174. The Primary Accountholder (as defined under Clause 158 above) for both the Selected Investments and the FD account must be under same name of the HLB Customer.
- HLB reserves the right to amend the participating funds of the Selected Investments listed in 175. Appendix 1 from time to time within the Campaign Period.
- 176. 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 B4.
- 177. 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.
- 178. In the event Eligible Powerlink Customers exercise their Unit Trust cooling-off right or any transaction of the Selected Investments is rejected or cancelled by any parties for whatsoever reason, Eligible Powerlink Customers shall NOT be entitled for the Promotional FD Rate as stipulated in the table illustrated at clause 159 above. Accordingly, the funds placed and deposited in a FD account will be uplifted and no interest will be paid as per ABM's rule. Section E (v).

# INVESTMENT PRODUCTS TRANSACTIONS

WARNING STATEMENT/ IMPORTANT NOTICE PERTAINING TO FRNID:

#### WARNING:

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





- 179. 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.
- 180. Investments in the selected UT Funds in **Selected Investments** using funds withdrawn from the Employees Provident Fund ("**EPF**") are not allowed.
- 181. All the existing terms and conditions, rules and regulations governing the Selected Investment transactions shall apply.
- 182. 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.
- 183. 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.
- 184. 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.

**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.

#### BANCASSURANCE REGULAR PREMIUM FD PROMOTION ("PROMOTION B5")

# **ELIGIBILITY**

185. The Bancassurance Regular Premium FD Promotion ("Promotion B5") is open to all new and existing Bank customers including Malaysian and non-Malaysian residents ("Customers") who, during the Promotion Period, apply for any of the participating Bancassurance Regular Premium



Products as stated in clause 186 and pay New Business Premium with a minimum Annual Premium Size in respect of the relevant participating Bancassurance Regular Premium Products ("Eligible Customers").

- 186. The participating Bancassurance Regular Premium Products for this Promotion B5 are **Hong** Leong SMART Cash Insurance, Hong Leong SMART Value Insurance and Prestige Life (collectively referred to as "the Products" and individually referred to as "the Product") which are all underwritten by the insurer, Hong Leong Assurance Berhad ("HLA").
- 187. For the avoidance of doubt:-
  - "New Business Premium" means the first year premium paid towards the purchase of any of the Products:.
  - "Annual Premium Size" refers to total amount premium paid annually with minimum of Ringgit Malaysia Six Thousand (RM6,000) for Hong Leong SMART Cash Insurance and Prestige Life, and Ten Thousand (RM10,000) for Hong Leong SMART Value Insurance.
- 188. Eligible Customers who have committed or are suspected of committing any fraudulent or wrongful acts in relation to the Products and/or any of the facilities granted by the Bank or have been declared bankrupt (pursuant to a petition by either HLB, other banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period shall **NOT** be eligible to participate in the Promotion B6.

# **PROMOTION B5 MECHANICS**

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

Products	Annual Premium Size	Fixed Deposit ("FD") Placement Amount*	Promotional FD Interest
Group A  Hong Leong SMART Value  Group B  Hong Leong SMART Cash Prestige Life	Minimum RM10,000 Minimum RM6,000	1 to 1 Basis up to the maximum of RM20,000	3 Months ("FD Tenure") FD interest at effective rate of 7.70% p.a.  Limited to the first 1,000 Qualified Eligible Customers only (per customer basis)

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

- 190. For the avoidance of doubt, this Promotional FD Interest is only valid on a first-come, first-served basis and limited to the first one thousand and two hundred (1,200) Qualified Eligible Customers.
- 191. The Eligible Customers can only make FD placement upon approval by the insurer, HLA, of the Products applied for and after the expiry of the fifteen (15) calendar days' cooling off period once the policy is in force. Notification letter will be forwarded by the Bank to both HLB and HLA sales staff who will then notify the Eligible Customers. The Eligible Customers are required to present the





Notification letter to any HLB branch as proof of eligibility to enjoy the Promotional FD Interest in order to proceed with the FD placement, failing which the Eligible Customers are deemed not qualified to participate with this Promotion B5 and it is essentially the obligation of the Eligible Customers to obtain such Notification letter from HLA / to inform the Bank in the event that the Eligible Customers do not receive such Notification letter from HLA, and the Bank shall not be responsible for the non-receipt of the Notification letter by the Eligible Customers for any reason whatsoever.

- 192. For the avoidance of doubt, the Bank will be guided by the notification letter to ascertain the entitlement of the Eligible Customers to make their respective FD placement with the Bank.
- 193. Each Qualified Eligible Customer shall only be entitled to the Promotional FD Interest for one (1) time only (whether in an individual FD account under the Qualified Eligible Customer's name only or a joint FD account where the Qualified Eligible Customer is the Principal FD Accountholder) irrespective of the number of the Products subscribed throughout the Campaign Period. In the case of joint FD accounts, only joint FD accounts where the Eligible Customer (as stated in the Notification letter) is the Principal FD Accountholder, is entitled for the Promotional FD Interest.
- 194. In the event the Product is cancelled by any party for any reason whatsoever anytime within the FD Tenure of the FD placement, the Eligible Customers will not be eligible to enjoy the Promotional FD Interest. In such circumstance, the prevailing conventional FD board rate for the FD Tenure shall apply from the date of the FD placement.
- 195. The Promotional FD Interest under this Promotion B5 will be credited into the Qualified Eligible Customers' nominated current account or savings account ("CASA") upon the maturity of the FD Tenure. Interest add-on to the initial FD placement is not allowed.
- 196. 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.
- 197. Withdrawal of FD can only be made at the home branch i.e. the branch where the FD placement was made.
- 198. 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.
- In the event it is subsequently discovered that the Qualified Eligible Customer does not meet any 199. or all of the T&Cs under the Promotion, the Bank reserves the right to claw-back and deduct the additional Promotional FD Interest credited earlier from the Qualified Eligible Customer's nominated CASA. The Qualified Eligible Customers will be notified by the Bank in writing prior to any FD Promotional Interest claw-back and deduction from the Qualified Eligible Customers' nominated CASA.
- 200. The Promotion B5 is NOT valid with any other on-going promotions offered by the Bank in respect of the Products from time to time.

#### **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 the Bank.

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).

PERSONAL FINANCING/-i FIXED FLAT RATE PROMOTION (refer to PROMOTION A8 - same promotion mechanics)

AUTO FINANCING/-i: 11street e-Coupons worth up to RM50 ("PROMOTION B6")

# **ELIGIBILITY**

- 201. The Auto Financing/-i ("Promotion B6") is open to both new and existing individual customers whose Hong Leong Auto Financing (HLAF) application(s) ("HLAF Customers") are:
  - a. received within the Campaign Period: 7 July 2018 to 13 July 2018 (both dates inclusive) ("Qualified HLAF Customers"); and
  - b. the HLAF is disbursed latest by 15 August 2018 (final date) (hereinafter referred to as "Eligible HLAF Customers")
- 202. For the avoidance of doubt, the following persons are NOT eligible to participate in this Promotion B6:
  - Permanent and contract employees of Hong Leong Group (including its subsidiaries and related companies):
  - employees of the Bank, the Bank's business partners, representatives or agents (including external auditors, vendors, suppliers, advertising and promotion agents) and their respective immediate family members (e.g. spouse, children, parents, siblings);
  - Eligible HLAF Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt (pursuant to a petition by either banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period; or
  - Eligible HLAF Customers who have committed, or determined by the Bank to be potentially committing any of the wrongful acts stipulated herein; shall be immediately disqualified from participating in the Promotion B6.

# **PROMOTION B6 MECHANICS**





203. Eligible HLAF Customers will receive 11street e-Coupon based on the following HLAF Financing Amount approved:

HLAF Financing/-i Amount	11street e-Coupon Value
RM30, 000 to RM70, 000	RM30
RM71, 000 or above	RM50

- 204. Terms of 11street e-Coupon usage
  - 1. Validity/ Expiry: Six (6) months from date of issuance;
  - 2. Customer needs to be a pre-registered 11street user in order to redeem the e-Coupon code
    - E-Coupon code is stored under the user's 'My Page' tab.
    - User needs to key-in the 'verification code' (i.e. unique code) prior payment/check-out
  - 3. Only one-time usage is allowed for each unique code issued.
  - Spend amount has to be in excess amount (minimum RM1.00) of the awarded voucher value; for example,
    - If voucher value RM30, minimum spend amount must be RM31 or more
    - If voucher value RM50, minimum spend amount must be RM51 or more
  - 5. For the full list of items available, please visit 11street website via this URL link: http://www.11street.my
- 205. By participating in this Promotion B7, the Customers agree to be bound by 11street's terms and conditions governing the e-Coupon terms of usage, which may vary 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 e-Coupon terms of usage by 11street and any queries or disputes pertaining the aforesaid amendments / variation shall not be entertained by the Bank and the Customers shall resolve the same directly with 11street.
- 206. It is the duty of the HLAF Customers to furnish all relevant documents and information to the Bank and/or fulfil the requirements as set out by the Bank (if any) when submitting application for the HLAF in order for the Bank to approve the HLAF timely. The Bank shall not be held liable/responsible in the event of any delay the date of funding is delayed for any reasons whatsoever.

# SHARE MARGIN FINANCING: ZERO TO HERO INTEREST PROMOTION ("PROMOTION B7")

- 207. The Share Margin Financing: Zero to Hero Interest Promotion ("Promotion B7") is open for participation by all Malaysian or non-Malaysian individuals residing in Malaysia ("Customers") who are new and existing Customers of HLB of the following criteria:
  - age between 21 and 65; and
  - New application to Share Margin Financing Facility ("Facility) during Campaign period with minimum loan size of Ringgit Malaysia One Hundred Thousand only (RM100,000) ("SMF Customers")
- 208. The following are **NOT** eligible to participate in the Promotion B7:
  - Non-individual customers HLB Customers refer to associations, sole proprietors, partnerships, limited liability partnerships and private limited companies which are nonmanufacturing micro SMEs where annual sales turnover is Ringgit Malaysia Five Million (RM5 million).
  - 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.
- Customers who have committed, or determined by the Bank to be potentially committing any of the wrongful acts stipulated herein.
- Customers who submit new application for the Facility to purchase shares under the Employee Stock Option Scheme (ESOS) and Initial Public Offering (IPO).
- Existing customers with existing Facility prior to the Campaign Period who have during the Campaign Period submitted their new application for the Facility for increase in the existing facility limit.
- Existing customers who have closed their previous Facility and have applied to open a new Facility under this Promotion within one (1) year from the date of such closure.
- Permanent and contract employees of the Bank.

# **PROMOTION B7 MECHANICS**

- 209. Customers who fulfil the criteria in clause 210 of this T&Cs ("Eligible Customers") are entitled to the Promotion B7 below:-
  - Facility Interest rate at 0% for the first three (3) months; and
  - Thereafter, for the fourth (4th) month onwards, the interest will be charged at the rate of Base Rate (BR) + 1.17%.
- 210. In order to participate in this Promotion B7, the Eligible Customers are required to perform and to fulfil the following requirements/criteria as set out below:-
  - To submit a new application for the Facility during the Campaign Period; and
  - To accept the Facility and to open a new SMF Account in relation to the Facility on/or before 13th July 2018. For the avoidance of doubt, Customers are given a further grace period of one (1) month from the expiry of the Campaign Period until 12th August 2018 strictly for the purpose of enabling Customers who have submitted new applications for the Facility within the Campaign Period, to accept the Facility and to open a new SMF Account.
  - For the avoidance of doubt, HLB shall not be responsible in the event that the Eligible Customers are not entitled for the Promotion B7 due to the reason that the Eligible Customers fail to open the Facility within the Campaign Period and to accept the Facility by 12th August 2018 (if applicable), for any reason whatsoever. It is essentially the duty of the Eligible Customers to ensure that they shall open the Facility within the Campaign Period and to accept the Facility by 12th August 2018 (if applicable) and settle all relevant charges incurred for the opening of Facility (including but not limited to the payment of stamp duty and legal fees for the Facility Agreement and other relevant documents) promptly.

# **GENERAL**

211. Eligible FD/-i Customers, Eligible CASA/-i Accountholders, NTC Cardholders, Eligible Credit Cardholders, Eligible Debit Card/-i holders, Eligible Personal Financing/-i, Eligible Property Financing/-i, Customers Eligible HLAF Customers, Eligible Insurance Customers, Eligible Powelink Customers and Eligible Share Margin Financing Customers are collectively known as "the Customers".

The FD/-i Promotion Rate, Credit Card Cash Back for NTC, Credit Card and Debit Card/-i Cash Back on Online Spend, CASA/-i Cash Back, Personal Financing/-i Promotion Rate, Property Financing/-i Cash Back, e-TT Fee Waiver, e-BT Zero Rate, e-FPP Zero Rate, Banca FD Promotion Rate, Powerlink FD Promotion Rate, Auto Financing/-i e-Voucher and Share Margin Financing Zero Interest Rate are collectively known as "the Rewards".





Promotion A1, A2, A3, A4, A5, A6, A7, A8, A9, B1, B2, B3, B4, B5, B6 and B7 are individually known as "each Promotion" and collectively known as "the Campaign".

## 212. By participating in the Campaign, the Customers:

- a. agree to have read, understood and to be bound by the T&Cs of the Campaign;
- b. that all records of transactions captured by the Bank's system within the Campaign Period and the list of the Customers shall be accurate and final;
- c. agree that the Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Customers and no further correspondence and/or appeal to dispute the Bank's decision shall be entertained;
- d. agree that the T&Cs herein, Priority Banking Terms and Conditions, Private Banking Terms and Conditions, Investment Service Agreements, Credit Card Terms and Conditions, General Terms and Conditions of Accounts, Debit Card Terms and Conditions, HLB's/HLISB's General Terms and Conditions of Accounts in respect of the Hong Leong CASA and Hong Leong Current Account-i and Savings Account-i (Tawarruq CASA-i), Online FD/-i Terms and Conditions of Account, Hong Leong Connect, Cardholder Agreement and other applicable Terms & Conditions are read as an entire agreement and if there is any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy;
- e. agree that all applications for the Participating Facility(ies) are subject to the Bank's credit evaluation and approval:
- f. agree that all records of credit card transactions of the Eligible Retail Spend within or outside of Malaysia captured by the HLB's system within this Campaign Period are accurate and final;
- g. agree that all records of transactions captured by the Bank's system within the Campaign Period and the list of the Customers shall be accurate and final;
- h. agree that all applications for the Participating Property Financing Facility(ies) are subject to the Bank's credit evaluation and approval;
- i. agree to access HLB's website at <a href="www.hlb.com.my">www.hlb.com.my</a> ("HLB's Website") and HLISB's website at <a href="www.hlisb.com.my">www.hlisb.com.my</a> ("HLISB's Website) at regular time intervals to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs.
- j. Consent for HLB/HLISB to disclose or publish their names, National Registration Identity Card Number (NRIC) or Passport Number (in masked form) and/or photo(s) in HLB's & HLISB's Website or in media, marketing or advertising materials;
- k. authorizes HLB/HLISB to disclose their personal data (i.e. names, NRIC Numbers, email address and/or contact details, where applicable) to the Bank's service providers including but not limited to HLMT, dCatalyst, Dynamic Search and M3Tech for the purpose of running and fulfilling this Campaign;
- Agree to liaise with the billers for further terms and conditions in relation to the Auto-Billing and to liaise directly with the billers pertaining to any disputes or issues without recourse to the Bank;
- m. that the FD Promotion Rate/Cash Back/Cash Prize/e-Coupon is non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind; and
- n. to be liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to their participation in the Promotion.

#### 213. The Bank reserves the right:

- a. to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part at its absolute discretion, by way of posting on the Bank's Website or in any other manner which the Bank's deems practical by providing twenty one (21) calendar days' notice;
- b. to alter, add, cancel or substitute any or all of the FD Promotion Rate/Cash Back/Cash Prize/e-Coupon with alternative products of similar value at any time with prior notice;
- c. to reject at its sole and absolute discretion any Eligible Cards' application that were submitted without assigning any reason thereof;
- d. Decline the eligibility of any Eligible Cardholder to participate in the Campaign for any reason whatsoever as the Bank may in its absolute discretion deem fit. In particular, the Bank shall





have the absolute right to decline the eligibility of a Eligible Cardholder who has performed an Eligible Retail Spend within the meaning of these T&Cs, in a manner or pattern which the Bank deems to be abnormal, irregular and/or is indicative of an attempt to obtain an unfair advantage over other Eligible Cardholders with normal/regular spending patterns, including any reversal and dispute of transactions, and the Bank's decision in this matter shall be final and conclusive on all Eligible Cardholders;

- e. Forfeit and/or claw back any or all of the FD Promotion Rate/Cash Back/Cash Prize/e-Coupon in the event where there is non-compliance to the T&Cs herein;
- f. Forfeit and/or claw back the Credit Card Cash Back and/or the Annual Fee Waiver in the circumstance where there is reversal of Eligible Retail Spend or termination of the Eligible Cards during the Campaign Period and/or at the point of awarding the Credit Card Cash Back or non-compliance to the T&C herein;
- g. Amend the Credit Card Cash Back and/or the Annual Fee Waiver and/or replace Credit Card Cash Back and/or the Annual Fee Waiver herein with an alternative gift of similar value at its absolute discretion, by way of posting on the Bank's Website or in any other manner which HLB deems practical, in order to give prior notice to the Eligible Cardholders; and
- h. to disqualify any of the Customers for any reason whatsoever as HLB/HLISB may in its absolute discretion deem fit to participate in the Campaign and/or be entitled to the Gifts; and
- i. to forfeit the FD Promotion Rate/Cash Back/Cash Prize/e-Coupon in the event of non-compliance to the T&Cs herein.
- j. to forfeit the FD Promotion Rate/Cash Back/Cash Prize/e-Coupon in the circumstance where there is reversal of Eligible Spend, termination of HLB Credit Card for any reason whatsoever during the Campaign Period or non-compliance to the terms and conditions herein
- 214. Eligible Cardholders will not be able to accumulate reward points and / or cash rebates for the BT programme.
- 215. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall NOT be eligible to participate in any of the Promotion and/or shall NOT be entitled for the Gift.
- 216. The respective Customers are liable and shall personally bear all applicable taxes, government fees, all the cost related to delivery or installation or any other charges that may be levied against them under applicable laws, if any, in relation to participating in the Campaign and/or collection of the FD Promotion Rate/Cash Back/Cash Prize/e-Coupon.
- 217. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the Eligible Cards application and/or the sales transactions by Visa international Incorporated, MasterCard Worldwide, Merchant establishments, postal service providers or any party in which may result in the Eligible Cardholders being omitted from the Campaign herein;
- 218. All Eligible Accounts of the Eligible Customers must be valid/ active, in good standing and must not be in breach of any of the terms and conditions of this Campaign and/ or General Terms and Conditions of the Campaign at the point the FD Promotion Rate/Cash Back/Cash Prize/e-Coupon are awarded.
- 219. The FD Promotion Rate/Cash Back/Cash Prize/e-Coupon will be provided on an "As Is" basis. The FD Promotion Rate/Cash Back/Cash Prize/e-Coupon featured in all printed materials and/or website are for illustration purposes only. Any props, accessories or equipment featured with the Gifts in any pictorial materials are for decorative purposes and shall not form part of the Gifts.
- 220. The Bank gives no representation or warranty with respect to the quality or suitability of the Gifts and shall not be responsible to replace any lost, stolen or damaged Gifts (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). The Customers shall deal





directly with the relevant merchant(s) and/or manufacturer(s) for all warranty information and claims without recourse to HLB/HLISB.

- 221. The FD Promotion Rate/Cash Back/Cash Prize/e-Coupon are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.
- 222. In the event of any discrepancy between these T&Cs as compared to any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the final T&Cs on HLB's/HLISB's Website shall prevail.
- 223. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Accountholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
- Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*

Deposit/Deposit-i Products are eligible for protection by Perbadanan Insurans Deposit Malaysia ("PIDM").

Unit Trust and FRNID Products are NOT eligible for protection by PIDM.





# Appendix 1 - Selected Investments

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

No.	Code	Fund Name	Fund Provider
1	HWA01	Affin Hwang Select Opportunity	Affin Hwang Asset Management Berhad
2	HWA03	Affin Hwang Select Balanced	Affin Hwang Asset Management Berhad
3	HWA07	Affin Hwang Select Income	Affin Hwang Asset Management Berhad
4	HWA11	Affin Hwang Select Asia Pac ex Japan	Affin Hwang Asset Management Berhad
		REITs & Infrastructure	g g
5	HWA17	Affin Hwang Select AUD Income - MYR	Affin Hwang Asset Management Berhad
6	HWA18	Affin Hwang Select Dividend	Affin Hwang Asset Management Berhad
7	HWA25	Affin Hwang Select Asia (ex Japan) Opportunity	Affin Hwang Asset Management Berhad
8	HWA26	Affin Hwang Select SGD Income - MYR	Affin Hwang Asset Management Berhad
9	HWA27	Affin Hwang China Growth	Affin Hwang Asset Management Berhad
10	HWA28	Affin Hwang Japan Growth	Affin Hwang Asset Management Berhad
11	HWA19	Affin Hwang Select Asia (ex Japan)	Affin Hwang Asset Management Berhad
		Quantum	
12	AM05	AmPan European Property Equities	AmInvestment Services Berhad
13	AM03	AmSchroder European Equity Alpha	AmInvestment Services Berhad
14	AM20	AMCUMULATIVE GROWTH	AmInvestment Services Berhad
15	AM25	AMASIA PACIFIC REITS	AmInvestment Services Berhad
16	AM29	AmTotal Return	AmInvestment Services Berhad
17	AM30	AmAsia Pacific Equity Income	AmInvestment Services Berhad
18	AM33	AmAsia Pacific REITs Plus	AmInvestment Services Berhad
19	AM34	AmConservative	AmInvestment Services Berhad
20	AM35	Global Dividend	AmInvestment Services Berhad
21	CIMB01	CIMB-Principal Global Titans	CIMB-Principal Asset Management Berhad
22	CIMB04	CIMB-Principal Greater China Equity	CIMB-Principal Asset Management Berhad
23	CIMB07	CIMB-Principal China-India-Indonesia Eq	CIMB-Principal Asset Management Berhad
24	CIMB10	CIMB-Principal Equity	CIMB-Principal Asset Management Berhad
25	CIMB15	CIMB-Principal Balanced Income	CIMB-Principal Asset Management Berhad
26	CIMB17	CIMB-Principal Equity Growth & Income	CIMB-Principal Asset Management Berhad
27	CIMB18	CIMB-Principal Equity Income	CIMB-Principal Asset Management Berhad
28	CIMB19	CIMB-Principal Inc Plus Balanced	CIMB-Principal Asset Management Berhad
29	CIMB29	CIMB-Principal Asia Pacific Dynamic Inc	CIMB-Principal Asset Management Berhad
30	CIMB30	CIMB-Principal Global Multi Asset Income	CIMB-Principal Asset Management Berhad
31	CIMB32	CIMB-Principal Balanced	CIMB-Principal Asset Management Berhad
32	CIMB33	CIMB-Principal Small Cap	CIMB-Principal Asset Management Berhad
33	CIMB35	CIMB-Principal Asia Pacific Dynamic Growth - MYR	CIMB-Principal Asset Management Berhad
34	PRU02	Eastspring Investments Growth	Eastspring Investments Berhad
35	PRU03	Eastspring Investments Balanced	Eastspring Investments Berhad
36	PRU07	Eastspring Inv Asia Pacific Equity MY	Eastspring Investments Berhad
37	PRU09	Eastspring Inv Asia Select Income	Eastspring Investments Berhad
38	PRU10	Eastspring Investments Equity Income	Eastspring Investments Berhad
39	PRU23	Eastspring Investments MY Focus	Eastspring Investments Berhad
40	FTAM0	Franklin US Opportunities MYR	Franklin Templeton Asset Management
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41	FTAM0 2	Templeton Global Equity A (MYR)	Franklin Templeton Asset Management
42	FTAM0 3	Templeton Global Balanced A (MYR)	Franklin Templeton Asset Management
43	HLG01	Hong Leong Growth	Hong Leong Asset Management Berhad
44	HLG02	Hong Leong Penny Stock	Hong Leong Asset Management Berhad
45	HLG04	Hong Leong Consumer Products Sector	Hong Leong Asset Management Berhad
46	HLG10 A	Hong Leong Bond	Hong Leong Asset Management Berhad
47	HLG11	Hong Leong Balanced	Hong Leong Asset Management Berhad
48	HLG14	Hong Leong Dividend	Hong Leong Asset Management Berhad
49	HLG15	Hong Leong Strategic	Hong Leong Asset Management Berhad
50	HLG37	Hong Leong HK Equity Optimizer	Hong Leong Asset Management Berhad
51	HLG40	Hong Leong Regular Income	Hong Leong Asset Management Berhad
52	OSK01	RHB Emerging Opportunity Unit Trust	RHB Asset Management Sdn Bhd
53	OSK02	RHB Small Cap Opportunity Unit Trust	RHB Asset Management Sdn Bhd
54	OSK03	RHB Kidsave Trust	RHB Asset Management Sdn Bhd
55	OSK09	RHB Smart Treasure	RHB Asset Management Sdn Bhd
56	OSK10	RHB Smart Balanced	RHB Asset Management Sdn Bhd
57	OSK12	RHB Growth & Income Focus	RHB Asset Management Sdn Bhd
58	OSK16	RHB Resources	RHB Asset Management Sdn Bhd
59	OSK20	RHB Golden Dragon	RHB Asset Management Sdn Bhd
60	OSK21	RHB Thematic Growth	RHB Asset Management Sdn Bhd
61	OSK23	RHB Big Cap China Enterprise	RHB Asset Management Sdn Bhd
62	OSK25	RHB Malaysia Dividend	RHB Asset Management Sdn Bhd
63	OSK30	RHB Energy	RHB Asset Management Sdn Bhd
64	OSK31	RHB Gold and General	RHB Asset Management Sdn Bhd
65	OSK34	RHB US Focus Equity	RHB Asset Management Sdn Bhd
66	OSK40	RHB Multi Asset Regular Income	RHB Asset Management Sdn Bhd
67	RHB42	RHB GS US Equity	RHB Asset Management Sdn Bhd
68	OSK43	RHB Asian Income	RHB Asset Management Sdn Bhd
69	OSK45	RHB GoldenLife 2020	RHB Asset Management Sdn Bhd
70	OSK46	RHB GoldenLife 2030	RHB Asset Management Sdn Bhd
71	TA05	TA Global Technology	TA Investment Management Bhd
72	TA02	TA South East Asia Equity	TA Investment Management Bhd
73	TA03	TA European Equity	TA Investment Management Bhd
74	TA04	TA Asian Dividend Income	TA Investment Management Bhd
75	TA10	TA GROWTH	TA Investment Management Bhd





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

HWA01	No.	Code	Fund Name	Fund Provider
HWA03	1	HWA01	Affin Hwang Select Opportunity	Affin Hwang Asset Management Berhad
HWA11 Affin Hwang Select Asia Pac ex Japan REITs & Infrastructure  HWA25 Affin Hwang Select Dividend Affin Hwang Asset Management Berhad Affin Hwang Select Dividend Affin Hwang Asset Management Berhad Opportunity  HWA26 Affin Hwang China Growth Affin Hwang Asset Management Berhad Opportunity  HWA27 Affin Hwang China Growth Affin Hwang Asset Management Berhad Ouantum  AM05 Am26 Am26 Am26 Am26 Am26 Am26 Am26 Am26	2	HWA03	•	
HWA25         Affin Hwang Select Asia (ex Japan) Opportunity         Affin Hwang Asset Management Berhad Opportunity           6         HWA27         Affin Hwang China Growth         Affin Hwang Asset Management Berhad           7         HWA28         Affin Hwang Japan Growth         Affin Hwang Asset Management Berhad           8         HWA19         Affin Hwang Select Asia (ex Japan) Ouantum         Affin Hwang Asset Management Berhad           9         AM05         AmPan European Property Equities         AmInvestment Services Berhad           10         AM03         AmSchroder European Equity Alpha         AmInvestment Services Berhad           11         AM20         AMCMUMULATIVE GROWTH         AmInvestment Services Berhad           12         AM25         AMASIA PACIFIC REITS         AmInvestment Services Berhad           14         AM30         AmAsia Pacific Equity Income         AmInvestment Services Berhad           15         AM33         AmAsia Pacific REITS Plus         AmInvestment Services Berhad           16         AM33         AmAsia Pacific REITS Plus         AmInvestment Services Berhad           17         CIMB01         CIMB-Principal Global Titans         CIMB-Principal Asset Management Berhad           18         CIMB04         CIMB-Principal Clobal Titans         CIMB-Principal Asset Management Berhad	3	HWA11		ŭ ŭ
Opportunity	4	HWA18	Affin Hwang Select Dividend	Affin Hwang Asset Management Berhad
7         HWA28         Affin Hwang Japan Growth         Affin Hwang Asset Management Berhad           8         HWA19         Affin Hwang Select Asia (ex Japan) Quantum         Affin Hwang Asset Management Berhad           9         AM05         AmPan European Property Equities         AmInvestment Services Berhad           10         AM03         AmSchroder European Equity Alpha         AmInvestment Services Berhad           11         AM20         AMCUMULATIVE GROWTH         AmInvestment Services Berhad           12         AM25         AMASIA PACIFIC REITS         AmInvestment Services Berhad           13         AM29         AmTotal Return         AmInvestment Services Berhad           14         AM30         AmAsia Pacific Equity Income         AmInvestment Services Berhad           16         AM33         Global Dividend         AmInvestment Services Berhad           17         CIMB01         CIMB-Principal Global Titans         CIMB-Principal Asset Management Berhad           18         CIMB04         CIMB-Principal China-India-Indonesia         CIMB-Principal Asset Management Berhad           20         CIMB10         CIMB-Principal Equity Growth & Income         CIMB-Principal Asset Management Berhad           21         CIMB17         CIMB-Principal Equity Growth & Income         CIMB-Principal Asset Management Berhad	5	HWA25		Affin Hwang Asset Management Berhad
8         HWA19         Affin Hwang Select Asia (ex Japan) Quantum         Affin Hwang Asset Management Berhad Quantum           9         AM05         AmPan European Property Equities         AmInvestment Services Berhad           10         AM03         AmSchroder European Equity Alpha         AmInvestment Services Berhad           11         AM20         AMCUMULATIVE GROWTH         AmInvestment Services Berhad           12         AM25         AMASIA PACIFIC REITS         AmInvestment Services Berhad           13         AM29         AmTotal Return         AmInvestment Services Berhad           14         AM30         AmAsia Pacific REITs Plus         AmInvestment Services Berhad           15         AM33         AmSia Pacific REITs Plus         AmInvestment Services Berhad           16         AM35         Global Dividend         AmInvestment Services Berhad           17         CIMB01         CIMB-Principal Global Titans         CIMB-Principal Asset Management Berhad           18         CIMB04         CIMB-Principal Greater China Equity         CIMB-Principal Asset Management Berhad           20         CIMB10         CIMB-Principal Equity         CIMB-Principal Asset Management Berhad           21         CIMB17         CIMB-Principal Equity Income         CIMB-Principal Asset Management Berhad           2	6	HWA27	Affin Hwang China Growth	Affin Hwang Asset Management Berhad
9         AM05         Cuantum         Amnorest European Property Equities         Amlnvestment Services Berhad           10         AM03         AmSchroder European Equity Alpha         AmInvestment Services Berhad           11         AM20         AMCUMULATIVE GROWTH         AmInvestment Services Berhad           12         AM25         AMASIA PACIFIC REITS         AmInvestment Services Berhad           13         AM29         AmTotal Return         AmInvestment Services Berhad           14         AM30         AmAsia Pacific Equity Income         AmInvestment Services Berhad           15         AM33         AmAsia Pacific Equity Income         AmInvestment Services Berhad           16         AM35         Global Dividend         AmInvestment Services Berhad           17         CIMB0         CIMB-Principal Group Italians         CIMB-Principal Asset Management Berhad           18         CIMB04         CIMB-Principal Group Italians         CIMB-Principal Asset Management Berhad           19         CIMB0         CIMB-Principal Equity         CIMB-Principal Asset Management Berhad           21         CIMB10         CIMB-Principal Equity Growth & Income         CIMB-Principal Asset Management Berhad           22         CIMB17         CIMB-Principal Equity Growth & Income         CIMB-Principal Asset Management Berhad	7	HWA28	Affin Hwang Japan Growth	Affin Hwang Asset Management Berhad
10         AM03         AmSchroder European Equity Alpha         AmInvestment Services Berhad           11         AM20         AMCUMULATIVE GROWTH         AmInvestment Services Berhad           12         AM29         AmTotal Return         AmInvestment Services Berhad           13         AM29         AmTotal Return         AmInvestment Services Berhad           14         AM30         AmAsia Pacific Equity Income         AmInvestment Services Berhad           15         AM33         AmAsia Pacific REITS Plus         AmInvestment Services Berhad           16         AM35         Global Dividend         AmInvestment Services Berhad           17         CIMB01         CiMB-Principal Global Titans         CIMB-Principal Asset Management Berhad           18         CIMB04         CIMB-Principal Greater China Equity         CIMB-Principal Asset Management Berhad           19         CIMB07         CIMB-Principal China-India-Indonesia         CIMB-Principal Asset Management Berhad           20         CIMB10         CIMB-Principal Equity         CIMB-Principal Asset Management Berhad           21         CIMB15         CIMB-Principal Equity Growth & Income         CIMB-Principal Asset Management Berhad           23         CIMB17         CIMB-Principal Equity Income         CIMB-Principal Asset Management Berhad	8	HWA19		Affin Hwang Asset Management Berhad
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12         AM25         AMASIA PACIFIC REITS         AmInvestment Services Berhad           13         AM29         AmTotal Return         AmInvestment Services Berhad           14         AM30         AmAsia Pacific Equity Income         AmInvestment Services Berhad           15         AM33         AmAsia Pacific REITS Plus         AmInvestment Services Berhad           16         AM35         Global Dividend         AmInvestment Services Berhad           17         CIMB01         CIMB-Principal Global Titans         CIMB-Principal Asset Management Berhad           18         CIMB04         CIMB-Principal Greater China Equity         CIMB-Principal Asset Management Berhad           19         CIMB07         CIMB-Principal China-India-Indonesia Equity         CIMB-Principal Asset Management Berhad           20         CIMB10         CIMB-Principal Equity         CIMB-Principal Asset Management Berhad           21         CIMB15         CIMB-Principal Equity Growth & Income         CIMB-Principal Asset Management Berhad           21         CIMB15         CIMB-Principal Equity Income         CIMB-Principal Asset Management Berhad           22         CIMB15         CIMB-Principal Asset Management Berhad           23         CIMB20         CIMB-Principal Asset Management Berhad           24         CIMB20	10			AmInvestment Services Berhad
13       AM29       AmTotal Return       AmInvestment Services Berhad         14       AM30       AmAsia Pacific Equity Income       AmInvestment Services Berhad         15       AM33       AmAsia Pacific REITs Plus       AmInvestment Services Berhad         16       AM35       Global Dividend       AmInvestment Services Berhad         17       CIMB01       CIMB-Principal Global Titans       CIMB-Principal Asset Management Berhad         18       CIMB04       CIMB-Principal Greater China Equity       CIMB-Principal Asset Management Berhad         19       CIMB07       CIMB-Principal China-India-Indonesia       CIMB-Principal Asset Management Berhad         20       CIMB10       CIMB-Principal Equity       CIMB-Principal Asset Management Berhad         21       CIMB15       CIMB-Principal Equity Growth & Income       CIMB-Principal Asset Management Berhad         22       CIMB15       CIMB-Principal Equity Income       CIMB-Principal Asset Management Berhad         24       CIMB19       CIMB-Principal Asia Pacific Dynamic Inc       CIMB-Principal Asset Management Berhad         25       CIMB29       CIMB-Principal Asia Pacific Dynamic Inc       CIMB-Principal Asset Management Berhad         26       CIMB30       CIMB-Principal Small Cap       CIMB-Principal Asset Management Berhad         28 <td< td=""><td>11</td><td>AM20</td><td>AMCUMULATIVE GROWTH</td><td>AmInvestment Services Berhad</td></td<>	11	AM20	AMCUMULATIVE GROWTH	AmInvestment Services Berhad
14         AM30         AmAsia Pacific Equity Income         AmInvestment Services Berhad           15         AM33         AmAsia Pacific REITs Plus         AmInvestment Services Berhad           16         AM35         Global Dividend         AmInvestment Services Berhad           17         CIMB01         CIMB-Principal Global Titans         CIMB-Principal Asset Management Berhad           18         CIMB04         CIMB-Principal Greater China Equity         CIMB-Principal Asset Management Berhad           19         CIMB07         CIMB-Principal China-India-Indonesia         CIMB-Principal Asset Management Berhad           20         CIMB10         CIMB-Principal Equity         CIMB-Principal Asset Management Berhad           21         CIMB15         CIMB-Principal Equity Growth & Income         CIMB-Principal Asset Management Berhad           22         CIMB16         CIMB-Principal Equity Income         CIMB-Principal Asset Management Berhad           23         CIMB17         CIMB-Principal Equity Income         CIMB-Principal Asset Management Berhad           24         CIMB19         CIMB-Principal Asia Pacific Dynamic Inc         CIMB-Principal Asset Management Berhad           25         CIMB29         CIMB-Principal Balanced         CIMB-Principal Asset Management Berhad           26         CIMB30         CIMB-Principal Small Cap <td>12</td> <td>AM25</td> <td>AMASIA PACIFIC REITS</td> <td>AmInvestment Services Berhad</td>	12	AM25	AMASIA PACIFIC REITS	AmInvestment Services Berhad
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			Hong Leong Penny Stock	Hong Leong Asset Management Berhad





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