

The Hong Leong Bank Berhad (97141-X) (“HLB”)s “**Hong Leong Priority Banking New Member Promotion**” (“**Promotion**”) commences on 01 Oct 2018 and ends on 30 November 2018, both dates inclusive (“**Promotion Period**”), unless otherwise notified by way of posting on HLB’s website at www.hlb.com.my (“**HLB’s Website**”).

Terms and Conditions

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

1. The Promotion is open for participation by all individual and new Priority Banking Customers (“**PB Customers**”) who are Malaysian and non-Malaysian Residents of the following categories:-
 - i. existing HLB customers who have upgraded to become PB Customers during the Promotion Period; or
 - ii. new PB Customers who do not have any accounts with HLB prior to the Promotion Period

unless notified otherwise.

2. Priority Banking Membership (“**PB Membership**”) refers to a total combined Asset Under Management (“**AUM**”) and/or Investment of Ringgit Malaysia Three Hundred Thousand (RM300,000.00) or such other amount as may be stipulated by HLB from time to time (“**Qualifying Criteria**”).
3. For the purpose herein, the term “**AUM**” 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 AUM to make up the Qualifying Criteria.
4. Where there is more than one (1) person applying for the PB Membership, a joint account must be opened. The joint accountholder whose name appears first in the records of HLB will be the Primary Accountholder and the other joint accountholder will be the Secondary Account Holder. 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**”).
5. Only the Primary Accountholder is eligible for the Promotion.

MECHANICS

6. The first One hundred (100) PB Customers who participated in the **Promotion** by maintaining a minimum AUM of Ringgit Malaysia Three Hundred Thousand (RM300,000) inclusive of the minimum investment amount as stated in Table 1 during Promotion Period (“**Eligible PB Customer**”) will be entitled for One (1) unit of Four (4) days Three (3) nights stay at Wyndham Grand Phuket Kalim Bay Resort at Phuket, Thailand or Ramada Plaza Bangkok Menam Riverside at Bangkok, Thailand (“**Reward**”).

Table 1:

Type of Investment Product	Minimum Investment Amount	Minimum Sales Charge
UT	RM50,000	3.00%*
FRNID	RM70,000	N/A

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

For the avoidance of doubt, Type of Investment Product is referring to the selected UT or FRNID (as listed in Appendix 1 attached herewith and collectively referred to as “**Selected Investments**”)

7. The Reward is subject to availability on a first-come, first-served basis and limited to one (1) unit per Eligible PB Customer throughout the Promotion Period. Notification will be given in the event the Reward runs out of stock by way of posting on the HLB Website.
8. The minimum AUM stated in Clause 6 must be New Funds.
9. New Funds are defined as:
 - a. Cash, interbank GIRO, new funds received via telegraphic transfer from other banks, existing or new FD accounts of the PB Customers; and
 - b. Proceeds arising from the redemption of equity, unit trust funds, bonds / sukuk and / or Hong Leong Invest Safe during the Promotion Period that are re-deposited into any of HLB's CASA.
10. The following shall not be considered as New Funds:
 - a. Maturing fixed deposit ("FD") or premature withdrawal of FD from any existing HLB's/ Hong Leong Islamic Bank Berhad ("HLISB")'s FD account/ Fixed Deposit-i ("FD-i") account;
 - b. Intra bank transfer of funds, i.e. transfer of funds from another HLB / HLISB account (whether Savings/i and/or Current/i Accounts (CASA and/or CASA-i), FD, FD-i or General Investment Account ("GIA"); and
 - c. Inter-branch transfer within HLB and HLISB including third (3rd) party account transfer.
11. Eligible PB Customer will be notified by HLB via phone call or in any other methods deem appropriate by HLB ("**Notification**") before 31 October 2018 to collect the Reward from their respective relationship managers. Eligible PB Customer shall collect the Reward no later than 30 November 2018, failing which, the Reward will be forfeited.
12. Eligible PB Customer who do not receive any Notification by 31 December 2018 shall be deemed not eligible for the Rewards.
13. The Booking Period for the Reward is from 1 December 2018 to 31 March 2018 and the Stay Period is from 1 December 2018 to 30 June 2019, subject to room availability.
14. The Reward featured in all printed materials and/or website is for illustration purposes only. Any props, accessories or equipment featured together with the Reward in any advertising, promotional, publicity and pictorial materials are for decorative purposes and shall not form part of the Reward.
15. The Reward is non-transferable to any third (3rd) party and non-exchangeable for up-front cash, credit, cheque or in kind.
16. HLB makes no representation or warranty for product and services offered by merchant and shall not be liable or responsible for any changes, claims, loss or damages resulting from this Promotion.

TERMS AND CONDITIONS FOR THE REWARD

17. The Reward include 4 days 3 nights' room stay with daily breakfast for 2 guests either at Wyndham Grand Phuket Kalim Bay, Phuket, Thailand or Ramada Plaza Bangkok Menam Riverside, Bangkok, Thailand ("**Resort**"), provided by Club Wyndham Asia ("**Club**"), subject to the terms and conditions imposed as below:
 - i. All fee for the Reward are waived by Hong Leong Priority Banking.
 - ii. Air tickets are not inclusive in the Reward.

- iii. **Eligible PB Customer and guest must attend and complete a Club Showcase of approximately Ninety (90) minutes at the Resort.**
- iv. Eligible PB Customer and guest must bring two forms of identification, one with photo identification (i.e. Passport, major Credit Card, Driver's License) to the Club showcase.
- v. The Club Showcase highlights the benefits of the Club as an innovative, affordable, flexible vacation ownership Membership which is part of Wyndham Vacation Ownership, the world's largest Vacation Ownership Company enjoyed by over 900,000 Owner families worldwide.
- vi. At the Club Showcase, Eligible PB Customer and guest will be made an offer to purchase the Club's product. However Eligible PB Customer and guest are under no obligation to purchase anything.
- vii. Additional charges will apply for room upgrades, extra nights or additional guests. Food, beverages or other resort services are not included in this Reward.
- viii. A credit card imprint or cash deposit will be required at check-in for a bond to cover any incidental charges during the stay (this is refundable upon checkout).
- ix. All packages are subject to availability at the time of purchase or booking.
- x. Changes or cancellation of reservations are subject to availability and with a minimum of 14 days' notice prior to the reservation date. No refund will be given if the package is forfeited.
- xi. Non-attendance and or failure to attend the full Club Showcase for any reason or circumstance will result in forfeiture of this Reward, and the full accommodation cost will automatically be charged to your credit card (less the cost of the relevant offer initially purchased).
- xii. Bookings must be made via Club's Call Centre at 1800-817664 (toll-free) or +603 9212 5744 Malaysia local number.
- xiii. By contacting Club, the Referrer hereby gave consent for Club to contact him/her either via phone, SMS or email in relation to the reservation.

INVESTMENT PRODUCTS TRANSACTIONS

18. All the existing terms and conditions, rules and regulations governing the approved Selected Investments transactions shall apply.
19. In the event the Eligible PB Customer exercise their Selected Investments cooling-off right or the Selected Investment is rejected or cancelled by any parties for whatsoever reason, the transaction amount shall NOT be calculated and/or accumulated in the **Promotion** and Eligible PB Customer shall not be qualified as Eligible Participants under such circumstances.
20. The terms and conditions governing the UT transactions and products of the Selected Investments 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.
21. **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.

22. 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.

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 ISURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA

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

GENERAL TERMS AND CONDITIONS

23. By participating in the Promotion, PB Customers agree:
- i. to have read, understood, and agree to be bound by the T&Cs herein;
 - ii. that all records of transactions captured by HLB's system within the Promotion Period and the list of PB Customers shall be accurate and final;
 - iii. that HLB's decision on all matters relating to the Promotion shall be final, conclusive and binding on all PB Customers and no further correspondence and / or appeal to dispute HLB's decision shall be entertained;
 - iv. that the T&Cs herein, Priority Banking Terms and Conditions, Investment Service Agreements and the General Terms and Conditions of Accounts shall be read as an entire agreement. Should there be any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy; and

- v. to access to HLB's Website at regular time to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs.
24. HLB reserves its right to:
- i. Add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, with prior notice at HLB's discretion by way of posting on HLB's Website, or in any manner deemed suitable by the HLB;
 - ii. To disqualify any of the Customers for any reason whatsoever as the Bank may in its absolute discretion deem fit to participate in the Promotion
25. HLB Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the services and/or facilities granted by HLB/ HLISB or have been declared bankrupt (pursuant to a petition by either banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period shall not be eligible to participate in the Promotion.
26. The T&CS herein shall be governed by and construed in accordance with the laws of Malaysia and PB Customers agree to submit to the jurisdiction of the Courts of Malaysia.
27. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Deposit Accounts are eligible for protection by PIDM.

UT and FRNID accounts are NOT eligible for protection by PIDM.

Appendix 1 Selected Investments

A) Unit Trust Funds:

Code	Fund Name	Asset Type
AM02	AmGlobal Property Eq	Equity
AM03	AmSchroder European Equity Alpha	Equity
AM05	AmPan European Property Equities	Equity
AM25	AMASIA PACIFIC REITS	Equity
AM33	AmAsia Pacific REITs Plus	Equity
AM34	AmConservative	Income
AM35	Global Dividend	Equity
CIMB01	CIMB-Principal Global Titans	Equity
CIMB04	CIMB-Principal Greater China Equity	Equity
CIMB07	CIMB-Principal China-India-Indonesia Eq	Equity
CIMB10	CIMB-Principal Equity	Equity
CIMB18	CIMB-Principal Equity Income	Equity
CIMB19	CIMB-Principal Inc Plus Balanced	Mixed Asset
CIMB29	CIMB-Principal Asia Pacific Dynamic Inc	Equity
HLG01	Hong Leong Growth	Equity
HLG02	Hong Leong Penny Stock	Equity
HLG04	Hong Leong Consumer Products Sector	Equity
HLG10A	Hong Leong Bond	Bond
HLG11	Hong Leong Balanced	Mixed Asset

HLG14	Hong Leong Dividend	Equity
HLG15	Hong Leong Strategic	Equity
HLG37	Hong Leong HK Equity Optimizer	Equity
HLG40	Hong Leong Regular Income	Income
HWA01	Affin Hwang Select Opportunity	Equity
HWA03	Affin Hwang Select Balanced	Mixed Asset
HWA07	Affin Hwang Select Income	Income
HWA11	Affin Hwang Sel AsaPac exJpn REITs&Infra	Equity
HWA17	Affin Hwang Select AUD Income - MYR	Income
HWA18	Affin Hwang Select Dividend	Equity
HWA25	Affin Hwang Select Asia (ex Japan) Opp	Equity
HWA26	Affin Hwang Select SGD Income - MYR	Income
HWA28	Affin Hwang Japan Growth	Equity
OSK02	RHB Small Cap Opportunity Unit Trust	Equity
OSK09	RHB Smart Treasure	Equity
OSK10	RHB Smart Balanced	Mixed Asset
OSK12	RHB Growth & Income Focus	Mixed Asset
OSK16	RHB Resources	Equity
OSK21	RHB Thematic Growth	Equity
OSK24	RHB Asian Growth Opportunities	Equity
OSK30	RHB Energy	Equity
OSK31	RHB Gold and General	Equity
OSK34	RHB US Focus Equity	Equity
OSK40	RHB Multi Asset Regular Income	Mixed Asset
OSK43	RHB Asian Income	Income
OSK45	RHB GoldenLife 2020	Mixed Asset
OSK46	RHB GoldenLife 2030	Equity
PRU02	Eastspring Investments Growth	Equity
PRU03	Eastspring Investments Balanced	Mixed Asset
PRU10	Eastspring Investments Equity Income	Equity
PRU11	Eastspring Investments Global Leaders MY	Equity
PRU15	Eastspring Investments Global Basics MY	Equity
PRU23	Eastspring Investments MY Focus	Equity
PRU26	Eastspring Inv Global Emerging Markets	Equity
TA03	TA European Equity	Equity
TA04	TA Asian Dividend Income	Equity
TA05	TA Global Technology	Equity
TA10	TA GROWTH	Equity