

HONG LEONG BANK POWERLINK - INVESTMENT AND FIXED DEPOSIT BUNDLE PROMOTION

Latest updated on 18 Sep 2018

PROMOTION DATE

The Hong Leong Bank Berhad (97141-X) (“HLB”)s **“Hong Leong Powerlink - Investment and Fixed Deposit Bundle Promotion”** (“**Powerlink Promotion**”) commences on 08 October 2018 and ends on 31 March 2019, 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**”)

Eligibility

1. The **Powerlink Promotion** is open for participation by all individual HLB Customers (“**HLB Customers**”) who are Malaysian and non-Malaysian Residents of the following categories (“**Customer Categories**”):-

- a. Existing and/or new Private Banking (“**PV**”) Customers;
- b. Existing and/or new Priority Banking (“**PB**”) Customers; and
- c. Existing and/or new HLB Customers who are non PB/PV Customers (“**Non PV/PB**”)

unless notified otherwise.

2. The PV Customers in this context refer to HLB Customers who have fulfilled the qualifying criteria of the Private Banking Membership (“**PV Membership**”). PV Membership refers to a total combined Assets Under Management (“**AUM**”) of Ringgit Malaysia Three Million (RM3,000,000.00) or such other amount as may be stipulated by the Bank from time to time (the “**Minimum Balance**”). For the purpose herein, the term AUM shall mean all sums standing to the credit of any Fixed Deposit (“**FD**”) Account, Savings Account, Current Account and/or Foreign Currency Account with the Bank and the Primary amount of investment in any Unit Trust (“**UT**”) Funds and/or Floating Rate Negotiable Instrument of Deposit (“**FRNID**”) (“**Structured Products**”) with the Bank at any one time. Mortgage Plus Current Account will be excluded as part of the AUM to make up the Minimum Balance requirement. New PV Customers refer to HLB Customers who have joined PV Membership during the Promotion Period.
3. The PB Customers in this context refer to HLB Customers who have fulfilled the qualifying criteria of the Priority Banking Membership (“**PB Membership**”). PB Membership refers to a total combined Assets Under Management (“**AUM**”) of Ringgit Malaysia Three Hundred Thousand (RM300,000) or such other amount as may be stipulated by the Bank from time to time (the “**Minimum Balance**”). For the purpose herein, the term AUM shall mean all sums standing to the credit of any Fixed Deposit (“**FD**”) Account, Savings Account, Current Account and/or Foreign Currency Account with the Bank and the Primary amount of investment in any Unit Trust (“**UT**”) Funds and/or Floating Rate Negotiable Instrument of Deposit (“**FRNID**”) (“**Structured Products**”) with the Bank at any one time. Mortgage Plus Current Account will be excluded as part of the AUM to make up the Minimum Balance requirement. New PB Customers refer to HLB Customers who have joined PB Membership during the Promotion Period.

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

PROMOTION MECHANICS

5. In order to participate in Powerlink Promotion, HLB Customers are required during the Promotion Period to perform and to fulfil the following requirements/criteria as set out in Table 1 and Table 2 below to be eligible for Promotional FD Rate:
- i. to invest a minimum investment amount in any of the selected UT or FRNID (as listed in Appendix 1 attached herewith) (collectively referred to as "**Selected Investments**"); and
 - ii. to place a FD into a newly opened or existing FD account with a maximum FD placement amount of either:-
 - a) up to 1 time (1x) of the Investment Amount in UT ("**Powerlink FD**"); or
 - b) up to 0.5 time (0.5x) of the Investment Amount in FRNID ("**Powerlink FD**")

Table 1: Minimum investment amount for UT

Customer Type	Minimum UT Amount	Minimum UT Sales Charge	UT: FD Ratio	Maximum FD Amount	Promotional FD Rate and Tenure	
					Existing investment accountholder	New investment accountholder (NIA)
PV/PB Customer	RM50,000	3.00%*	1:1	Up to 1 time of UT Amount and not more than RM5,000,000	2-month FD at 8.88% p.a.	3-month FD at 8.00% p.a.
Non PV/PB Customer	RM30,000	4.00%**	1:1	Up to 1 time of UT Amount and not more than RM5,000,000		

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

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

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Table 2: Minimum investment amount for FRNID

Customer Type	Minimum FRNID Amount	Minimum FRNID Sales Charge	FRNID: FD Ratio	Maximum FD Amount	Promotional FD Rate and Tenure	
					Existing investment accountholder	New investment accountholder (NIA)
PV/PB Customer	RM100,000	Not Applicable	2:1	Up to 0.5 time of FRNID Amount and not more than RM5,000,000.	2-month FD at 8.88% p.a.	3-month FD at 8.00% p.a.
Non PV/PB Customer	Not Applicable					

6. The Promotional FD Rate for existing investment accountholder is at 8.88% p.a. with maximum tenure of 2-month. For the avoidance of doubt, existing investment account is referring to UT and/or FRNID account that was opened prior to Promotion Period.
7. The Promotional FD Rate for new investment accountholder is at 8.00% p.a. with maximum tenure of 3-month. New investment account (“**NIA**”) is referring to UT and/or FRNID account that was opened during Promotion Period.
8. Joint investments are treated as belonging to the person whose name appears first in all investment transaction forms including the Selected UT or FRNID here (“**Investment Primary Accountholder**”). Only the Investment Primary Accountholder is eligible for the Promotional FD Rate. For the avoidance of doubt:
 - a) New joint investment accounts opened during the Promotion Period whereby the Investment Primary Accountholder is an existing investment accountholder, shall not be treated as a NIA; and
 - b) New individual investment accounts opened during the Promotion Period by the Investment Primary Accountholder or the secondary accountholder of a joint investment account, shall not be treated as a NIA.
9. For the avoidance of doubt, in order for the HLB Customers to enjoy the Promotional FD Rate above:
 - i. placement of the investment amount of the Selected Investments and Powerlink FD have to be done concurrently on the same day during the Promotion Period; and
 - ii. the maximum Powerlink FD Amount to be placed concurrently with the Selected Investments is expressed as a ratio to Selected Investments amount and not more than RM5,000,000.
 - iii. Promotional FD Rate is applicable for New Funds only (as defined in Clause 11).

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10. New Funds are defined as:
 - i. 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
 - ii. 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.
11. The following shall not be considered as "New Funds":
 - i. 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;
 - ii. 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
 - iii. Inter-branch transfer within HLB and HLISB including third (3rd) party account transfer.
12. New HLB Customers are required to open a new FD account with HLB during the Promotion Period (if the HLB Customers do not have an existing FD account) in order to participate in this Promotion.
13. HLB Customers who have performed and fulfilled the requirements as stated in Clauses 5 to 9 above shall be referred to as the "**Eligible Powerlink Customers**" for the purpose of Powerlink Promotion.
14. 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.
15. Upon maturity, the FD shall be auto-renewed at the prevailing conventional FD board rate.
16. Subject to Clause 17 below, partial withdrawals in multiples of Ringgit Malaysia One Thousand (RM1,000) are allowed during the tenure of the Conventional FD, subject to a minimum balance of Ringgit Malaysia Five Thousand (RM5,000) only, being maintained in the Conventional FD until the relevant maturity date of the Conventional FD.
17. For premature withdrawals effective from 1 September 2018 until 31 December 2018, where a FD is uplifted, in partial or in full before maturity, the following rules shall apply:-
 - (a) No interest is to be paid on:-
 - (i) any deposits placed for periods of one (1), two (2) or three (3) months that has not run the full period
 - (ii) any other FD uplifted before the completion of three (3) months
 - (b) Other than the circumstances set out in Clause 17 (a) above, interest is payable for FD uplifted before completion and will be at half (1/2) the original contracted interest rate for each completed month.
18. No interest shall be payable on partially withdrawn amounts and premature withdrawals of FD with effect from 1 January 2019 onwards, regardless of the number of completed months at the time of partial / premature withdrawal.

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

19. 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.
20. The UT booking date shall be considered as the UT placement date for the selected UT products in the Selected Investments.
21. The FRNID trade date shall be considered as the FRNID placement date for the selected FRNID products in the Selected Investments.
22. Placement of FD and Investment Amounts in the Selected Investments must be made on the same day and cannot be accumulated from different days.
23. The Primary Accountholder (as defined under Clause 4 above) for both the Selected Investments and the FD account must be under same name of the HLB Customer.
24. HLB reserves the right to amend the participating funds of the Selected Investments listed in Appendix 1 from time to time within the Promotion Period.
25. 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.
26. 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.
27. 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 5 above. Accordingly, the funds placed and deposited in a FD account will be uplifted and no interest will be paid as per Clause 17.

INVESTMENT PRODUCTS TRANSACTIONS

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

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31. **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.
32. All the existing terms and conditions, rules and regulations governing the selected FRNID under the Selected Investments shall apply. The terms and conditions governing the selected FRNID are specified in the relevant Term Sheet and Product Disclosure Sheet subjected to Bank Negara Malaysia Guidelines on Product Transparency and Disclosure as may be amended from time to time and such other relevant guidelines, rules and regulations which may be issued by the relevant authorities from time to time.

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

33. The Powerlink Promotion is NOT valid with any other on-going promotions offered by HLB from time to time.
34. By participating in the Powerlink Promotion, HLB Customers agree:
- to have read, understood, and agree to be bound by the T&Cs herein;
 - that all records of transactions captured by HLB's system within the Promotion Period and the list of HLB Customers shall be accurate and final;

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- iii. that HLB's decision on all matters relating to the Powerlink Promotion shall be final, conclusive and binding on all HLB Customers and no further correspondence and / or appeal to dispute HLB's decision shall be entertained;
 - iv. that the T&Cs herein, Priority Banking Terms and Conditions, Private Banking Terms and Conditions, Investment Service Agreements (if applicable) and the General Terms and Conditions of Accounts shall be read as an entire agreement. Should there be any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy; and 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.
35. 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
36. HLB Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the services and/or facilities granted by HLB/ HLISB or have been declared bankrupt (pursuant to a petition by either banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period shall not be eligible to participate in the Promotion.
37. The T&CS herein shall be governed by and construed in accordance with the laws of Malaysia and PB Customers agree to submit to the jurisdiction of the Courts of Malaysia.
38. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Deposit Accounts are eligible for protection by PIDM.

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

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Appendix 1 – List of Selected Investment
UT Funds List:

No.	Code	Fund Name	Asset Type
1	AM03	AmSchroder European Equity Alpha	Equity
2	AM10	AmPrecious Metal	Equity
3	AM25	AMASIA PACIFIC REITS	Equity
4	AM29	AmTotal Return	Equity
5	AM30	AmAsia Pacific Equity Income	Equity
6	AM33	AmAsia Pacific REITs Plus	Equity
7	CIMB01	CIMB-Principal Global Titans	Equity
8	CIMB03	CIMB Islamic Asia Pacific Equity	Equity
9	CIMB04	CIMB-Principal Greater China Equity	Equity
10	CIMB07	CIMB-Principal China-India-Indonesia Eq	Equity
11	CIMB12	CIMB Islamic Balanced	Mixed Asset
12	CIMB14	CIMB Islamic Small Cap	Equity
13	CIMB29	CIMB-Principal Asia Pacific Dynamic Inc	Equity
14	CIMB30	CIMB-Principal Global Multi Asset Income	Mixed Asset
15	FTAM01	Franklin US Opportunities MYR	Equity
16	FTAM02	Templeton Global Equity A (MYR)	Equity
17	FTAM03	Templeton Global Balanced A (MYR)	Mixed Asset
18	HLG01	Hong Leong Growth	Equity
19	HLG02	Hong Leong Penny Stock	Equity
20	HLG09	Hong Leong Dana Makmur	Equity
21	HLG10A	Hong Leong Bond	Bond
22	HLG11	Hong Leong Balanced	Mixed Asset
23	HLG12	Hong Leong Dana Maarof	Mixed Asset
24	HLG14	Hong Leong Dividend	Equity
25	HLG15	Hong Leong Strategic	Equity
26	HLG24	Hong Leong Asia-Pacific Income Plus	Income
27	HWA01	Affin Hwang Select Opportunity	Equity
28	HWA03	Affin Hwang Select Balanced	Mixed Asset
29	HWA07	Affin Hwang Select Income	Income
30	HWA11	Affin Hwang Sel AsaPac exJpn REITs&Infra	Equity
31	HWA17	Affin Hwang Select AUD Income - MYR	Income
32	HWA18	Affin Hwang Select Dividend	Equity
33	HWA25	Affin Hwang Select Asia (ex Japan) Opp	Equity
34	HWA26	Affin Hwang Select SGD Income - MYR	Income
35	HWA27	Affin Hwang China Growth	Equity
36	HWA28	Affin Hwang Japan Growth	Equity
37	OSK03	RHB Kidsave Trust	Mixed Asset
38	OSK08	RHB Dana Islam	Equity
39	OSK09	RHB Smart Treasure	Equity
40	OSK10	RHB Smart Balanced	Mixed Asset

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41	OSK12	RHB Growth & Income Focus	Mixed Asset
42	OSK23	RHB Big Cap China Enterprise	Equity
43	OSK31	RHB Gold and General	Equity
44	OSK34	RHB US Focus Equity	Equity
45	OSK40	RHB Multi Asset Regular Income Fund	Mixed Asset
46	RHB42	RHB GS US Equity Fund	Equity
47	OSK43	RHB Asian Income Fund	Income
48	OSK45	RHB GoldenLife 2020	Mixed Asset
49	OSK46	RHB GoldenLife 2030	Equity
50	PRU01	Eastspring Investments Small-cap	Equity
51	PRU03	Eastspring Investments Balanced	Mixed Asset
52	PRU05	Eastspring Investments dana al-ilham	Equity
53	PRU07	Eastspring Inv Asia Pacific Equity MY	Equity
54	PRU09	Eastspring Inv Asia Select Income	Equity
55	PRU10	Eastspring Investments Equity Income	Equity
56	PRU11	Eastspring Investments Global Leaders MY	Equity
57	PRU23	Eastspring Investments MY Focus	Equity
58	PRU30	Eastspring Investments ASEAN al-Adiil	Mixed Asset
59	TA02	TA South East Asia Equity	Equity
60	TA03	TA European Equity	Equity
61	TA04	TA Asian Dividend Income	Equity
62	TA05	TA Global Technology	Equity

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