

HLB Prosperous FRNID NIA Promotion**PROMOTION PERIOD**

The Hong Leong Bank Berhad's ("HLB") "**HLB Prosperous FRNID NIA Promotion**" ("**Promotion**") commences on 18 October 2018 and ends on 31 January 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 Promotion is open for selected existing HLB customers who received the E-Direct Mailer ("**EDM**") and/or SMS invitation from HLB ("**Selected Branch Customers**").

PROMOTION MECHANICS

2. Selected Branch Customers who invest in any of the selected Floating Rate Negotiable Instrument of Deposit (FRNID) as listed in **Appendix 1 enclosed herein** ("**Selected Investment**") during the Promotion Period are eligible for the following Gift, provided that they have fulfilled the respective Minimum Investment Amount as specified in the table below ("**Eligible Customers**"):

Tier	Minimum Investment Amount	Gift Item(s)	Units Available
Gift 1	RM 70,000	Huawei Honor 7S 2018	500
Gift 2	RM150,000	Fossil Smart Watch	175
Gift 3	RM300,000	iPad 9.7-inch (32GB)	15
Gift 4	RM600,000	Huawei Mate 20 Pro	3
Gift 5	RM800,000	iPhone XS Max	3

3. Subject to the T&Cs herein, Eligible Customers who have fulfilled and complied with all such requirements in the manners prescribed in clause 2 shall be entitled to receive either Gift 1, Gift 2, Gift 3, Gift 4 or Gift 5 as described in the table above. Gift 1, Gift 2, Gift 3, Gift 4 and Gift 5 shall collectively be referred to as the "**Gifts**".
4. HLB shall notify the Eligible Customers on their entitlement for the Gifts by telephone call or in any manner deem fit and appropriate by HLB within thirty (30) days after the end of the Promotion Period ("**Notification Date**"). For the avoidance of doubt, it is the obligation of the Eligible Customers to provide their latest and accurate contact information (i.e. mobile and/or telephone number) to HLB and HLB shall not be responsible in the event that the Eligible Customers cannot be contacted for any reason whatsoever.
5. If the Eligible Customers do not receive any notification from HLB within the Notification Date, the Eligible Customers are deemed NOT qualified or entitled to the Gifts.
6. The Eligible Customers who are entitled to receive the Gift must be present at the respective home branch to collect the Gift within sixty (60) days after the Notification Date.

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

7. For the avoidance of doubt, the Gifts are subject to stock availability on a first-come, first-served basis with a capping of five hundred (500) units of Gift 1; one hundred and seventy-five (175) units of Gift 2; fifteen (15) units of Gift 3; and three (3) units of Gift 4 ("**Capped Units**"), limited to only one (1) Gift per Eligible Customers during the Promotion Period. Notwithstanding anything stated herein, no further Gifts will be made available to Eligible Customer once the Capped Units are fully allocated.
8. Eligible Customers who are eligible for the Gifts shall be responsible to notify HLB in writing no later than 30 April 2019 for non-receipt of the Gifts failing which, the Eligible Customers shall be deemed to have had received and accepted the Gifts from HLB and HLB shall not entertain any claim of non-receipt of the Gifts by the Eligible Customers after the expiry of 30 April 2019.
9. HLB reserves the right to amend the Selected Investment in Appendix 1 from time to time within the Promotion Period.
10. Eligible 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.
11. The Gifts featured in the EDM are shown for illustration purpose.
12. Any props, accessories or equipment featured together with the Gifts in any advertising, promotional, publicity and pictorial materials are for decorative purposes and shall not form part of the Gifts.
13. The Gifts are given on an "As Is" basis. HLB gives no representation or warranty with respect to the quality or suitability of the Gifts. Any complaints or disputes concerning the Gifts and/or warranty in respect of the Gifts shall be settled directly between the Eligible Customers and the authorized distributor of the Gifts, NBC Corporation Sdn Bhd (831041-V) at 03-80706676 without recourse to HLB.
14. HLB shall not be liable in any circumstances for any lost, damaged or stolen Gifts. Any request for replacement of such lost, damaged, defective or stolen Gifts shall not be entertained by HLB.
15. The Gifts are non-transferable to any third (3rd) party and non-exchangeable for up-front cash, credit, and cheque or in kind.

INVESTMENT PRODUCTS TRANSACTIONS

16. The Selected Investments trade date shall be considered as the investment placement date.
17. 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 Gifts.

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

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

GENERAL TERMS AND CONDITIONS

19. The Promotion is **NOT valid** with any other on-going promotions offered by HLB from time to time.
20. By participating in the Promotion, Selected Branch 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 Selected Branch 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 Selected Branch Customers and no further correspondence and / or appeal to dispute HLB's decision shall be entertained;
 - iv. that the T&Cs herein, 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
 - 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.
21. 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. Substitute the Gifts with other brands, colours and/or products of similar value at any time with prior notice;

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- iii. Disqualify any of the Selected Branch Customers for any reason whatsoever as HLB may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Gift.
22. Selected Branch 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/ Hong Leong Islamic Banking 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.
23. 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.
24. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

FRNID is NOT eligible for protection by PIDM.

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Appendix 1:**Selected Investment**

No.	Investment Name	Offer Period
1.	FRNID129	15 October 2018 - 30 October 2018

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