

“HONG LEONG INVESTMENT AND FIXED DEPOSIT BUNDLE 2018” PROMOTION

Latest updated on 30 June 2018

PROMOTION DATE

The Hong Leong Bank Berhad (97141-X) (“HLB”)’s **“Hong Leong Investment and Fixed Deposit Bundle 2018 Promotion”** (“**Powerlink Promotion**”) commences on 02 July 2018 and ends on 30 September 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 **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**”):-
 - i. Existing and/or new Private Banking (“PV”) Customers; and
 - ii. Existing and/or new Priority Banking (“PB”) Customers unless notified otherwise.
2. The PV Customers in this context refer to HLB Customers who have fulfilled the qualifying criteria of the Private Banking Membership (“PV Membership”). PV Membership refers to a total combined Liquid Assets and/or Investment (as defined under Clause 4 below) of Ringgit Malaysia Three Million (RM3,000,000.00) or such other amount as may be stipulated by HLB from time to time (“PV Qualifying Criteria”). New PV Customers refer to HLB Customers who have joined PV Membership during the Promotion Period.
3. The PB Customers in this context refer to HLB Customers who have fulfilled the qualifying criteria of the Priority Banking Membership (“PB Membership”). PB Membership refers to a total combined Liquid Assets and/or Investment (as defined under Clause 4 below) of Ringgit Malaysia Three Hundred Thousand (RM300,000.00) or such other amount as may be stipulated by HLB from time to time (“PB Qualifying Criteria”). New PB Customers refer to HLB Customers who have joined PB Membership during the Promotion Period.
4. For the purpose herein, the term “Liquid Assets” shall mean all sums standing to the credit of any Fixed Deposit (“FD”) Account, Current Account & Savings Account (“CASA”) and/or Foreign Currency Account with HLB and the term “Investment” shall refer to principal amount of investment in any Unit Trust Funds (“UT”), Floating Rate Negotiable Instrument of Deposit (“FRNID”), Retail Bond, Equity Linked Investment (“ELI”) and/or Dual Currency Investment (“DCI”) with HLB at any one time. Mortgage Plus Current Account and Super Easi 123 Flexi Loan are excluded as part of the Liquid Assets to make up the PB/PB’s qualifying criteria.

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

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

PROMOTION MECHANICS

6. In order to participate in **Powerlink Promotion**, **HLB Customers** are required during the Promotion Period to perform and to fulfill the following requirements/criteria as set out in Table 1 below to be eligible for Promotional FD Rate:
 - i. to invest a minimum investment amount in any of the selected FRNID (as listed in Appendix 1 attached herewith) ("**Selected Investments**"); and
 - ii. 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 0.5 time (0.5x) of the Investment Amount in Selected Investments ("**Powerlink FD**")

Table 1: 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
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.

7. 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 8).
8. 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 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.
9. 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;

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- 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.
10. 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.
11. HLB Customers who have performed and fulfilled the requirements as stated in Clauses 6,7 and 8 above shall be referred to as the “Eligible Powerlink Customers” for the purpose of **Powerlink Promotion**.
12. 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.
13. In the event the FD is uplifted prior to the maturity of the Tenure, no interest is to be paid on any FD uplifted before the completion of the Tenure as per the rules of Association of Banks in Malaysia (“ABM”), Section E (v) shall apply:
- a) No interest is to be paid on any 1 month, 2 months, 3 months deposit that has not run the full period.
14. Upon maturity, the FD shall be auto-renewed at the prevailing conventional FD board rate.
15. Partial withdrawal of the FD is not allowed.
16. 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.
17. The FRNID trade date shall be considered as the FRNID placement date for the selected FRNID products in the Selected Investments.
18. Placement of FD and Investment Amounts in the Selected Investments must be made on the same day and cannot be accumulated from different days.
19. The Primary Accountholder (as defined under Clause 5 above) for both the Selected Investments and the FD account must be under same name of the HLB Customer.
20. 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.

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21. 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.
22. 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.

In the event 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 6 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

23. 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.
24. 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.

GENERAL TERMS AND CONDITIONS

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25. By participating in the Powerlink Promotion, HLB 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 HLB Customers shall be accurate and final;
 - 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
 - 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.
26. 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
27. 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/ HLIBS 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.
28. 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.
29. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**Deposit Accounts are eligible for protection by PIDM.
FRNID accounts are NOT eligible for protection by PIDM.**

Appendix 1 Selected Investment

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No.	Investment Type	Description
1	FRNID	Hong Leong 2 Year Annual Payoff Fund-Linked FRNID_FLFIGMAA03
2	FRNID	Hong Leong 2 Year Annual Payoff Fund-Linked FRNID_FLOMGEAR17
3	FRNID	Hong Leong 2 Year Annual Payoff Fund-Linked FRNID_FLBRGMAI06

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