

HONG LEONG PRIORITY BANKING INDULGENCE REWARD 2 PROMOTION

Latest updated on 1 July 2018

The Hong Leong Bank Berhad (97141-X) (“**HLB**”)s “**Hong Leong Priority Banking Indulgence Rewards 2**” (“**Promotion**”) commences on 2 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 **Promotion** is open for participation by all individual HLB Customers who are Malaysian and non-Malaysian Residents of the following categories (“**HLB Customers**”):-
 - i. Existing and/or new Private Banking Customers (“**PV Customers**”); and
 - ii. Existing and/or new Priority Banking Customers (“**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 PV/PB’s qualifying criteria.
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**”). For the avoidance of doubt, Secondary

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.

Accountholder is not entitled to earn Wealth Point and redeem the Wealth Reward as stipulated below.

6. The Promotion is **NOT applicable** to non-individual customers including Corporates, Business Entities, Solicitor Account Holders, Associations, Clubs, Schools, Societies, Non-profitable Organizations, Sole Proprietors, Partnerships and Professional Practices duly registered or incorporated in Malaysia.

PROMOTION MECHANICS

7. In order to participate in the Promotion, HLB Customers are required to invest a Minimum Investment Amount in any of the selected FRNID and UT (collectively referred to as “**Selected Investments**”) as indicated in Table 1 below during the Promotion Period in order to earn convertible points (“**Wealth Point**”) which could be used to redeem exclusive rewards (“**Wealth Reward**”).
8. In addition to clause 7, HLB Customers who perform and fulfil the following requirements/criteria will be entitled to earn additional Wealth Points under the Bonus Categories:-
 - i. Fulfilled PV/PB Qualifying Criteria in order to join PV/PB Membership during the Promotion Period; or
 - ii. Open a new investment account (NIA) for FRNID and UT, as indicated in Table 2 below.

Table 1: Minimum Investment Amount for FRNID & DCI

Type of Product	Minimum Investment Amount	Conversion Criteria	Wealth Point(s)
FRNID	RM100,000	For every RM10,000	1
UT			

Table 2: Bonus Categories for Wealth Point

Type of Categories	Wealth Point(s)
New PV/PB membership ¹	5
New Investment Account (NIA) for FRNID and/or UT ²	5

¹ New PV/PB membership refers to existing non PB/PV customers upgrade to PV/PB and/or new customers joining PV/PB Membership during the Promotion Period. For the avoidance of doubt, existing PV customers downgraded to PB Membership during the Promotion Period will not be entitled for Wealth Point under Bonus Categories.

² NIA for FRNID and UT can only recognized at once and capped at 10 wealth points.

9. **NIA** refers to the new FRNID and/or UT Accounts opened with HLB by the primary PV/PB accountholders during the Promotion Period. For avoidance of doubt,
 - a. For new joint investment account opened during Promotion Period with existing primary and/or secondary accountholder, it shall not be treated as NIA.

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.

- b. For new individual investment account opened during Promotion Period by existing primary or secondary accountholder, it shall not be treated as NIA.
10. **Wealth Point** is on accumulation basis within the Promotion Period. HLB Customers shall convert accumulated Wealth Points into Wealth Reward during Promotion Period.
11. **Wealth Reward** is on first come, first serve basis subject to availability during Promotion Period. However, there is no limit in number of rewards to be redeemed and HLB Customers can redeem for more than one (1) Wealth Reward, subject to availability of the Wealth Reward. Table 3 below indicates Wealth Point needed to redeem each Wealth Reward.

Table 3: Wealth Reward(s)

Item Code	Description	Wealth Point(s)
WR01	CIT Travel Voucher worth RM500	20
WR02	Plane in the City Fine Dining in KL for 2 pax worth RM1,000	50
WR03	4D3N Krabi in Thailand for 2 pax worth RM3,500	120
WR04	4D3N Taipei in Taiwan for 2 pax worth RM6,000	200
WR05	5D4N Seoul in South Korea for 2 pax worth RM9,000	300
WR06	6D5N Hokkaido in Japan for 2 pax worth RM12,000	400
WR07	8D7N Rome in Italy for 2 pax worth RM24,000	800
CC01-CC07		
CC01	Hong Leong Credit Card Rewards Point 200,000	20
CC02	Hong Leong Credit Card Rewards Point 400,000	50
CC03	Hong Leong Credit Card Rewards Point 1,400,000	120
CC04	Hong Leong Credit Card Rewards Point 2,400,000	200
CC05	Hong Leong Credit Card Rewards Point 3,600,000	300
CC06	Hong Leong Credit Card Rewards Point 4,800,000	400
CC07	Hong Leong Credit Card Rewards Point 9,600,000	800

* CC01-CC07 are only applicable for Hong Leong Credit Cardholders who own Hong Leong Credit Card with Rewards Point feature. Refer to Clause 28 for more details.

Each Wealth Reward is subject to terms and conditions imposed by the relevant merchant(s). For more information please contact HLB's relationship manager, or log in to relevant merchant(s)' websites (refer to Clause 26 to Clause 28 for details of merchant's websites).

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.

12. HLB shall notify HLB Customers on their entitlement for the Wealth Point by SMS, email and/or in any manner deemed fit and appropriate by HLB on monthly basis during the Promotion Period. Alternatively, HLB Customers can send SMS to 66600, the designated SMS short-code in the format as provided below, to check their respective Wealth Point. The SMS short-code is managed by HLB's appointed third-party vendor, **M3 Technologies (Asia) Berhad** ("482772-D").

SMS **Wpoint**<space>**Last 6 Digits of NRIC** to 66600.

For the avoidance of doubt, HLB Customers must send the SMS from the mobile number as registered in HLB system in order to retrieve the Wealth Points information.

13. The Wealth Point can be used for the redemption of Wealth Reward(s) during the Promotion Period, once the Wealth Reward is redeemed, the total Wealth Point earned by the respective HLB Customers will be offset accordingly.
14. To redeem the Wealth Reward, HLB Customers is required to fill up the Wealth Reward Redemption Form ("**Redemption Form**") (Refer to Appendix 2) which is available at HLB's Website and submit the Redemption Form to the dedicated Relationship Manager or Priority Banking Centre. HLB Customers must submit the Redemption Form not later than 31 October 2018 ("**Deadline**"). HLB reserves the right to reject incomplete Redemption Form, or Redemption Form with invalid or inaccurate information, or submission of Redemption Form which was submitted after the Deadline. Further, the Redemption Form must be executed by HLB Customer who is the accountholder and for joint account, only the Primary Accountholder can execute the Redemption Form.
15. Any Wealth Points not redeemed after the Deadline will be forfeited.
16. For the avoidance of doubt, the Date of Submission stated on the Redemption Form will be treated as the date of receive ("**Receive Date**") of the Redemption Form by HLB.
17. Once all the information/particulars stated in HLB Customers' Redemption Forms are confirmed by HLB to be valid and/or accurate, HLB Customers will receive SMS notification from HLB on the following month after the Receive Date ("**Eligible Customers**") that their Redemption Forms are in order and HLB shall proceed to process their redemption. For the avoidance of doubt, HLB customers will be contacted by dedicated Relationship Manager in the event of unsuccessful submission of Redemption Form.
18. It is essentially the obligation of HLB Customers to provide their latest and accurate contact information (i.e. mobile and/or telephone number, e-mail and corresponding addresses) to HLB and HLB shall not be responsible in the event that HLB Customers cannot be contacted for any reason whatsoever.
19. Upon submitting the complete Redemption Form and approved by HLB and the Eligible Customers are in receipt of the SMS notification, Eligible Customers will receive the Wealth Reward within sixty (60) days after the end of the Promotion Period ("**Fulfilment 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.

20. In the event that Eligible Customers do not receive the Wealth Reward within the Fulfilment Date, Eligible Customers shall contact HLB regarding the non-receipt of the Wealth Reward within sixty (60) days from Fulfilment Date, failing which Eligible Customers are deemed to have received the Wealth Reward and any appeal / request for the reimbursement of the Wealth Reward shall not be entertained by HLB.

T&Cs FOR WEALTH REWARD

21. Wealth Rewards are given on an “as is where is” basis and each Wealth Reward is subject to further terms and conditions as provided in Clause 26 to 28 below. Unless as specifically stated otherwise by HLB, all optional extra expenses related to the Wealth Reward shall be solely borne by Eligible Customers.
22. All Wealth Rewards are non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or in any benefit-in-kind.
23. There shall be no discounts or any refund of monies to Eligible Customers for any services not utilized or events not attended by Eligible Customers, for any reason whatsoever.
24. HLB shall not be liable in any circumstances for any lost, defaced, expired or stolen Wealth Reward. Any request for replacement of such lost, defaced, expired or stolen Wealth Reward shall not be entertained by HLB. HLB also does not warranty the suitability of each Wealth Reward.
25. The Wealth Reward will be provided on an “as is where is” basis. The Wealth Reward featured in all printed materials and / or HLB’s Website is for illustration purposes only. Any props, accessories or equipment featured with the Wealth Reward in any pictorial materials are for decorative purposes and shall not form part of the Wealth Reward.
26. Terms and conditions apply to Plane in the City by **2spicy Entertainment Sdn Bhd** (“1015536U”) (“**Plane in the City**”):
- Eligible Customers shall receive the gift-card worth RM1,000 from HLB pertaining the redemption of Plane in the City (“**Dining Gift Card**”).
 - Dining Gift Card is not the actual ticket. Eligible Customers will need to redeem his/her actual ticket by using the Dining Gift Card at Plane in the City website: <https://www.planeinthecity.com/> or through phone call [016-2991396](tel:016-2991396).
 - Any additional cost exceeding the value of this Dining Gift Card shall be paid by the Eligible Customers.
 - Dining Gift Card cannot be used for special event days which shall be determined by **2spicy Entertainment Sdn Bhd**.
 - The actual ticket as mentioned in Clause 26 (a) above must be redeemed before the **31st December 2018**, if the said ticket is not redeemed before that date, there will be no refund given for it.
 - The redemption is only possible/ valid, subject to availability. Eligible Customers may refer to the Plane in the City website mentioned above on the available dates.

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.

- g. There is no weather guarantee included together with this Dining Gift Card. Eligible Customers may choose to add-on the guarantee on website.
 - h. Eligible Customers shall fix an appointment two days before the actual day via Email or Phone Call, before 5 p.m.
 - i. HLB shall not be responsible in the event that the Eligible Customers are unable to make reservation for the Plane in the City, or the Eligible Customers are unable to utilize the Dining Gift Card, for any reasons whatsoever, or in the event that the date/time chosen by the Eligible Customers for the Plane in the City are not available, and HLB shall not refund/reimburse the value of the Dining Gift Card in cash to the Eligible Customers.
 - j. Merchant's T&Cs apply, please visit <https://www.planeinthecity.com/> for more info.
27. The Wealth Reward can only be redeemed for four packages (refer to Table 4) offered by HLB's appointed travel agency **Corporate Information Travel Sdn Bhd** ("144126-D") ("**CIT**") subject to the terms and conditions imposed as below:
- k. Eligible Customers shall receive the travel voucher from HLB pertaining to the redemption of travel packages offered by CIT ("**Travel Voucher**").
 - l. Eligible Customers must present the original Travel Voucher endorsed by HLB, and make their own travel arrangements and / or reservations with CIT at +60320919988 at least thirty (30) days prior to the departure date, subject to availability. Once the arrangements and / or reservations are made, no changes due to any reason whatsoever are permitted.
 - m. Air tickets are included in Travel Package (save and except for item 1 (WR00) and item 2 (WR01) of Table 4) and it is based on the lowest available booking class, including airport taxes and fuel surcharges. Flight restrictions apply. Carrier conditions apply.
 - n. The Travel Package is inclusive of accommodation (1 room for each Travel Package) which shall be determined by CIT and Travel Package is not inclusive of transportation to the airport and food/meal.
 - o. Travel Period for the Travel Packages offered in Wealth Reward is between **01 October 2018 to 30th June 2019** ("**Travel Period**"). Additional charges shall apply for Travel Period within peak season such as November-December 2018, or such period as may be determined by CIT to be peak season.
 - p. Eligible Customers shall be responsible for additional charges incurred in the event that Eligible Customers opt to upgrade Travel Packages or extend the number of days of stay, or added additional options relating to the selected Travel Package exceed the Worth value as indicated in Table 4 below.
 - q. HLB shall not be responsible in the event that the Travel Period opted by the Eligible Customers are not available, or in the event that the Eligible Customers are unable to utilize the Travel Voucher for any reasons whatsoever, and HLB shall not refund/reimburse the value of the Travel Voucher in cash to the Eligible Customers.
 - r. Merchant's T&Cs apply, please visit <http://cit.travel/> for more info.

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.

28. The Wealth Reward can only be redeemed for Hong Leong Credit Card Rewards Point (“**HLCC RP**”) offered by HLB subject to the terms and conditions imposed as below:
- By participating in the Promotion, the Eligible Customers are subject to the T&Cs contained herein, the Cardholder Agreement Terms & Conditions and the Participating Hong Leong Credit Cards Terms & Conditions.
 - The Participating Hong Leong Credit Cards for the Promotion include Hong Leong Sutera Platinum Credit Card, Hong Leong Gold Credit Card, Hong Leong GSC Gold Credit Card, and Hong Leong GSC Platinum Credit Card.
 - HLCC RP earned by Eligible Customers are valid for up to three (3) years commencing from the date the HLCC RP were first redeemed by the Eligible Customers by using the Wealth Point(s). The applicable expiry dates for HLCC RP shall be shown in the Eligible Customers’ monthly credit card statement and any unused HLCC RP earned and accumulated, will NOT be carried forward upon expiry.
 - The expiry date of HLCC RP expiring in a particular month shall be the last day of that calendar month. All the HLCC RP must be redeemed prior to their expiry date. Unredeemed HLCC RP that have expired will be automatically cancelled without notification to Eligible Customers.
 - At the point of card termination or cancellation, no grace period is allowed to the Eligible Customers for HLCC RP redemption. All HLCC RP must be redeemed prior to the card termination or cancellation by the Eligible Customers.
 - HLCC RP can redeem at Hong Leong Connect (www.hongleongconnect.my) or call Hong Leong Self-Service Phone Banking at 03-7626 8899
 - Hong Leong Club Rewards Programme Terms and Conditions apply.

Table 4: Travel Packages in Wealth Reward

Item Code	Description	Worth (RM)
WR01	CIT Travel Voucher worth RM500	500
WR03	4D3N Krabi in Thailand for 2 pax	3,500
WR04	4D3N Taipei in Taiwan for 2 pax	6,000
WR05	5D4N Seoul in South Korea for 2 pax	9,000
WR06	6D5N Hokkaido in Japan for 2 pax	12,000
WR07	8D7N Rome in Italy for 2 pax	24,000

INVESTMENT PRODUCTS TRANSACTIONS

29. The **Selected Investments** trade date shall be considered as the investment placement date.
30. All the existing terms and conditions, rules and regulations governing the Selected Investment transactions shall apply.

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.

31. 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 Wealth Reward.
32. 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.

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

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. Investments in the selected UT Funds in Selected Investments using funds withdrawn from the Employees Provident Fund (“EPF”) are not allowed.
34. The terms and conditions governing the UT transactions and products of the selected UT funds under 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.
35. 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

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

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 HLB 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.

GENERAL TERMS AND CONDITIONS

36. The Promotion is NOT valid with any other on-going promotions offered by HLB from time to time.
37. For the avoidance of doubt, HLB reserves the sole right to determine if the Wealth Point accumulated is qualified to get rewarded or entitlement of the Wealth Reward and the decision made by HLB is final and shall not be challenged by any party.
38. By participating in the Promotion, HLB Customers agree:
- i. to have read, understood, and agree to be bound by the T&Cs herein;
 - ii. to be bound by the terms and conditions imposed by 2spicy Entertainment Sdn Bhd and Corporate Information Travel Sdn Bhd (“**collectively known as Merchant**”) governing the use of the Dining Gift Card and Travel Voucher (“**collectively known as Vouchers**”). Any queries or disputes pertaining to the Vouchers shall be resolved between the Eligible Customer and the relevant Merchant without recourse to HLB
 - iii. 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;
 - iv. that HLB’s decision on all matters relating to the Promotion (including but not limited to the entitlement of the Wealth Point and Wealth Rewards by Eligible Customers, and also the determination of HLB Customers if they are qualified for this 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;
 - v. that the Wealth Point and/or Wealth Reward are non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind;
 - vi. 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
 - vii. 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.
39. 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;

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.

- ii. Substitute the Wealth Reward with other cash vouchers and/or products of similar value at any time with prior notice;
 - iii. Disqualify any of the HLB 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 Wealth Reward.
40. 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.
41. 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.
42. 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 and UT Accounts are NOT eligible for protection by PIDM.**

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.

Appendix 1:
Selected Investment

No.	Investment Type	Description
1	FRNID	
2	UT	Refer to table below for selected unit trust fund list

UT Funds List:

Code	Fund Name	Fund Provider
HWA01	Affin Hwang Select Opportunity	Affin Hwang Asset Management Berhad
HWA03	Affin Hwang Select Balanced	Affin Hwang Asset Management Berhad
HWA07	Affin Hwang Select Income	Affin Hwang Asset Management Berhad
HWA11	Affin Hwang Select Asia Pac ex Japan REITs & Infrastructure	Affin Hwang Asset Management Berhad
HWA17	Affin Hwang Select AUD Income - MYR	Affin Hwang Asset Management Berhad
HWA18	Affin Hwang Select Dividend	Affin Hwang Asset Management Berhad
HWA25	Affin Hwang Select Asia (ex Japan) Opportunity	Affin Hwang Asset Management Berhad
HWA26	Affin Hwang Select SGD Income - MYR	Affin Hwang Asset Management Berhad
HWA27	Affin Hwang China Growth	Affin Hwang Asset Management Berhad
HWA28	Affin Hwang Japan Growth	Affin Hwang Asset Management Berhad
HWA19	Affin Hwang Select Asia (ex Japan) Quantum	Affin Hwang Asset Management Berhad
AM05	AmPan European Property Equities	AmInvestment Services Berhad
AM03	AmSchroder European Equity Alpha	AmInvestment Services Berhad
AM20	AMCUMULATIVE GROWTH	AmInvestment Services Berhad
AM25	AMASIA PACIFIC REITS	AmInvestment Services Berhad
AM29	AmTotal Return	AmInvestment Services Berhad
AM30	AmAsia Pacific Equity Income	AmInvestment Services Berhad
AM33	AmAsia Pacific REITs Plus	AmInvestment Services Berhad
AM34	AmConservative	AmInvestment Services Berhad
AM35	Global Dividend	AmInvestment Services Berhad
CIMB01	CIMB-Principal Global Titans	CIMB-Principal Asset Management Berhad
CIMB04	CIMB-Principal Greater China Equity	CIMB-Principal Asset Management Berhad
CIMB07	CIMB-Principal China-India-Indonesia Eq	CIMB-Principal Asset Management Berhad
CIMB10	CIMB-Principal Equity	CIMB-Principal Asset Management Berhad
CIMB15	CIMB-Principal Balanced Income	CIMB-Principal Asset Management Berhad
CIMB17	CIMB-Principal Equity Growth & Income	CIMB-Principal Asset Management Berhad
CIMB18	CIMB-Principal Equity Income	CIMB-Principal Asset Management Berhad
CIMB19	CIMB-Principal Inc Plus Balanced	CIMB-Principal Asset Management Berhad
CIMB29	CIMB-Principal Asia Pacific Dynamic Inc	CIMB-Principal Asset Management Berhad
CIMB30	CIMB-Principal Global Multi Asset Income	CIMB-Principal Asset Management Berhad
CIMB32	CIMB-Principal Balanced	CIMB-Principal Asset Management Berhad
CIMB33	CIMB-Principal Small Cap	CIMB-Principal Asset Management Berhad
CIMB35	CIMB-Principal Asia Pacific Dynamic Growth - MYR	CIMB-Principal Asset Management Berhad

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.

PRU02	Eastspring Investments Growth	Eastspring Investments Berhad
PRU03	Eastspring Investments Balanced	Eastspring Investments Berhad
PRU07	Eastspring Inv Asia Pacific Equity MY	Eastspring Investments Berhad
PRU09	Eastspring Inv Asia Select Income	Eastspring Investments Berhad
PRU10	Eastspring Investments Equity Income	Eastspring Investments Berhad
PRU23	Eastspring Investments MY Focus	Eastspring Investments Berhad
FTAM01	Franklin US Opportunities MYR	Franklin Templeton Asset Management
FTAM02	Templeton Global Equity A (MYR)	Franklin Templeton Asset Management
FTAM03	Templeton Global Balanced A (MYR)	Franklin Templeton Asset Management
HLG01	Hong Leong Growth	Hong Leong Asset Management Berhad
HLG02	Hong Leong Penny Stock	Hong Leong Asset Management Berhad
HLG04	Hong Leong Consumer Products Sector	Hong Leong Asset Management Berhad
HLG10A	Hong Leong Bond	Hong Leong Asset Management Berhad
HLG11	Hong Leong Balanced	Hong Leong Asset Management Berhad
HLG14	Hong Leong Dividend	Hong Leong Asset Management Berhad
HLG15	Hong Leong Strategic	Hong Leong Asset Management Berhad
HLG37	Hong Leong HK Equity Optimizer	Hong Leong Asset Management Berhad
HLG40	Hong Leong Regular Income	Hong Leong Asset Management Berhad
OSK01	RHB Emerging Opportunity Unit Trust	RHB Asset Management Sdn Bhd
OSK02	RHB Small Cap Opportunity Unit Trust	RHB Asset Management Sdn Bhd
OSK03	RHB Kidsave Trust	RHB Asset Management Sdn Bhd
OSK09	RHB Smart Treasure	RHB Asset Management Sdn Bhd
OSK10	RHB Smart Balanced	RHB Asset Management Sdn Bhd
OSK12	RHB Growth & Income Focus	RHB Asset Management Sdn Bhd
OSK16	RHB Resources	RHB Asset Management Sdn Bhd
OSK20	RHB Golden Dragon	RHB Asset Management Sdn Bhd
OSK21	RHB Thematic Growth	RHB Asset Management Sdn Bhd
OSK23	RHB Big Cap China Enterprise	RHB Asset Management Sdn Bhd
OSK25	RHB Malaysia Dividend	RHB Asset Management Sdn Bhd
OSK30	RHB Energy	RHB Asset Management Sdn Bhd
OSK31	RHB Gold and General	RHB Asset Management Sdn Bhd
OSK34	RHB US Focus Equity	RHB Asset Management Sdn Bhd
OSK40	RHB Multi Asset Regular Income	RHB Asset Management Sdn Bhd
RHB42	RHB GS US Equity	RHB Asset Management Sdn Bhd
OSK43	RHB Asian Income	RHB Asset Management Sdn Bhd
OSK45	RHB GoldenLife 2020	RHB Asset Management Sdn Bhd
OSK46	RHB GoldenLife 2030	RHB Asset Management Sdn Bhd
TA05	TA Global Technology	TA Investment Management Bhd
TA02	TA South East Asia Equity	TA Investment Management Bhd
TA03	TA European Equity	TA Investment Management Bhd
TA04	TA Asian Dividend Income	TA Investment Management Bhd
TA10	TA GROWTH	TA Investment Management Bhd

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.

