

“HONG LEONG INVESTMENT AND FIXED DEPOSIT BUNDLE 2018” PROMOTION

Latest updated on 23 February 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 01 March 2018 and ends on 30 June 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; and
 - iii. 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 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.

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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 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 for a maximum tenure of 2-month ("**Tenure**") with a maximum FD placement amount of 1 time (1x) of the Investment Amount in UT ("**Powerlink FD**"); or
 - iii. 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 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
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.
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
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.
Non PV/PB Customer	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

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;
 - 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.

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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 UT booking date shall be considered as the UT placement date for the selected UT products in the Selected Investments
18. The FRNID trade date shall be considered as the FRNID placement date for the selected FRNID products in the Selected Investments.
19. Placement of FD and Investment Amounts in the Selected Investments must be made on the same day and cannot be accumulated from different days.
20. 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.
21. 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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22. 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.
23. 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.
24. 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 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).

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INVESTMENT PRODUCTS TRANSACTIONS

25. 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.
26. Investments in the selected UT Funds in **Selected Investments** using funds withdrawn from the Employees Provident Fund (**"EPF"**) are not allowed.
27. All the existing terms and conditions, rules and regulations governing the Selected Investment transactions shall apply.
28. 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.

29. **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.
30. 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

31. The Powerlink Promotion is NOT valid with any other on-going promotions offered by HLB from time to time.
32. 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.
33. 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
34. 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.
35. 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.
36. 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
Selected Investment
A) Unit Trust Funds:

No.	Code	Fund Name
1	HWA01	Affin Hwang Select Opportunity
2	HWA03	Affin Hwang Select Balanced
3	HWA07	Affin Hwang Select Income
4	HWA11	Affin Hwang Select Asia Pac ex Japan REITs & Infrastructure
5	HWA17	Affin Hwang Select AUD Income - MYR
6	HWA18	Affin Hwang Select Dividend
7	HWA25	Affin Hwang Select Asia (ex Japan) Opportunity
8	HWA26	Affin Hwang Select SGD Income - MYR
9	HWA27	Affin Hwang China Growth
10	HWA28	Affin Hwang Japan Growth
11	HWA19	Affin Hwang Select Asia (ex Japan) Quantum
12	AM05	AmPan European Property Equities
13	AM03	AmSchroder European Equity Alpha
14	AM20	AMCUMULATIVE GROWTH
15	AM25	AMASIA PACIFIC REITS
16	AM29	AmTotal Return
17	AM30	AmAsia Pacific Equity Income
18	AM33	AmAsia Pacific REITs Plus
19	AM34	AmConservative
20	AM35	Global Dividend
21	CIMB01	CIMB-Principal Global Titans
22	CIMB04	CIMB-Principal Greater China Equity
23	CIMB07	CIMB-Principal China-India-Indonesia Eq
24	CIMB10	CIMB-Principal Equity
25	CIMB15	CIMB-Principal Balanced Income
26	CIMB17	CIMB-Principal Equity Growth & Income
27	CIMB18	CIMB-Principal Equity Income
28	CIMB19	CIMB-Principal Inc Plus Balanced
29	CIMB29	CIMB-Principal Asia Pacific Dynamic Inc
30	CIMB30	CIMB-Principal Global Multi Asset Income
31	CIMB32	CIMB-Principal Balanced
32	CIMB33	CIMB-Principal Small Cap
33	CIMB35	CIMB-Principal Asia Pacific Dynamic Growth - MYR
34	PRU02	Eastspring Investments Growth
35	PRU03	Eastspring Investments Balanced
36	PRU07	Eastspring Inv Asia Pacific Equity MY
37	PRU09	Eastspring Inv Asia Select Income
38	PRU10	Eastspring Investments Equity Income
39	PRU23	Eastspring Investments MY Focus
40	FTAM01	Franklin US Opportunities MYR
41	FTAM02	Templeton Global Equity A (MYR)
42	FTAM03	Templeton Global Balanced A (MYR)
43	HLG01	Hong Leong Growth
44	HLG02	Hong Leong Penny Stock
45	HLG04	Hong Leong Consumer Products Sector
46	HLG10A	Hong Leong Bond

47	HLG11	Hong Leong Balanced
48	HLG14	Hong Leong Dividend
49	HLG15	Hong Leong Strategic
50	HLG37	Hong Leong HK Equity Optimizer
51	HLG39	Hong Leong Strategic Opportunity
52	HLG40	Hong Leong Regular Income
53	HLG42	Hong Leong Strategic Opportunity II Fund
54	OSK01	RHB Emerging Opportunity Unit Trust
55	OSK02	RHB Small Cap Opportunity Unit Trust
56	OSK03	RHB Kidsave Trust
57	OSK09	RHB Smart Treasure
58	OSK10	RHB Smart Balanced
59	OSK12	RHB Growth & Income Focus
60	OSK16	RHB Resources
61	OSK20	RHB Golden Dragon
62	OSK21	RHB Thematic Growth
63	OSK23	RHB Big Cap China Enterprise
64	OSK25	RHB Malaysia Dividend
65	OSK30	RHB Energy
66	OSK31	RHB Gold and General
67	OSK34	RHB US Focus Equity
68	OSK40	RHB Multi Asset Regular Income
69	RHB42	RHB GS US Equity
70	OSK43	RHB Asian Income
71	OSK45	RHB GoldenLife 2020
72	OSK46	RHB GoldenLife 2030
73	TA05	TA Global Technology
74	TA02	TA South East Asia Equity
75	TA03	TA European Equity
76	TA04	TA Asian Dividend Income
77	TA10	TA GROWTH

