

Priority Banking/Private Banking & Credit Cards Acquisition Campaign

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's [193401000023(97141-X)] ("**HLB**") "**Priority Banking/Private Banking & Credit Cards Acquisition Campaign**" ("**Campaign**") commences on **1 January 2020** at 00:00:00 hours (12:00 a.m.) and ends on **30 June 2020** at 23:59:59 hours (11:59 p.m.), inclusive of both dates ("**Campaign Period**"), unless specified herein or notified otherwise.

TERMS AND CONDITIONS

The following sets out the terms and conditions applicable to the Campaign ("**T&Cs**"):

Eligibility

1. The Campaign is open for participation by new HLB customers who, during the Campaign Period, have become:
 - (i) Private Banking customers ("**PV Customers**") and have invested a minimum investment amount of Ringgit Malaysia Five Hundred Thousand (RM500,000) in any of the selected Unit Trust ("**UT**") funds or Floating Rate Negotiable Instrument of Deposit ("**FRNID**") (collectively referred to as "**Selected Investments**", a list of which is available for viewing at HLB Priority Banking Centres and/or HLB branches); **OR**
 - (ii) Priority Banking customers ("**PB Customers**") and have invested a minimum investment amount of Ringgit Malaysia One Hundred Fifty Thousand (RM150,000) in the **Selected Investments; AND**
 - (iii) Eligible Cardholders as defined under Clause 7.

New HLB customers who have fulfilled the criteria above shall be referred to as the "**Eligible Customers**".

2. For the avoidance of doubt, new **HLB customers** refer to individuals who do not have any HLB accounts prior to the Campaign Period and become PB Customers or PV Customers during the Campaign Period.
3. The Campaign is NOT applicable to non-individual customers including sole proprietorships, partnerships, professional practices, companies and corporate bodies.
4. The PV Customers in this context refer to HLB customers who have a total combined Assets Under Management ("**AUM**") or investment of Ringgit Malaysia Three Million (RM3,000,000) or such other amount as may be stipulated by HLB from time to time. The term "**AUM**" shall mean all sums standing to the credit of any Fixed Deposit ("**FD**") Account, Savings Account, Current Account (excluding Mortgage Plus Current Account) and/or Foreign Currency Account with HLB and the primary amount of investment in any Unit Trust ("**UT**") Funds and/or Floating Rate Negotiable Instrument of Deposit ("**FRNID**") with HLB at any one time.
5. The PB Customers in this context refer to HLB customers who have a total combined AUM of Ringgit Malaysia Three Hundred Thousand (RM300,000) or such other amount as may be stipulated by HLB from time to time.
6. Where there is more than one (1) person applying for the same PV membership/PB membership, a joint account must be opened. As between the joint accountholders, the joint accountholder

whose name appears first in the records of HLB will be the primary accountholder and the other joint accountholder will be the secondary accountholder.

7. “**Eligible Cardholders**” are new HLB customers who have, during the Campaign Period: (i) applied for any one of the Eligible Cards stated in the table appended below which are successfully approved and activated latest by 31 July 2020; and (ii) an Emirates Skywards account.

Eligible Cards
<ul style="list-style-type: none">▪ Emirates HLB World Elite▪ Emirates HLB World

8. The following shall not be eligible for this Campaign:
- (a) Supplementary cardholders;
 - (b) Cardholders whose HLB Credit Card account(s) is/are delinquent;
 - (c) Cardholders who have not activated or have cancelled their HLB Credit Cards during the Campaign Period; and
 - (d) Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB and/or Hong Leong Islamic Bank (“**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, during or after the Campaign Period.

For the avoidance of doubt, the Eligible Cardholders shall provide their latest and accurate information (including but not limited to correspondence address and contact information) to HLB in their Eligible Card application and it is the obligation of the Eligible Cardholders to contact HLB in the event of non-receipt of the approved Eligible Card(s) within forty-five (45) days from the date of application, failing which the Eligible Cardholders are deemed to have received the Eligible Cards and HLB shall not be responsible in the event that the Eligible Cardholders are unable to participate with this Campaign for any reason whatsoever.

Campaign Offers

9. The first ten (10) PV Customers who become Eligible Customers will be awarded with one hundred and fifty thousand (150,000) Emirates Skywards Miles (“**Campaign Offer 1**”).
10. The first fifty (50) PB Customers who become Eligible Customers will be awarded with fifty thousand (50,000) Emirates Skywards Miles (“**Campaign Offer 2**”).
11. The Eligible Customers who are entitled to the Campaign Offer 1 or Campaign Offer 2 (“**Entitled Customers**”) shall be notified via Short Message Service (SMS) no later than 30 September 2020.
12. Campaign Offer 1 or Campaign Offer 2, as applicable, will be credited to the respective Entitled Customers’ Emirates Skywards account within ninety (90) days after the Campaign Period.

The Eligible Customers shall enjoy two (2) years of annual fee waiver (“**Campaign Offer 3**”) subject to performing at least one (1) Retail Spend with the Eligible Cards within forty (45) days from the approval date of the Eligible Cards.

13. “Retail Spend” refers to retail and online purchases (including standing instructions and Instalment Payment Plan (IPP)) transacted locally and internationally. Retail Spend excludes the following:
- (a) cash withdrawal in any method (i.e. Automated Teller Machine, over-the-counter, quasi cash, etc.);
 - (b) portfolio products such as Balance Transfer (BT), Call-For-Cash Plus (CFC Plus), Call-For-Cash (CFC) and Flexi Payment Plan (FPP);
 - (c) refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - (d) any form of services or miscellaneous fees, including finance charges and fees such as credit card annual fee, late payment charges and government service tax, imposed by HLB.

INVESTMENT PRODUCTS TRANSACTIONS

14. Investments in the selected UT Funds in Selected Investments using funds withdrawn from the Employees Provident Fund (“**EPF**”) are not allowed.
15. 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 campaign offers.
16. 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.
17. **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 protected 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 protected by PIDM.

18. 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.

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 PROTECTED 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.

GENERAL

19. By participating in this Campaign, the Eligible Customers:

- (a) agree that they have read, understood and agree to be bound by the T&Cs herein, the Emirates HLB Cards product T&Cs and Product Disclosure Sheet, the General Terms and Conditions of the Credit Cardholder Agreement available at HLB’s Website;
- (b) agree that all records of transactions within or outside of Malaysia captured by the HLB’s system within this Campaign are accurate and final;
- (c) agree that HLB’s decision on all matters relating to this Campaign shall be final (including but not limited to the determining whether the transaction(s) performed by the Eligible Cardholder is a Retail Spend). No appeal and/or further correspondence will be entertained;
- (d) agree that any reversal of transactions shall be excluded;
- (e) agree that the Campaign Offer 1 and Campaign Offer 2 are non-transferable to any third party and non-exchangeable for cash or in-kind; and
- (f) agree to access the HLB’s Website at regular intervals to view the T&Cs of this Campaign, to ensure they keep up-to-date with any changes or variations to the T&Cs and to follow up with HLB if they have been enlisted for the entitlement of the Campaign Offers;

20. HLB reserves the right to:

- (a) reject at its sole and absolute discretion any Eligible Cards application submitted without assigning any reason thereof;
- (b) disqualify any Eligible Customers at its sole and absolute discretion from participating in this Campaign;

- (c) decline the eligibility of any Eligible Customers to participate in the Campaign for any reason whatsoever as HLB may in its absolute discretion deem fit. In particular, HLB shall have the absolute right to decline the eligibility of a Eligible Customers who has performed a Retail Spend within the meaning of these T&Cs, in a manner or pattern which HLB deems to be abnormal, irregular and/or is indicative of an attempt to obtain an unfair advantage over other Eligible Customers with normal/regular spending patterns, and HLB's decision in this matter shall be final and conclusive on all Eligible Customers;
 - (d) forfeit the Campaign Offers in the circumstance where there is termination of the Eligible Cards and/or HLB Cards during the Campaign Period and/or at the point of awarding the Campaign Offers or non-compliance to the T&C herein;
 - (e) amend the total Campaign Offers or replace the Campaign Offers herein with an alternative gift of similar value at its absolute discretion, by way of posting on HLB's Website or in any other manner which HLB deems practical, in order to give prior notice to the Eligible Customers; and
 - (f) add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Campaign, at its absolute discretion, by way of posting on the HLB's Website, or in any other methods which HLB deems practical, in order to give a prior notice to the Eligible Customers on such addition, deletion or amendment of the T&Cs or termination of this Campaign.
21. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the Eligible Cards application and/or the sales transactions by Visa international Incorporated, MasterCard Worldwide, Merchant establishments, postal service providers or any party in which may result in the Eligible Customers being omitted from this Campaign.
22. Eligible Customers account(s) must be valid/active, in good standing and must not be in breach of any of the T&Cs of this Campaign, and/or General Terms and Conditions of the Credit Cardholder Agreement at the point the Campaign Offers are rewarded
23. In addition to the terms stipulated above, Eligible Customers agree that the General Terms and Conditions of the Credit Cardholders' Agreement shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and the General Terms and Conditions of the Credit Cardholder Agreement, the specific terms above shall prevail to the extent of such discrepancies.
24. In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this, the final terms and conditions on HLB's Website shall prevail.
25. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the jurisdiction of the Courts of Malaysia.
26. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**Deposit accounts are protected by PIDM up to RM 250,000 for each depositor.
UT and FRNID accounts are not protected by PIDM.**