

HONG LEONG PRIORITY BANKING BIRTHDAY 0% PRIVILEGE PROMOTION

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The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**Hong Leong Priority Banking Birthday 0% Privilege Promotion**" ("**Promotion**") commences on 25 January 2021 and ends on 31 December 2021, 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 & CONDITIONS

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

1. The Promotion is open for participation by all new and existing individual HLB Priority Banking customers, both Malaysian and non-Malaysian residents ("**PB Customers**"), unless notified otherwise.
2. **PB Customers** in this context refer to individual HLB customers who fulfil the qualifying criteria of Priority Banking membership ("**PB Membership**") which is a total combined Assets Under Management ("**AUM**") of Ringgit Malaysia Three Hundred Thousand (**RM300,000**) or such other amount as may be stipulated by HLB from time to time ("**Minimum Balance**").
3. For the purpose herein, the term "**AUM**" which stands for Asset Under Management shall mean all sums standing to the credit of any Fixed Deposit ("**FD**") Account, Current Account and Savings Account ("**CASA**") 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. Mortgage Plus Current Account will be excluded as part of the AUM to make up the qualifying criteria.
4. Where there is more than one (1) person applying for the PB 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**").
5. Non-individual customers shall not be eligible to participate in the Promotion, including Corporations, Business Entities, Solicitor Account Holders, Associations, Clubs, Schools, Societies, Non-profitable Organizations, Sole Proprietorships, Partnerships, Limited Liability Partnerships and Professional Practices duly registered or incorporated in Malaysia.

PROMOTION MECHANICS

6. Subject to the terms and conditions herein, PB Customers who fulfil the following qualifying criteria during their birthday month and within the Promotion Period ("**Eligible Customers**") will be entitled to **0% sales charge on their UT purchase** ("**Privilege**"):
 - (a) Invest in any of the selected UT, a list of which is available for viewing at any HLB Priority Banking Centres or HLB Branches ("**Selected Investments**"). The

Selected Investments must meet the Minimum Investment Amount and Maximum Investment Amount criteria set out in the table below:

Selected Investments	Minimum Investment Amount	Maximum Investment Amount	Privilege
Unit Trust as listed and available for viewing at any HLB Priority Banking Centres or HLB Branches	RM50,000	RM150,000	Unit Trust Sales Charge at 0% .

and

(b) Make payment for the Selected Investments.

For example, a PB Customer whose birthday falls on 18 April 2021 will be entitled to 0% sales charge on their Unit Trust purchase from 1 April to 30 April 2021.

- The Eligible Customers may refer to their respective HLB Relationship Manager or walk-in to their nearest HLB Priority Banking Centre or HLB Branch for more information on the Promotion.

INVESTMENT PRODUCT TRANSACTIONS

- 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 Privilege.
- Each Eligible Customer shall be entitled to the Privilege ONCE only during Promotion Period.
- For the purpose of Clause 6(a) above, the **Selected Investments** trade date shall be considered as the investment placement date. For the avoidance of doubt, trade date must fall within the Eligible Customer's birthday month during the Promotion Period.
- All the existing terms and conditions, rules and regulations governing the Selected Investment transactions shall apply.
- Investments in the selected UT Funds in Selected Investments using funds withdrawn from the Employees Provident Fund ("**EPF**") are not allowed.
- In the event the Eligible Customers exercise their UT cooling-off right or any transaction of the Selected Investments is rejected or cancelled by any parties for whatsoever reason, Eligible Customers shall NOT be entitled to the Privilege.

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.

14. 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 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 and any money withdrawn from a protected deposit for the purpose of purchasing any units in a unit trust scheme is/are not protected by Perbadanan Insurans Deposit Malaysia ("PIDM").

GENERAL TERMS AND CONDITIONS

15. By participating in the Promotion, PB Customers agree:
- (a) to have read, understood, and agree to be bound by the T&Cs herein;
 - (b) that all records of transactions captured by HLB's system for the purpose of determining whether the PB Customers are Eligible Customers shall be deemed accurate and conclusive;
 - (c) that HLB's decision on all matters relating to the Promotion shall be final, conclusive and binding on all PB Customers;
 - (d) 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
 - (e) to access HLB's Website at regular intervals to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs.
16. HLB reserves its right to:
- (a) add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, with prior notice by way of posting on HLB's Website, or in any manner deemed suitable by the HLB; and
 - (b) disqualify any of the Eligible Customers to participate in the Promotion.

17. PB 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 Bank Berhad 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.
18. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Eligible Customers agree to submit to the jurisdiction of the Courts of Malaysia.
19. 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.

THE CUSTOMER IS REMINDED THAT THIS PRODUCT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA. ANY MONEY WITHDRAWN FROM AN INSURED DEPOSIT FOR THE PURPOSE OF PURCHASING ANY INVESTMENT PRODUCTS IS NO LONGER PROTECTED BY PIDM.