

HONG LEONG PRIORITY BANKING PRIVATE BANKING WEALTH MANAGEMENT PROMOTION

Last updated on 17 March 2021

The Hong Leong Bank Berhad's (193401000023 [97141-X]) ("**HLB**") and Hong Leong Islamic Bank Berhad (200501009144 [686191-W]) ("**HLISB**") (HLB and HLISB shall be collectively referred to as "**the Bank**") "**Hong Leong Priority Banking Private Banking Wealth Management Promotion**" ("**Promotion**") commences on 1 May 2021 and ends on 30 June 2021, both dates inclusive ("**Promotion Period**"), unless otherwise notified by way of posting on www.hlb.com.my or www.hlisb.com.my ("**the Bank'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 or HLISB customers of the following categories ("**Bank's 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 the Bank's Customers who have fulfilled the qualifying criteria of the Private Banking Membership ("**PV Membership**"). PV Membership refers to a total combined Asset Under Management ("**AUM**") and/or Investment (as defined under Clause 4 below) of Ringgit Malaysia Three Million (RM3,000,000) ("**Minimum PV Balance**") or such other amount as may be stipulated by the Bank from time to time ("**PV Qualifying Criteria**"). New PV Customers refer to the Bank's Customers who have joined PV Membership during the Promotion Period.
3. The PB Customers in this context refer to the Bank's Customers who have fulfilled the qualifying criteria of the Priority Banking Membership ("**PB Membership**"). PB Membership refers to a total combined AUM and/or Investment (as defined under Clause 4 below) of Ringgit Malaysia Three Hundred Thousand (RM300,000) ("**Minimum PB Balance**") or such other amount as may be stipulated by the Bank from time to time ("**PB Qualifying Criteria**"). New PB Customers refer to the Bank's Customers who have joined PB Membership during the Promotion Period.
4. For the purpose herein, the term "**AUM**" which stands for Asset Under Management shall refer to total deposit in any Fixed Deposit/Fixed Deposit-i Account ("**FD**"), Savings/Savings-i Account and Current/Current-I Account ("**CASA**"), Foreign Currency Account ("**FCA**") and/or the Primary amount of investment in any Unit Trust Funds ("**UT**") with the Bank and/or Structured Products ("**SP**") at any one time. Hong Leong Mortgage Plus Current Account will be excluded as part of the AUM to make up the Minimum Balance requirement.

WARNING STATEMENT/ IMPORTANT NOTICE PERTAINING TO ACEL

THE RETURNS OF THIS PRODUCT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET/REFERENCE, AND THE RECOVERY OF THE PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF THE CUSTOMERS MAKE AN EARLY REDEMPTION. THE CUSTOMER IS REMINDED THAT THIS PRODUCT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.

5. Non-individual Bank's Customers shall not be eligible to participate in the Promotion. Non-individual Bank's Customers shall include Corporations, Business Entities, Solicitor Account Holders, Associations, Clubs, Schools, Societies, Non-profitable Organisations, Sole Proprietorships, Partnerships, Limited Liability Partnerships and Professional Practices duly registered or incorporated in Malaysia.

PROMOTION MECHANICS

6. In order to participate in the Promotion, the Bank's Customers are required to invest in any of the selected wealth products listed below ("**Selected Products**") with the following criteria during the Promotion Period ("**Eligible Customers**"):

Selected Products	Minimum Criteria	Offer
Unit Trust Lump Sum ("LS")	Sign up for a new Unit Trust account at a minimum amount as required under each respective fund fact sheet, capped at RM200,000.	Enjoy sales charge of 1.38% .
Unit Trust Regular Savings Plan ("RSP")	Sign up for a new Regular Savings Plan account with minimum initial placement of RM5,000, and authorise the Bank to perform an auto-debit of RM5,000 into any of the eligible UT funds for twelve (12) months consecutively (total Minimum Annualised UT amount = RM65,000)	Enjoy 0.00% sales charge for initial placement, and subsequent sales charge at 2.00% . <u>Additional booster reward:</u> First fifty (50) Eligible Customers will be rewarded with an additional RM500 Cash Reward ("RSP Reward") .
Auto Callable Fixed Rate Equity Linked ("ACEL")	Subscribe for a minimum of RM100,000 in ACEL.	First two hundred (200) Eligible Customers will be rewarded with RM388 Cash Reward ("ACEL Reward") .

FULFILMENT OF REWARDS

7. The RSP Reward and ACEL Reward shall be collectively known as "**Rewards**". The Rewards are given on a first-come, first-served basis with a capping of fifty (50) units of RSP Reward and two hundred (200) units of ACEL Reward ("**Capped Units**"). Notwithstanding anything stated herein, no further Rewards will be made available to the Eligible Customers once the Capped Units are fully allocated.

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8. The Eligible Customers will be selected as winners of the aforementioned Rewards based on the trade date of the transactions under Selected Products recorded in the Bank system on a first-come, first-served basis (“**Winners**”). For the avoidance of doubt, trade date must fall within the Promotion Period.
9. The Rewards will be rewarded to the Winners in the form of cash and will be credited to the Winner’s Current Account / Saving Account (CASA) that is used to transact Selected Product by the Bank’s system.
10. Winners must be the Primary Accountholders of the CASA and also the Primary Accountholders of the Selected Products’ account. For the avoidance of doubt, joint accounts are treated as belonging to the person whose name appears first in the transaction or account opening form of the Selected Products.
11. All Rewards are non-transferable to any third (3rd) party.
12. Winners shall receive the Reward within sixty (60) days after Promotion Period (“**Fulfilment Period**”). Winners will be notified by the Bank via SMS when the Bank credits the Rewards into the Winner’s CASA account (“**Notification**”). The SMS service for this Promotion is provided and supported by M3 Technologies (Asia) Berhad (199901007872 [482772-D]) (“**M3Tech**”), an SMS vendor officially appointed by the Bank.
13. For the avoidance of doubt, the Eligible Customers who do not receive any Notification within Fulfilment Period shall be deemed as not eligible for the Rewards.
14. It is essentially the obligation of the Eligible Customers to provide their latest and accurate contact information (i.e. mobile numbers) to the Bank. The Bank shall not be responsible in the event where the Winners are unable to be contacted for any reason whatsoever.

SELECTED PRODUCTS TRANSACTIONS

15. The selected conventional or Shariah-compliant UT funds or conventional ACEL under the Selected Products will be listed and available for viewing at any the Bank’s Priority Banking Centres or Branches.
16. The trade date of Selected Products shall be considered as the investment placement date.
17. All the existing terms and conditions, rules and regulations governing the Selected Products transactions shall apply.

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18. The terms and conditions governing the selected ACEL under the Selected Products are specified in the relevant Term Sheet, Product Highlights Sheet, Risk Disclosure Sheet subjected to Bank Negara Malaysia's 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.

Important Notice: The Bank's 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 the Bank's Customers if the Bank's Customers suffer monetary loss as a result of a defalcation, or fraudulent misuse of monies and other property, by a director, officer, employee or representative of the Bank.

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19. **ACEL Disclaimer:** The content of this document is for discussion purpose only and is subject to the final expression of the terms of the product set forth in the definitive agreement and/or confirmation, and should not be construed as an offer, recommendation or solicitation to enter into or conclude any investment and should not be treated as giving investment or hedging advice. The Bank is not acting as the reader's adviser or in a fiduciary capacity in respect of this proposed product or any other product unless otherwise specifically agreed in writing and accepts no liability whatsoever with respect to the use of this document or its contents. The Customer and/or through their professional advisers should assess various risks in respect of the product and consider related issues thereof which include but not limited to legal, tax, regulatory, financial and accounting issues prior to purchasing the product. The decision of purchasing the product shall be based solely on the customer's judgment and/or advice of their professional advisers. Product Highlights Sheet ("**PHS**") is available and investors have the right to request for a PHS; and the PHS and any other product disclosure document should be read and understood before making any investment decision. You are advised to read the Term Sheet and Risk Disclosure Statement for detailed terms, conditions applicable and risks of investing in this product.
20. Investments in the Selected Products utilising funds from the Employees Provident Fund ("**EPF**") under the EPF Member Investment Scheme are not allowed to participate in the Promotion.
21. In the event the Eligible Customers exercise their UT cooling-off right or any transaction of the Selected Products is rejected or cancelled by any parties for whatsoever reason, the Eligible Customers shall NOT be eligible for the Promotion stipulated under Clause 6.

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22. Eligible Customers who participate in RSP, illustrated under Clause 6 above, is committed to perform thirteen (13) investment transactions in total, at a total Minimum Annualised UT Amount of Ringgit Malaysia Sixty-Five Thousand (RM65,000) and to select 'Monthly' as the transaction frequency of the plan.
23. In the event the Eligible Customers fails to perform any of the transactions and/or amount as stated under Clause 22, the Bank reserves the right to charge the Eligible Customers sales charge up to 5% on their initial transaction ("Sales Charge"). The calculation shall be as follows:

Sales Charge: Principal Amount of Initial Transaction under the Promotion x %

24. The Sales Charge shall be deducted from the Eligible Customers' CASA that was nominated to perform the RSP transactions.
25. The terms and conditions governing the UT transactions and products of the selected conventional or Shariah-compliant UT funds under Selected Products 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.
26. **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 the Bank 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 the Bank's 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 the Bank. Unit Trust schemes 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").

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GENERAL TERMS AND CONDITIONS

27. The Promotion is NOT valid with any other on-going UT or ACEL promotions offered by the Bank from time to time.
28. By participating in the Promotion, the Bank's 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 the Bank's system within the Promotion Period and the list of the Bank's Customers shall be accurate and final;
 - (c) that the Bank's decision on all matters relating to the Promotion (including but not limited to the allocation of the Reward) shall be final, conclusive and binding on all the Bank's Customers;
 - (d) that the T&Cs herein, Priority 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;
 - (e) to consent and authorise the Bank to disclose their personal data, i.e., contact numbers to M3Tech, for the purpose of this Promotion; and
 - (f) to access the Bank's Website at regular intervals to view the T&Cs and ensure to be kept up-to-date on any changes or variations to the T&Cs.
29. The Bank 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 the Bank's Website, or in any manner deemed suitable by the Bank;
 - (b) substitute the Rewards with other products of similar value at any time with prior notice;
 - (c) disqualify any of the Bank's Customers to participate in the Promotion and/or from receiving the Rewards.
30. The Bank's 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 the Bank 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.
31. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Bank's Customers agree to submit to the jurisdiction of the Courts of Malaysia.
32. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

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HLB and HLISB are members of PIDM.

Deposit accounts are protected by PIDM up to Ringgit Malaysia Two Hundred and Fifty Thousand (RM250,000) for each depositor.

Any money withdrawn from an insured deposit for the purpose of purchasing any units in a UT, ACEL or any of the Structured Products are no longer protected by PIDM.

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