

## HONG LEONG BANK CNY POWERLINK 2020 PROMOTION

Last updated on 23 January 2020

### PROMOTION DATE

The Hong Leong Bank Berhad (193401000023 (97141-X)) (“**HLB**”)’s “**Hong Leong Bank CNY Powerlink 2020 Promotion**” (“**Promotion**”) commences on 8 January 2020 and ends on 18 February 2020, both dates inclusive (“**Promotion Period**”), unless otherwise notified by way of posting on HLB’s website at [www.hlb.com.my](http://www.hlb.com.my) (“**HLB’s Website**”).

### Terms and Conditions

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

#### Eligibility

1. The **Promotion** is open for participation by all HLB individual customers (“**HLB Customers**”) who are Malaysian and non-Malaysian Residents of the following categories (“**Customer Categories**”):
  - a) Existing and/or new Private Banking customers (“**PV Customers**”);
  - b) Existing and/or new Priority Banking customers (“**PB Customers**”); and
  - c) Existing and/or new individual customers who are Non PV and/or Non PB Customers (“**Non PV/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 Assets Under Management (“**AUM**”) of Ringgit Malaysia Three Million (RM3,000,000) or such other amount as may be stipulated by HLB from time to time (“**Minimum Balance**”).

For the purpose herein, the term AUM shall mean all sums standing to the credit of any Fixed Deposit (“**FD**”) Account, Savings Account, 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**”) (“**Structured Products**”) with HLB at any one time. Mortgage Plus Current Account will be excluded as part of the AUM to make up the Minimum Balance requirement. 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 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**”).

For the purpose herein, the term AUM shall mean all sums standing to the credit of any Fixed Deposit (“**FD**”) Account, Savings Account, 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**”) (“**Structured Products**”) with HLB at any one time. Mortgage Plus Current Account will be excluded as part of the AUM to make up the Minimum Balance requirement. New PB Customers refer to HLB Customers who have joined PB Membership during the Promotion Period.

4. Where there is more than one (1) person applying for the PV/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**”).

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.

## Promotion Mechanics

### (A) CNY POWERLINK AUM PROMOTION

5. In order to participate in the Promotion, HLB Customers are required to perform and fulfil the following requirements/criteria as set out in Tables 1 and 2 below during the Promotion Period in order to be eligible for the **3-month FD at 8.13% p.a. (“Promotional FD Rate”)**:
- to invest a sum not less than the Minimum UT Amount /Minimum FRNID Amount in any of the selected UT or FRNID (collectively referred to as **“Selected Investments”**), a list of which is available for viewing at HLB Priority Banking Centres and/or HLB branches; and
  - to place a total amount of deposit into a newly opened or existing FD account (**“FD Placement Amount”**) and Top Yield Account (**“Top Yield”**) (**“Top Yield Placement Amount”**) with a Maximum Deposit Amount of either:
    - up to one (1) time (1x) of the Minimum UT Amount in total amount of deposit whereby FD to Top Yield ratio is 5 to 1; or
    - up to 0.25 time (0.25x) of the Minimum FRNID Investment Amount in total amount of deposit whereby FD to Top Yield ratio is 5 to 1; and
  - Concurrently, to earmark the Top Yield placement for three (3) consecutive months (**“Earmark Period”**).

**Table 1: Minimum Investment Amount for UT**

Customer Type	Minimum UT Amount	Minimum UT Sales Charge	UT: Deposit Ratio	Maximum Deposit Amount	Promotional FD Rate and Tenure	FD:Top Yield Ratio
PV/PB Customer	RM50,000	3.00% <sup>1</sup>	1:1	Up to 1 time of UT Amount and not more than RM5,000,000	3-month FD at 8.13% p.a.	5:1
Non PV/PB Customers	RM30,000	4.00% <sup>2</sup>	1:1	Up to 1 time of UT Amount and not more than RM5,000,000	3-month FD at 8.13% p.a.	5:1

<sup>1</sup>3.00% refers to the minimum UT sales charge applicable to the participating UT funds subscribed by PV/PB Customer

<sup>2</sup>4.00% refers to the minimum UT sales charge applicable to the participating UT funds subscribed by Non PV/PB Customer

**Table 2: Minimum Investment Amount for FRNID**

Customer Type	Minimum FRNID Amount	Minimum FRNID Sales Charge	FRNID: Deposit Ratio	Maximum Deposit Amount	Promotional FD Rate and Tenure	FD:Top Yield Ratio
PV/PB Customer	RM100,000	Not Applicable	4:1	Up to 0.25 time of FRNID Amount and not more than RM5,000,000.	3-month FD at 8.13% p.a.	5:1

6. For the avoidance of doubt, HLB Customers are required to deposit the FD Placement Amount into their new or existing FD Accounts for a term of three (3) months (**“FD Tenure”**) and also,

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.

deposit the Top Yield Placement Amount into their new or existing Top Yield which will be earmarked for three (3) consecutive months ("**Earmark Period**"). The Top Yield Placement Amount and earmarking shall be made concurrently with the FD Placement Amount during the Promotion Period.

7. For the avoidance of doubt, in order for HLB Customers to enjoy the Promotional FD Rate above:
  - a) placement of the investment amount of the Selected Investments and FD Placement Amount and Top Yield Placement Amount have to be done concurrently on the same day during the Promotion Period; and
  - b) the maximum FD Placement Amount to be placed concurrently with the Selected Investments is expressed as a ratio to Selected Investments amount and not more than Ringgit Malaysia Five Million (RM5,000,000); and
  - c) Promotional FD Rate is applicable for New Funds only (as defined under Clauses 8 and 10).
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 Saving/Saving-i and/or Current/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.
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 under Clauses 5 to 10 above shall be referred to as the "**Eligible Customers**" for the purpose of the Promotion.
12. The Promotional FD interest earned shall be credited into the Eligible Customers' Top Yield upon the maturity of the FD Tenure. Interest add-on to the FD Principal Sum is not allowed.
13. Upon maturity, the FD shall be auto-renewed at the prevailing conventional FD board rate.
14. In the event the Top Yield Placement Amount and/or the FD Placement Amount is cancelled, removed (in part or in full) or released within the Earmark Period and/or within the FD Tenure for whatever reasons, the prevailing Conventional FD board rate shall apply.
15. Partial withdrawal of FD Placement Amount is allowed in multiples of Ringgit Malaysia Three Thousand (RM3,000) only. However, the Top Yield Placement must be maintained within the Earmark Period.

**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.

16. In the event the FD Placement Amount is uplifted prior to maturity of the FD Tenure, no interest shall be payable on partially withdrawn amounts and premature withdrawals of FD.
17. FD Placement Amount shall NOT be used as collateral for the purpose of securing any credit facility obtained by the Eligible Customers.
18. The UT order date shall be considered as the UT placement date for the selected UT products in the Selected Investments.
19. The FRNID order date shall be considered as the FRNID placement date for the selected FRNID products in the Selected Investments.
20. The Primary Accountholder (as defined under Clause 4 above) for both the Selected Investments and the FD account must be under same name of the Eligible Customers.
21. Eligible 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.
22. In the event the Eligible 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 Customers shall NOT be entitled for the Promotional FD Rate as stipulated in the tables illustrated under Clause 5 above. Accordingly, the funds placed and deposited in a FD account will be uplifted and no interest will be paid as per Clause 16.

**(B) BOOSTER REWARD FOR HLB CREDIT CARDHOLDERS**

23. The first one hundred (100) Eligible Customers who are PV/PB Customer and has become new and/or existing HLB Credit Cardholders listed in Table 3 below (“**Eligible Cards**”) will receive an e-Angpao worth Ringgit Malaysia Eighty-Eight (RM88). The first one hundred (100) Eligible Customers who are Non PV/PB Customer and has become new and/or existing HLB Credit Cardholders listed in Table 3 below (“**Eligible Cards**”) will receive an e-Angpao worth Ringgit Malaysia Sixty-Eight (RM68). (collectively referred to as “**e-Angpao Winners**”)

**Table 3: Eligible Cards**

<b>Visa</b>	<b>MasterCard</b>
Infinite P	Platinum Business
Infinite	The Store Gold/Platinum
Infinite Doctor’s Edition	Pacific Gold/Platinum
AirAsia Gold/ Platinum	Emirates Elite/World/Platinum
GSC Gold/ Platinum	GSC Gold/Platinum
Sutera Platinum	Sutera Platinum
Gold	Gold
Essential	I’m
WISE Gold	

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.

24. For the avoidance of doubt, Eligible Customers that do not have the Eligible Card prior to the Promotion Period are required to apply for a new Eligible Card and the new Eligible Cards must be approved within Promotion Period in order to be eligible for the e-Angpao. HLB shall not be liable in the event the Eligible Cards are not approved within the Promotion Period for any reason whatsoever.
25. e-Angpao mentioned under Clause 25 is referring to total cash amount to be bank in to e-Angpao Winners' nominated CASA.
26. e-Angpao Winners must be the Primary Accountholder of the nominated CASA.
27. The e-Angpao is given on first-come first-served basis and capping at one hundred (100) units, and each Eligible Customer is allowed to redeem one (1) e-Angpao throughout the Promotion Period.
28. The e-Angpao Winners are determined by the Selected Investments placement date as recorded in HLB's system. In the event of tie, the Eligible Customer who has the highest total combined AUM will be deemed as the e-Angpao Winner.
29. Eligible Customers will receive calls notification from HLB no later than 31 March 2020 that they are the e-Angpao Winners ("**Notification Period**").
30. It is essentially the obligation of e-Angpao Winners 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 e-Angpao Winners cannot be contacted for any reason whatsoever.
31. e-Angpao Winners will receive the e-Angpao within sixty (60) days from the Notification Period ("**Fulfilment Period**").
32. In the event the e-Angpao Winners do not receive the e-Angpao within the Fulfilment Period, e-Angpao Winners shall contact HLB within sixty (60) days from 31 May 2020, failing which the e-Angpao Winners are deemed to have received the e-Angpao and any appeal/ request for the reimbursement of the e-Angpao shall not be entertained by HLB.
33. The e-Angpao is non-transferable to any third party and non-exchangeable for credit, cheque or in kind.

#### **INVESTMENT PRODUCTS TRANSACTIONS**

34. Investments in the selected UT Funds in Selected Investments using funds withdrawn from the Employees Provident Fund ("**EPF**") are not allowed.
35. 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 Promotional FD Rate.
36. 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.

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.



37. **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.
38. 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 TERMS AND CONDITIONS

39. The Promotion is NOT valid with any other on-going promotions offered by HLB from time to time.
40. By participating in the 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 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

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.

discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy; and 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.

41. 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.

42. 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.

43. 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.

44. 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.**

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.