

HONG LEONG BRANCH REGULAR SAVINGS PLAN (RSP) PRIVILEGE CAMPAIGN

Last update: 08 February 2024

The Hong Leong Bank Berhad's [193401000023 (97141-X)] ("**HLB**" or "**Bank**") "**Hong Leong Priority Banking Regular Savings Plan (RSP) Privilege Campaign**" ("**Campaign**") commences on 08 February 2024 and ends on 31 March 2024, both dates inclusive ("**Campaign Period**"), unless notified otherwise.

TERMS & CONDITIONS

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

ELIGIBILITY

1. The Campaign is open for participation to HLB's Existing and New customers, both Malaysian and Non-Malaysian citizens ("**Eligible Customers**")
2. For the purpose of this Campaign:
 - a) **New Customers** refer to individual primary accountholders who do not have any accounts or investments with HLB prior to the Campaign Period.
 - b) **Existing accountholders** refer to individual primary accountholders who have opened a current/savings account or investment account prior to the Campaign Period.
3. The following persons shall not be eligible to participate in the Campaign:
 - i. Non-individual customers 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;
 - ii. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank;
 - iii. Individuals who are facing bankruptcy proceedings, or have been declared bankrupt either before, during or after the Campaign Period;
 - iv. HLB and HLISB customers who are in breach any of the General Terms and Conditions of Account and/or General Terms and Conditions of UT Accounts, at any time before or during the Campaign Period; or
 - v. existing HLB and/or HLISB and/or Hong Leong Group staff.

CAMPAIGN MECHANICS AND CONDITIONS

4. Subject to the terms and conditions herein, Eligible Customers who open a UT investment account with HLBB and subscribe to the selected UT as listed in Appendix 1 herein ("**Selected Investments**") via Regular Savings Plan ("**RSP**") with the minimum sum of RM1,666.67 every month for six (6) consecutive months (totalling to RM10,000) during the Promotion Period ("**Criteria**") will be entitled to a sales charge of 2.28% for each of the monthly UT transaction over the six (6) consecutive months ("**Privilege**"). Eligible Customers who fulfil the foregoing criteria shall be referred to as the "**Entitled Customers**".

Selected Investments	Criteria	Privilege
Unit Trust as listed in Appendix 1 herein	Open a UT investment account with HLBB and subscribe to the Selected Investments via RSP with a minimum total sum of RM1,666.67 every month for six (6) consecutive months (totalling to RM10,000)	2.28% sales charge for each of the monthly UT transaction over the 6 consecutive months

5. The following UT funds are **NOT** eligible to participate in the Campaign:
- UT funds that are 'Switched In' from other banks to HLB/HLISB;
 - UT funds that are subscribed online via Hong Leong Connect Wealth; and
 - UT funds that are not in the Selected Investments as listed in Appendix 1 herein.
6. The following is an illustration of the Campaign mechanics and conditions:

Client	Mr. A	Mr. C
Client Group	HLB Client	HLB Client
Investment Stream	RSP	RSP
Investment Period	During Campaign Period	During Campaign Period
Investment Amount	RM3,000/month x 6 months= RM18,000	RM1,333.33/month x 6 months= RM8,000
Sales Charge	2.28% for all 6 monthly transactions	Up to 5.00% for each monthly transaction
Investment Period	6 consecutive months	6 consecutive months

Based on the illustration above, Mr. A is entitled to the Privilege as he fulfils the Criteria set in Clause 4 above. However, Mr C is not entitled to the Privilege as his total investment amount for the subscription of UT via RSP over six (6) consecutive months is below RM10,000.

7. The Eligible Customers may refer to their respective Personal Banker or walk-in to their nearest HLB Priority Banking Centre or HLB Branch for more information on the Campaign.

INVESTMENT PRODUCT TRANSACTIONS

8. Eligible Customers who wish to be entitled to the Privilege must commit to subscribe to the Selected Investments for a duration of six consecutive (6) months with a total minimum UT investment amount of **Ringgit Malaysia Ten Thousand (RM10,000) over the six consecutive (6) months**, with each month's investment amount to be the same for all six (6) consecutive months.
9. In the event the Eligible Customers fail to meet the Criteria during the Campaign Period, HLB reserves the right to charge the Eligible Customers sales charge of up to five percent (5%) of UT Sales Charge ("**Sales Charge**") on the six (6) consecutive months' transactions. The calculation of the Sales Charge shall be as follows:

Sales Charge: Principal Amount of UT Transaction x % of UT Sales Charge

10. For the purpose of Clause 9 above, the **Selected Funds** trade date shall be considered as the investment placement date. For the avoidance of doubt, trade date must fall within Campaign Period.
11. Investments in the selected UT Funds in Selected Investments using funds withdrawn from the Employees Provident Fund (“**EPF**”) are not allowed to participate in this Campaign.
12. In the event the Eligible Customers exercise their UT cooling-off right or any transaction of the Selected Funds is rejected or cancelled by any parties for whatsoever reason, Eligible Customers shall **NOT** be entitled to the Privilege.
13. 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.

GENERAL TERMS AND CONDITIONS

14. By participating in this Campaign, the Eligible Customers:
 - i. confirm that they have read and understood the T&Cs and agree to be bound by the T&Cs herein and any other terms and conditions that the Bank may impose from time to time by way of notice;
 - ii. agree that the Bank’s decisions on all matters regarding the Campaign shall be final, conclusive and binding on all Eligible Customers;
 - iii. agree that the T&Cs herein, Priority Banking Terms and Conditions/Private Banking Terms and Conditions, General Terms and Conditions of UT Accounts, the General Terms and Conditions of Accounts and the terms and conditions governing the transactions in the Selected Investments 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
 - iv. agree to access the Campaign Website <https://www.hlb.com.my/en/personal/banking/promotions.html> (“**Campaign Website**”) at regular intervals to view the T&Cs of the Campaign and to ensure they keep up-to-date with any changes or variations to the T&Cs;
 - v. agree to be 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 this Campaign.

15. The Bank reserves the right:
- i. with prior notice to the Eligible Customers, to add, delete, suspend or amend the T&Cs listed by way of posting such addition, deletion, suspension, or amendment of the T&Cs or termination of this Campaign on the Campaign Website or in any manner deemed suitable by HLB;
 - ii. disqualify any of the Eligible Customers as the Bank may in its discretion to participate in the Campaign; and
 - iii. forfeit the Privilege in the event of non-compliance by the Eligible Customers of any of the T&Cs herein, the General Terms and Conditions of UT Accounts and all other laws/rules applicable.
16. Eligible Customers should note that:
- i. the accountholder(s) (whether individually or jointly) of the UT investment account must be of the same individuals as the accountholders of the Primary Savings Accountholder; and
 - ii. UT funds can only be purchased under the name of the Primary Accountholder.
17. In the event of any discrepancies between the T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the latest T&Cs on the Campaign Website shall prevail.
18. The T&Cs herein shall be governed by and constructed in accordance with the laws of Malaysia and the 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.

IMPORTANT NOTE:

This Campaign 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 before investing. 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 the Banks' licensed financial or other professional advisors, if in doubt about any feature or nature of the fund. Please note, the price of units and dividends payable, if any, may go up or down. Past performance of a fund is not an indicator of its future performance. The returns on Unit Trust investments are not guaranteed and Unit Trusts do not constitute bank deposits or obligations nor guaranteed by the Bank and are subject to investment risks, including the possible loss of principal amount invested.

This advertisement has not been reviewed by the Securities Commission Malaysia.

Hong Leong Bank Berhad and Hong Leong Islamic Bank Berhad are members of PIDM. **Unit Trust investment is not protected by Perbadanan Insurans Deposit Malaysia ("PIDM").**



Any money withdrawn from an insured deposit for the purpose of purchasing any units in a unit trust scheme is no longer protected by PIDM.

If you have any enquiries regarding these T&Cs, please email us at hlonline@hlbb.hongleong.com.my or call 03-7626 8899.

Appendix 1: Selected Investments (130 Funds)

HLB Code	Fund Name	Currency Class
HWA01	AHAM Select Opportunity Fund	MYR
HWA02	AHAM Aiiman Growth Fund	MYR
HWA03	AHAM Select Balanced Fund	MYR
HWA04	AHAM Select Bond Fund - RM Class (Reinvestment)	MYR
HWA04C	AHAM Select Bond Fund - RM Class (Cash Dividend)	MYR
HWA04USDH	AHAM Select Bond Fund - USD Hedged (Reinvestment)	USD
HWA04USDHC	AHAM Select Bond Fund - USD Hedged (Cash Dividend)	USD
HWA05	AHAM Aiiman Income Plus Fund	MYR
HWA07	AHAM Select Income Fund	MYR
HWA11	AHAM Select Asia Pac (ex Japan) REITs Fund	MYR
HWA17	AHAM Select AUD Income Fund - RM Class	MYR
HWA17AUD	AHAM Select AUD Income Fund - AUD Class	AUD
HWA18	AHAM Select Dividend Fund	MYR
HWA19	AHAM Select Asia (ex Japan) Quantum Fund	MYR
HWA25	AHAM Select Asia (ex Japan) Opportunity Fund	MYR
HWA26	AHAM Select SGD Income Fund - RM Class	MYR
HWA26SGD	AHAM Select SGD Income Fund - SGD Class	SGD
HWA28	Affin Hwang World Series - Japan Growth Fund - MYR Hedged	MYR
HWA29	AHAM World Series - Global Balanced Fund MYR-Hedged	MYR
HWA29AUDH	AHAM World Series - Global Balanced Fund AUD-Hedged	AUD
HWA29SGDH	AHAM World Series - Global Balanced Fund SGD-Hedged	SGD
HWA29USD	AHAM World Series - Global Balanced Fund - USD	USD
HWA29GBPH	AHAM World Series - Global Balanced Fund GBP-Hedged	USD
AM01	Asia-Pacific Property Equities	MYR
AM02	Global Property Equities Fund	MYR
AM03	European Equity Alpha Fund	MYR
AM04	Global Islamic Equity Fund	MYR
AM05	Pan European Property Equities Fund	MYR
AM06	Global Agribusiness Fund	MYR
AM08	AmBond Fund	MYR
AM10	Precious Metals Securities Fund	MYR
AM12	AmIncome Plus Fund	MYR
AM14	AmGlobal Emerging Market Opportunities Fund	MYR
AM18	AMBON ISLAM Fund	MYR
AM20	AMCUMULATIVE GROWTH Fund	MYR

AM21	AMDYNAMIC BOND Fund	MYR
AM25	Asia Pacific REITs - Class B MYR	MYR
AM29	AmTotal Return Fund	MYR
AM31	AmTactical Bond - Class B MYR	MYR
PRU01	Eastspring Investments Small-cap Fund	MYR
PRU02	Eastspring Investments Growth Fund	MYR
PRU03	Eastspring Investments Balanced Fund	MYR
PRU04	Eastspring Investments Bond Fund	MYR
PRU05	Eastspring Investments dana al-ilham	MYR
PRU07	Eastspring Investment Asia Pacific Equity MY Fund	MYR
PRU09	Eastspring Investment Asia Select Income Fund	MYR
PRU10	Eastspring Investments Equity Income Fund	MYR
PRU23	Eastspring Investments MY Focus Fund	MYR
HLG01	Hong Leong Growth Fund	MYR
HLG02	Hong Leong Value Fund	MYR
HLG04	Hong Leong Consumer Products Sector Fund	MYR
HLG09	Hong Leong Dana Makmur	MYR
HLG10A	Hong Leong Bond - Ordinary Investment Plan Fund	MYR
HLG10B	Hong Leong Bond - Standalone Investment Plan Fund	MYR
HLG11	Hong Leong Balanced Fund (Reinvestment)	MYR
HLG11C	Hong Leong Balanced Fund (Cash Dividend)	MYR
HLG12	Hong Leong Dana Maa'rof (Reinvestment)	MYR
HLG12C	Hong Leong Dana Maa'rof (Cash Dividend)	MYR
HLG14	Hong Leong Dividend Fund	MYR
HLG15	Hong Leong Strategic Fund	MYR
HLG16	Hong Leong Institutional Bond Fund	MYR
HLG17	Hong Leong Asia-Pacific Dividend Fund	MYR
HLG22	Hong Leong Islamic Income Management	MYR
HLG37	Hong Leong Hong Kong Equity Optimizer Fund	MYR
HLG40	Hong Leong Regular Income Fund	MYR
HLG41	Hong Leong Sea-5 Equity Fund - Class A	MYR
HLG44	Hong Leong Asia Pacific Equity Fund	MYR
HLG46	Hong Leong Income Fund - Class A	MYR
HLG47	Hong Leong Global ESG Fund	MYR
CIMB01	Principal Global Titans Fund	MYR
CIMB01USD	Principal Global Titans Fund - USD	USD
CIMB03	Principal Islamic Asia Pacific Dynamic Equity Fund	MYR
CIMB04	Principal Greater China Equity Fund	MYR
CIMB04USD	Principal Greater China Equity Fund - USD	USD
CIMB04SGDH	Principal Greater China Equity Fund - SGD Hedged	SGD
CIMB04AUDH	Principal Greater China Equity Fund - AUD Hedged	AUD

CIMB04MYRH	Principal Greater China Equity Fund - MYR Hedged	MYR
CIMB07	Principal China-India-Indonesia Opportunities Fund	MYR
CIMB10	Principal Malaysia Titans Fund	MYR
CIMB11	Principal Islamic Lifetime Enhanced Sukuk Fund	MYR
CIMB12	Principal Islamic Lifetime Balanced Fund	MYR
CIMB13	Principal DALI Equity Fund	MYR
CIMB15	Principal Lifetime Balanced Income Fund	MYR
CIMB17	Principal Titans Growth & Income Fund	MYR
CIMB18	Principal Titans Income Plus Fund	MYR
CIMB19	Principal Dynamic Enhanced Malaysia Income Fund	MYR
CIMB29	Principal Asia Pacific Dynamic Income Fund - Class MYR	MYR
CIMB29SGD	Principal Asia Pacific Dynamic Income Fund - Class SGD	SGD
CIMB29USD	Principal Asia Pacific Dynamic Income Fund - Class USD	USD
CIMB31	Principal Islamic Enhanced Opportunities Fund	MYR
CIMB32	Principal Lifetime Balanced Fund	MYR
CIMB33	Principal Small Cap Opportunities Fund	MYR
CIMB34	Principal Lifetime Enhanced Bond Fund	MYR
CIMB35	Principal Asia Pacific Dynamic Growth Fund - Class MYR	MYR
CIMB35AUD	Principal Asia Pacific Dynamic Growth Fund - Class AUD	AUD
CIMB35USD	Principal Asia Pacific Dynamic Growth Fund - Class USD	USD
CIMB35SGD	Principal Asia Pacific Dynamic Growth Fund - Class SGD	SGD
CIMB36	Principal Global Millennial Equity Fund - Class MYR	MYR
CIMB36USD	Principal Global Millennial Equity Fund - Class USD	USD
CIMB36MYRH	Principal Global Millennial Equity Fund - Class MYR Hedged	MYR
CIMB36SGDH	Principal Global Millennial Equity Fund - Class SGD Hedged	SGD
CIMB38	Principal Lifetime Bond Fund	MYR
OSK16	RHB Resources Fund	MYR
OSK21	RHB Thematic Growth Fund	MYR
OSK23	RHB Big Cap China Enterprise Fund	MYR
OSK31	RHB Gold and General Fund	MYR
OSK34	RHB US Focus Equity Fund	MYR
OSK40	RHB Multi Asset Regular Income Fund	MYR
OSK43	RHB Asian Income MYR	MYR
OSK43AUDH	RHB Asian Income Multi Currencies - AUD-Hedged	AUD
OSK43SGD	RHB Asian Income - SGD	SGD
OSK43USDH	RHB Asian Income Multi Currencies - USD-Hedged	USD
TA02	TA South East Asia Equity Fund	MYR
TA03	TA European Equity Fund	MYR
TA04	TA Asian Dividend Income Fund	MYR
TA05	TA Global Technology Fund	MYR
TA05MYRH	TA Global Technology Fund - MYR Hedged	MYR

TA05SGDH	TA Global Technology Fund - SGD Hedged	MYR
TA05USD	TA Global Technology Fund - USD	MYR
TA05AUDH	TA Global Technology Fund - AUD Hedged	MYR
TA05RMBH	TA Global Technology Fund - RMB Hedged	MYR
TA13	TA ISLAMIC Fund	MYR
TA15MYR	TA Global Select Equity Fund - MYR	MYR
TA15MYRH	TA Global Select Equity Fund - MYR Hedged	MYR
TA15USD	TA Global Select Equity Fund - USD	MYR
TA15AUDH	TA Global Select Equity Fund - AUD Hedged	MYR
TA15SGDH	TA Global Select Equity Fund - SGD Hedged	MYR
TA15GBPH	TA Global Select Equity Fund - GBP Hedged	MYR
TA15RMBH	TA Global Select Equity Fund - RMB Hedged	MYR
TA15EURH	TA Global Select Equity Fund - EUR Hedged	MYR