

HONG LEONG 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 Branch 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**"):

- The **Promotion** is open for participation by all individual HLB or HLISB customers ("**Branch Customers**"), **except** individuals classified under the following categories:-
 - Existing and/or new Private Banking Customers ("**PV Customers**"); and
 - Existing and/or new Priority Banking Customers ("**PB Customers**").
 Unless notified otherwise.
- Non-individual Branch Customers shall not be eligible to participate in the Promotion. Non-individual Branch 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

- In order to participate in the Promotion, Branch Customers are required to invest in any of the selected products listed below ("**Selected Products**") with the following criteria during the Promotion Period ("**Eligible Customers**"):-

Product Type	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 RM100,000.	Enjoy sales charge at 1.88% .
Unit Trust Regular Savings Plan ("RSP")	Sign up for a new Regular Savings Plan account with minimum initial placement of RM1,000, and authorise the Bank to perform an auto-debit of RM1,000 into any of the eligible UT funds for twelve (12) months consecutively. (total Minimum Annualised UT amount = RM13,000)	Enjoy 0.00% sales charge for initial placement, and subsequent sales charge at 2.50% . <u>Additional booster reward:-</u> First one hundred (100) Eligible Customers will be rewarded with an additional RM100 Cash Reward ("RSP Reward") .

FULFILMENT OF RSP REWARDS

4. The RSP Reward is given on a first-come, first-served basis with a capping of hundred (100) units (“**Capped Units**”). Notwithstanding anything stated herein, no further RSP Reward will be made available to the Eligible Customers once the Capped Units are fully allocated.
5. The Eligible Customers will be selected as winners of the RSP Reward 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.
6. The RSP Reward will be rewarded to the Winners in the form of cash and will be credited into the Winner’s Current Account / Saving Account (CASA) that is used to transact Selected Product by the Bank.
7. 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.
8. RSP Reward is non-transferable to any third (3rd) party.
9. Winners shall receive the RSP Reward within sixty (60) days after Promotion Period (“**Fulfilment Period**”). Winners will be notified by the Bank via SMS when the Bank credits the RSP Rewards to 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.
10. For the avoidance of doubt, the Eligible Customers who do not receive any Notification within the Fulfilment Period shall be deemed as not eligible for the RSP Rewards.
11. 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

12. The selected conventional or Shariah-compliant UT funds under the Selected Products will be listed and available for viewing at any of the Bank’s Branches.
13. The trade date of Selected Products shall be considered as the investment placement date.
14. All the existing terms and conditions, rules and regulations governing the Selected Products transactions shall apply.
15. Investments in Selected Products utilising funds from the Employees Provident Fund (“**EPF**”) under Member Investment Scheme are not allowed to participate in the Promotion.
16. 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, Eligible Customers shall NOT be eligible for the Promotion stipulated under Clause 3.

17. Eligible Customers who participate in RSP, illustrated under Clause 3 above, is committed to perform thirteen (13) investment transactions in total, at a total Minimum Annualised UT Amount of Ringgit Malaysia Thirteen Thousand (RM13,000) and to select 'Monthly' as the transaction frequency of the plan.
18. In the event the Eligible Customers fails to perform any of the transactions and/or amount as stated under Clause 17 the Bank reserves the right to charge the Eligible Customers the sales charge up to 5% of on their initial transaction ("Sales Charge"). The calculation shall be as follows:-

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

19. 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.

20. **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").

GENERAL TERMS AND CONDITIONS

21. The Promotion is NOT valid with any other on-going UT promotions offered by the Bank from time to time.
22. By participating in the Promotion, Eligible 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 the Bank's system within the Promotion Period and the list of Eligible Customers shall be accurate and final;

- (iii) 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 Eligible Customers;
- (iv) 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;
- (v) to consent and authorise the Bank to disclose their personal data, i.e. contact numbers to M3Tech, for the purpose of this Promotion; and
- (vi) 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.

23. The Bank reserves its right to:-

- (i) 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;
- (ii) substitute the RSP Reward with other products of similar value at any time with prior notice;
- (iii) disqualify any of the Eligible Customers to participate in the Promotion and/or from receiving the RSP Reward.

24. Branch 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.

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.

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 is no longer protected by PIDM.