

## “DIGITAL DAY” PROMOTION

Latest updated on 11 July 2017

### PROMOTION PERIOD

The Hong Leong Bank Berhad (97141-X) (“HLB”)’s and/ or Hong Leong Islamic Bank Berhad (HLISB)’s “Digital Day” (“Promotion”) is applicable for Hong Leong Connect, HLB/HLISB branches, HLB Mortgage Center, HLB Telemarketing, HLB Credit Card and Personal Loan Direct Sales Team (“Participating Channel”). The Promotion consists of online fixed deposits/-i, IBG & instant transfer, current & saving account (“CASA/-i”), debit card/-i, fixed deposits/-i, bancaassurance, credit cards, online personal loan/financing, auto loan/financing, mortgage/-i, telegraphic transfer (TT), personal loan/financing and share margin financing promotion. The Promotion commences on 07 July 2017 to 13 July 2017 (both dates inclusive) (“Promotion Period”) unless notified otherwise.

HLB and HLISB are collectively known as “the Bank”.

### **TERMS & CONDITIONS (“T&Cs”)**

#### **ONLINE OFFER: ENJOY 7 DAYS ZERO COST IBG & INSTANT TRANSFER WITH HONG LEONG CONNECT (“ZERO COST IBG & INSTANT TRANSFER PROMOTION”)**

#### ELIGIBILITY

1. This Zero Cost IBG & Instant Transfer Promotion is open to all existing and new Hong Leong Connect Users during the Promotion Period (“Eligible IBG & Instant Transfer Customers”).

#### MECHANICS

2. There is no contest entry form or registration to participate in this Zero Cost IBG & Instant Transfer Promotion.
3. Eligible IBG & Instant Transfer Customers will be entitled to enjoy fee waiver for any Interbank GIRO (“IBG”) and/or Instant Bank Transfer Fund (“Instant Transfer”) transactions including standing instruction (“SI”) transactions for any fund transfer amount subject to the total interbank fund transfer daily limit (“collectively referred herein as Fee Waiver”) during the Promotion Period .

No	Description / Services	Charges / Fees	GST (6%)	Charges/Fees during Promotion Period
1	IBG transactions	RM 0.10 per transfer	RM 0.01	Waived
2	Instant Transfer transactions	RM 0.50 per transfer	RM 0.03	Waived

4. For the purpose of this Zero Cost IBG & Instant Transfer Promotion, the maximum Fee Waiver for payment transactions shall be capped at a maximum of RM200,000 (“Fee Waiver Cap”) on a first come first served basis. Notwithstanding anything stated herein, no further Fee Waiver will be rewarded to the Eligible IBG & Instant Transfer Customers once the Fee Waiver Cap is reached.
5. Eligible IBG & Instant Transfer Customers can perform multiple fund transfers subject to the total interbank fund transfer daily limit via IBG and/or Instant Transfer throughout the Promotion Period via

Connect Online, Connect Mobile and/or Connect Tablet and be rewarded with the Fee Waiver, subject to the availability of the Fee Waiver Cap and on a first-come, first-served basis.

6. HLB shall not be responsible for and does not have any control or whatsoever on the traffic congestion, network or internet connection failure and/or interruptions that may be experienced, caused by the respective telecommunications service provider (“Telco”) resulting in the delay of fund transfer via IBG and/or Instant Transfer during the Promotion Period.

## **ONLINE OFFER: 7 DAYS EXCLUSIVE FOREX RATES FOR ONLINE TT (TT PROMOTION”)**

### **ELIGIBILITY**

7. “TT” means Telegraphic Transfer of funds denominated in foreign currencies to correspondent banks/agents outside Malaysia.
8. The TT Promotion is open to new and existing HLB individual (Malaysians and non-Malaysians) and non-individual customers who have satisfied the TT Promotion Entitlement as stated in Clause 12 below in this T&Cs (“Eligible TT Customers”), unless notified otherwise.
9. For the avoidance of doubt:
  - i. HLB individual customers include customers that are registered as Connect users of HLB;
  - ii. non-individual HLB Customers refer to associations, sole proprietors, partnerships, limited liability partnerships and private limited companies which are non-manufacturing micro SMEs where annual sales turnover is Ringgit Malaysia Five Million (RM5 million) and below; and
  - iii. HLB may decide to exclude any other parties (whether individual or non-individual customers) to participate in this TT Promotion at its sole and absolute discretion without providing any reason thereto
10. All remittance transactions must be made in Ringgit Malaysia (RM) and converted at HLB’s prevailing exchange rate and this TT Promotion is also available at Bank’s branches during the Promotion Period.
11. Participation in this TT Promotion is subject to the T&Cs stated herein and the Terms and Conditions stated in HLB’s Remittance Application Form.

### **MECHANICS**

12. HLB Customers are entitled to an offer of exclusive rates as determined by HLB when they perform TT transactions online via Connect and/or at HLB branches or for FCA (Foreign Currency Accounts) conversion during deposit and withdrawal within the Promotion Period (“Remittance Offer”). For the avoidance of doubt, the Remittance Offer is unlimited throughout the Promotion Period.
13. This Remittance Offer is only applicable during the Promotion Period.
14. HLB Customers who perform cash TT transactions over the counter and whose HLB accounts are not debited for the TT transactions are NOT entitled to the Remittance Offer.

## ONLINE OFFER: 7-MONTH ONLINE FIXED DEPOSIT / ONLINE FIXED DEPOSIT-i PROMOTION (“ONLINE FD PROMOTION”)

The “7-month Online Fixed Deposit / Online Fixed Deposit-i Promotion” (“Online FD Promotion”) commences during the Promotion Period or upon reaching the relevant fund size as determined by the Bank, whichever comes first, unless notified otherwise.

### ELIGIBILITY

15. The Online FD Promotion is open to individuals who are the accountholders of a HLB / HLISB Current Account/ Current Account-i or Savings Account/ Savings Account-i (“CASA / CASA-i”) and who have registered for Hong Leong Connect. For the avoidance of doubt, the joint CASA / CASA-i holders are NOT eligible to open or operate an Online Fixed Deposit / Online Fixed Deposit-i Account (“eFD / eFD-i”) and NOT eligible to participate in this Online FD Promotion.
16. Sole proprietorships, partnerships, professional practices, clubs, societies, associations, schools, corporations, non-profit organizations and other business entities are NOT eligible to open or to operate an eFD / eFD-i and NOT eligible to participate in this Online FD Promotion. For the avoidance of doubt, solicitors’ client’s account holders are also NOT eligible to open or operate an eFD / eFD-i and therefore NOT eligible to participate in this Online FD Promotion.
17. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB / HLISB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period and until 13 July 2017 shall **NOT** be eligible to participate or shall be immediately disqualified from participating in the Promotion.
18. Customers who have committed, or determined by HLB / HLISB to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in this Online FD Promotion.

### MECHANICS

19. For the purpose of this Online FD Promotion, all placement(s) of deposits must be from fund transfers from other banks via Financial Process Exchanges (“FPX”). FPX is a secure and real time online payment method that facilitates interbank transfer of funds. FPX is not owned by HLB/HLISB. FPX is facilitated by Malaysian Electronic Clearing Corporation (“MyClear”), a wholly-owned subsidiary of Bank Negara Malaysia. Further details can be viewed at <http://www.myclar.org.my/personal-fpx.html>
20. Customers who have made placement(s) of deposits ranging between the specified Minimum eFD / eFD-i Placement Amount up to a Maximum eFD / eFD-i Placement Amount (“eFD / eFD-i Amount”) into their respective new or existing eFD / eFD-i for the eFD / eFD-i Tenure as set out below during the Promotion Period shall be entitled to the following corresponding Promotional eFD / eFD-i Rates (“Eligible Online FD Customers”):

eFD / eFD-i Tenure	Promotional eFD / eFD-i Rates	Effective eFD / eFD-i Rates	Minimum eFD / eFD-i Placement Amount	Maximum eFD / eFD-i Placement Amount
7-month	4.17%p.a.	4.17%p.a.	RM10,000	RM2,000,000

21. The maximum deposit amount per transaction via FPX transfer is **Ringgit Malaysia Thirty Thousand (RM30,000)** or subject to such prescribed maximum amount / limit of transfer in the customer’s individual internet banking maintained with the relevant bank, whichever is lower. In the

event the eFD / eFD-i Amount placed by the Eligible Online FD Customers during the Promotion Period exceeds the prescribed Maximum eFD / eD-i Placement Amount, the eFD / eFD-i Amount which exceeds the prescribed Maximum eFD / eFD-i Placement Amount shall be subject to the prevailing conventional eFD / eFD-i board rates

22. The Promotional eFD / eFD-i Rates are available to Eligible Online FD Customers for placements made through Hong Leong Connect during the Promotion Period between 6.00 a.m. and 11.00 p.m., seven (7) days a week, or during such hours as stipulated by HLB / HLISB at Hong Leong Connect.
23. The Eligible Online FD Customers are required to nominate a CASA / CASA-i Account maintained with HLB / HLISB under the individual name of the Eligible Online FD Customers (“Nominated CASA / CASA-i”) for the purpose of crediting the interest/profit earned under this Online FD Promotion. The interest/profit earned will be credited into the Eligible Online FD Customers’ Nominated CASA / CASA-i on monthly basis.
24. Upon maturity, the principal eFD / eFD-i Amount shall be auto-renewed at the prevailing eFD / eFD-i board rates respectively.
25. In the event the eFD / eFD-i Amount is uplifted prior to maturity of the eFD / eFD-i Tenure, the following Association of Banks in Malaysia (“ABM”)rules, Section E (v) (for eFD) and/or Terms and Conditions for Hong Leong Fixed Deposit-i Section 2.15 (for eFD-i) shall apply:
  - (a) No interest/profit is to be paid on any eFD / eFD-i Amount uplifted before the completion of three (3) months.
  - (b) In the event the eFD / eFD-i is uplifted in the fourth (4th) month onwards, the Eligible Online FD Customer will receive interest/profit earned equivalent to 50% of the contracted eFD / eFD-i Amount only for the completed months.

HLB / HLISB reserves the right to claw back and deduct an amount equivalent to the interest/profit paid to the Eligible Online FD Customers in respect of the eFD / eFD-i Amount which is prematurely withdrawn, from the principal eFD / eFD-i Amount upon withdrawal.

HLISB Customer(s) shall be deemed to have agreed to waive his / her right to claim the full selling price for any withdrawal of the eFD-i before the maturity date.

26. Partial withdrawal of eFD / eFD-i Amount is not allowed.
27. eFD / eFD-i Amount shall NOT be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Eligible Online FD Customers.

## **ONLINE OFFER: CREDIT/DEBIT CARD PROMOTION WITH GRAB (“GRAB PROMOTION”)**

### **ELIGIBILITY**

28. This Grab Promotion is open to all Hong Leong Credit and Debit Cardholders (“Hong Leong Cardholders”) with HLB’s Debit Cards and Credit Cards including Mach Credit and Debit Card, Hong Leong Islamic Debit Card-i issued by the Bank (“Hong Leong Cards”).

### **MECHANICS**

29. Payment must be made using a valid Hong Leong Card and Hong Leong Cardholders shall install Grab apps in their mobile phone and/or electronic devices. HLB/HLISB shall not be responsible in the event that Hong Leong Cardholders’ mobile phone and/or electronic devices cannot support the Grab apps and hence unable to participate in this Grab Promotion.

30. HLB Cardholders may enjoy RM7 off for 2 Grab rides and it is limited to first 10,000 redemptions only (“Grab Redemption”). Hong Leong Cardholder is required to key in the promo code “HLBDD77” and this promo code is not valid with other promotions. HLB shall not be responsible in the event that Hong Leong Cardholders enter the wrong promo code for any reasons whatsoever and any claim for the reimbursement of the Grab Redemption shall not be entertained by HLB/HLISB.
31. Grab Redemption is valid only for GrabCar, GrabCar+ and GrabTeksi pick up/drop off from/at Grab coverage area only.
32. If the fare is less than the Grab Redemption amount, there will be no reimbursement of the fare difference. If the fare is more than the Grab Redemption amount, the additional fare amount will be charged to the Hong Leong Cardholder’s card.
33. A cancelled booking (either by passenger or driver) nullifies the Grab Redemption entry.
34. The Grab Redemption discount is only considered successfully redeemed once a relevant in-app and/or SMS message is received (after successfully being allocated a car by the system).
35. Grab reserves the sole and absolute right to withdraw, amend and/or alter any part of the whole terms and conditions in relation to this promotion at any time without giving prior notice to the Hong Leong Cardholder and the Hong Leong Cardholder agree to be bound by those changes.
36. Grab shall not be liable for any claims by Hong Leong Cardholder or third-party claims or losses of any nature, including but not limited to, loss of profit, punitive, indirect, special, incidental, or consequential damages or for other damages and any related claims of any nature, including direct, indirect, third-part, consequential or other damages resulting from or in connection with this Grab Promotion. By the same token, HLB/HLISB shall not be liable and/or held responsible for any lost, damages, and or claims by Hong Leong Cardholders and/or any other third party (including but not limited to Grab) resulting from or in connection with this Grab Promotion.
37. The Bank is not affiliated with Grab and makes no representation or warranty with respect to the quality and suitability of this Grab Promotion. The Hong Leong Cardholder shall at their own cost and expense deal directly with Grab for any complaint, dispute or claim in relation to this Grab Promotion without recourse to the Bank.

## **ONLINE OFFER: CREDIT CARD 7% CASHBACK ON ONLINE SHOPPING (“ONLINE SHOPPING CASH BACK PROMOTION”)**

### **ELIGIBILITY**

38. The Online Shopping Cash Back Promotion is only open to ALL Hong Leong Credit Cardholders including MACH Credit Cardholders issued by Hong Leong Bank (“Credit Cardholders”).
39. For the avoidance of doubt, the following are NOT eligible to participate in this Online Shopping Cash Back Promotion:
  - a) Credit Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB 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; or

- b) Credit Cardholders who have committed, or determined by HLB to be potentially committing any of the wrongful acts stipulated herein; shall be immediately disqualified from participating in this Online Shopping Cash Back Promotion.

### **MECHANICS**

40. To participate in this Online Shopping Cash Back Promotion, Credit Cardholders just need to spend a minimum of RM70.00 only in single transaction with any of their HLB Credit Card on any eligible online retail transactions (“Eligible Online Spend”) during the Promotion Period (“Eligible Credit Cardholders”).
41. Eligible Online Spend shall mean purchase transactions for goods and services effected through the internet incurred for personal consumption only and not for business purposes in any local and/or foreign currency and shall not include any of the followings:
- i) Online payment for bills, insurance, takaful and any services
  - ii) Quasi Cash transactions – (example: betting and/or online gaming transactions);
  - iii) Standing instructions such as auto-billing;
  - iv) Payment of annual fees or service charges, delivery charges, cash payments, card Replacement fee, government service tax, dispute charges, fraud charges or any other fees, charges or penalties whether imposed by HLB or otherwise;
  - v) Cash advance/withdrawal/deposit transactions/funds transfer; and
  - vi) Qualified Eligible Online Spend which are subsequently cancelled or refunded, disputed, unauthorised or fraudulent transactions.
42. Any determination by HLB as to what constitutes an Eligible Online Spend shall be conclusive and shall not be challenged in any manner whatsoever, save for manifest error.
43. Once the Eligible Credit Cardholders have fulfilled the Eligible Online Spend conditions above, they stand a chance to receive 7% Cashback on their Eligible Online Spend made through the Promotion Period (“Online Cashback”).
44. The awarding of the Online Cashback will be given to Eligible Credit Cardholders on a first-come-first serve basis subject to the daily Online Cashback allocation of RM40,000 and the maximum Online Cashback of RM70 per Eligible Credit Cardholder for this Online Shopping Cash Back Promotion.

<b>Campaign Period</b>	<b>Daily Online Cashback Pool</b>
7 July 2017	RM40,000
8 July 2017	RM40,000
9 July 2017	RM40,000
10 July 2017	RM40,000
11 July 2017	RM40,000
12 July 2017	RM40,000
13 July 2017	RM40,000

45. Each Eligible Credit Cardholder is only eligible for one (1) Online Cashback for this Online Shopping Cash Back Promotion and the Online Cashback will be awarded to the Principal Credit Cardholder.



46. The Online Cashback awarded shall be credited within 8 weeks after the Promotion Period into the Eligible Credit Cardholder's HLB Credit Card Account used in performed the Eligible Online Spend and HLB shall notify the Eligible Credit Cardholder regarding their entitlement of the Online Cashback via SMS and /or HLB's website. Eligible Credit Cardholder shall notify HLB in writing within 30 days after the announcement of the entitlement (8 weeks after the Promotion Period) of the Online Cashback by HLB, failing which the Eligible Credit Cardholder is deemed to have received the Online Cashback and any appeal for the reimbursement of the Online Cashback shall not be entertained by HLB.
47. The Online Cashback is not transferable to any third party and any request to credit the Online Cashback into any other HLB Credit Card (for Eligible Credit Cardholders with more than one (1) HLB Credit Card) will not be entertained.
48. Tracking of the Eligible Online Spend will be based on the dates and times of transaction based on Malaysian Time which are successfully posted in the HLB system throughout the Promotion Period and HLB reserves the right to determine the transactions performed by Eligible Credit Cardholders if the transactions performed are Eligible Online Spend.

## **ONLINE OFFER: 7% DEBIT CARD/-i CASH BACK (“CASH BACK PROMOTION”)**

### **ELIGIBILITY**

49. This Cash Back Promotion is open to all Malaysian citizens who are the existing individual Debit Cardholders with HLB's Debit Cards including Mach Debit card issued by HLB and HLISB Debit Card-i (“Debit Cardholders”).
50. For the avoidance of doubt, this Cash Back Promotion is NOT applicable to non-individual customers including companies, corporate bodies, sole proprietors, partnership and professional practices.
51. The following are NOT eligible to participate in this Cash Back Promotion:
  - a. Debit Cardholders of HLB/HLISB Debit Card(s) NOT issued in Malaysia;
  - b. Debit Cardholders whose Debit Card accounts are NOT in good standing, tagged to a closed or inactive Current and/or Saving Account(s) (“CASA/-i”) or in breach of any of HLB/HLISB's terms and conditions governing the relevant Account at any time during the Promotion Period;
  - c. Debit Cardholders whose Debit Card/-i accounts are believed to be operated fraudulently, unlawfully and/ or that their Debit Card/-i are invalid or cancelled within the Bank's definition at any time prior to or during the Promotion Period up to eight (8) weeks after the end of the Promotion Period;
  - d. HLB's Private Banking customers; and
  - e. Debit Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB/HLISB or have been declared bankrupts (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.

### **MECHANICS**

52. Debit Cardholders who perform any eligible online retail transactions (“Online Spend”) with their HLB/HLISB Debit Card/-i throughout the Promotion Period shall be eligible for 7% Cash Back (“Cash Back”).

53. The Online Spend refers to purchase transactions for goods and services effected through the internet incurred for personal consumption only made in Ringgit Malaysia (“RM”) or foreign currencies and not for business purposes. Online Spend made in currencies other than RM will be converted to and computed in RM based on the conversion rate determined by HLB/HLISB at the time of transactions. For the avoidance of doubt, HLB/HLISB reserves the sole right to determine purchase transactions that shall fall within the definition of Online Spend and any appeal regarding HLB/HLISB’s decision shall not be entertained.
54. The Online Spend shall **exclude** the following transactions:
- Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;
  - Payment of Debit Card/-i Issuance Fee/ Annual Fee/ Renewal Fee; and
  - Any other form of services or miscellaneous fees imposed by HLB/HLISB (including Penalty Charges for HLB)
55. The Cash Back allocated by HLB for HLB Debit Card for this Cash Back Promotion is capped at Ringgit Malaysia One Hundred Forty Thousand (RM140,000.00) while the Cash Back allocated by HLISB for HLISB Debit Card-i is capped at Ringgit Malaysia Thirty-Five Thousand (RM35,000.00) only throughout the Promotion Period, on a first-come, first-served basis.
56. For the avoidance of doubt, the Cash Back is capped at a maximum of **Ringgit Malaysia Seventy (RM70.00)** only throughout the Promotion Period for each Debit Cardholder.
57. Each Debit Cardholder is only eligible for one (1) time Cash Back throughout the Promotion Period.
58. Example of Cash Back entitlement tabulation is illustrated below:

a. Debit Cardholder

Date of Successful Online Spend	Online Spend Amount	7% Cash Back Entitlement
7 July 2017	RM90.00	RM6.30
7 July 2017	RM50.00	RM3.50
8 July 2017	RM150.00	RM10.50
9 July 2017	RM100.00	RM7.00
10 July 2017	RM50.00	RM3.50
10 July 2017	RM90.00	RM6.30
11 July 2017	RM86.00	RM6.02
12 July 2017	RM200.00	RM14.00
13 July 2017	RM30.00	RM2.10
<b>Total Cash Back</b>		<b>RM59.22</b>

\*only one (1) time Cash Back and capped at maximum of RM70.00 throughout the Promotion Period

59. No registration of participation is required.
60. For the avoidance of doubt, only Online Spend successfully posted and reflected in HLB/HLISB’s system and record with the relevant Online Spend amount successfully debited from the Debit Cardholder’s CASA/-i will be entitled for the Cash Back.
61. HLB/HLISB shall not be liable and responsible for any failure or delay in transmission and/ or reflection in the Debit Cardholders’ CASA/-i on the relevant Online Spend which may result in the Debit Cardholders being omitted from receiving the Cash Back for the Promotion.



62. Debit Cardholders' Debit Cards/-i and the accompanying CASA/-i must remain valid, active and open at all times, failing which the Cashback entitlement shall be forfeited.
63. The qualified Debit Cardholders will be notified by HLB/HLISB by way of Short Message Service ("SMS"), or posting of the list of the qualified Debit Cardholders on HLB's website at [www.hlb.com.my](http://www.hlb.com.my) ("HLB's Website"), and/ or in any other methods deemed appropriate by HLB/HLISB within eight (8) weeks after the end of the Promotion Period. It is essentially the obligation of the Debit Cardholders to provide their latest, accurate and valid mobile number and HLB/HLISB shall not be responsible for non receipt of the SMS notification by the Debit Cardholders, for any reasons whatsoever.
64. Debit Cardholders who do not receive any notification from HLB/HLISB within eight (8) weeks after the end of the Promotion Period are deemed **NOT** qualified or entitled for the Cash Back.
65. The Cash Back will be credited into the qualified Debit Cardholders' CASA/-i within eight (8) weeks after the end of the Promotion Period and the transaction will be reflected on the Debit Cardholders' CASA/-i statement
66. In the event of non-receipt of the Cash Back, the qualified Debit Cardholders shall be responsible to notify HLB/HLISB in writing not later than one (1) calendar month from the date of notification from HLB/HLISB, failing which the Cash Back is deemed received by the qualified Debit Cardholders and the HLB/HLISB shall not entertain any claim of non-receipt of Cash Back by the Debit Cardholders after the expiry of the aforesaid one (1) calendar month.
67. The SMS service for this Cash Back Promotion is provided and supported by M3 Technologies (Asia) Berhad (482772-D) ("M3Tech"), an SMS vendor officially appointed by the HLB/HLISB.
68. Visuals featured in all printed materials and website are for illustration purposes only. Any props, accessories or equipment featured with the visuals in any pictorial materials are for decorative purposes and shall not form part of the Cash Back.
69. Cash Back is non-transferable to any **third (3<sup>rd</sup>)** party and non-exchangeable for up-front cash, credit, cheque or in kind.

**ONLINE OFFER: HONG LEONG CREDIT CARD "ONLINE ACQUISITION" PROMOTION ("CREDIT CARD PROMOTION")**

**ELIGIBILITY**

70. The Hong Leong Credit Card Online Acquisition Campaign Promotion ("Credit Card Promotion") is open for participation by all New-to-Card ("NTC") Malaysian individuals whom during the Promotion Period apply for any Principal Eligible Cards as mentioned in table appended below and the Eligible Cards are successfully issued by Approval Date as defined in Clause 72 below ("Applicants").

<b>2 cards application type</b>	<b>Dual card (2 principal cards)</b> Choose any 2 of the following Eligible Cards
<b>Eligible Cards</b>	<input type="checkbox"/> Sutera Platinum <input type="checkbox"/> Essential <input type="checkbox"/> Gold <input type="checkbox"/> GSC Platinum/Gold <input type="checkbox"/> I'M

For the avoidance of doubt, for Dual card, both Eligible Cards must be approved in order for the Applicants to enjoy the Credit Card Gifts (as defined in Clause 72).

**Note:** NTC Cardholders denote new cardholders who do not hold any existing HLB Principal Credit Cards (including Mach and former EON Bank Berhad) or whose re-applications for the Eligible Cards approved by HLB at any time after twelve (12) months from the date of cancellation of their existing Eligible Cards.

71. The following shall not be considered as NTC Cardholders and shall NOT be eligible for this Credit Card Promotion:

- (a) Existing principal cardholders of any HLB Credit Card;
- (b) Cardholders who no longer hold any valid HLB Credit Card and/or cardholders whose credit card account(s) is/are delinquent;
- (c) Cardholders who have cancelled their and have reapplied for a new as a principal cardholder within twelve (12) months from the date of such cancellation;
- (d) Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB 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, during or after the Promotion Period; and
- (e) Cardholders who are non- Malaysia individual customers.

## **MECHANICS**

72. Applicant are those:

- a) who successfully submits an online credit card application (“Application”) via [www.hlb.com.my](http://www.hlb.com.my) (“HLB Website”) or via am:pm Convenient Banking for two Eligible Cards (as specified in the table appended in Clause 70 above within the Promotion Period;
- b) whose application for the Eligible Card is approved by HLB within thirty (30) calendar days from the date of the submission of the Application (“Approval Date”); and
- c) who perform a minimum of SEVEN (7) Retail Spend (as defined below) without minimum amount using both the Eligible Cards issued under this Credit Card Promotion within SIXTY (60) days from the approval date of the Eligible Cards

For the avoidance of doubt, the Retail Spend is based on the following criteria:

- i. The Retail Spend herein shall include retail and online purchases, standing instructions, 0% Interest Easy Payment Plan (EPP) and Zero Interest Instalment Plan (ZIIP) transacted locally and internationally.
- ii. The Retail Spend shall exclude cash advance, Balance Transfer (BT), Cash-on-Call (COC), Call-for-Cash (CFC), Call-For-Cash Plus (CFC+), Flexi-Payment Plan (FPP), fund transfer, fees and charges imposed by HLB.

73. The Applicants who have fulfilled all the criteria as stated in Clause 72 above will be entitled to the following Credit Card Gifts subject to the prescribed criteria (“Eligible Credit Card Applicants”):

- (a) *Lenovo* Tab 3 – Offer 1  
7 units daily for 7 days throughout the Promotion Period  
Limited to the first 7 approved Eligible Credit Card Applicants on first-come, first-served basis;  
or
- (b) Loop Quantum 3- in-1 Luggage Bag – Offer 2  
Subsequent Eligible Credit Card Applicants who did not get Offer 1 on guaranteed basis;

74. Eligible Credit Card Applicants shall also be entitled for 1-year Annual Fee Waiver if they perform a minimum of ONE (1) Retail Spend using the two Eligible Cards issued under this Credit Card Promotion within FORTY-FIVE (45) days from the approval date of the HLB Eligible Cards.
75. For the avoidance of doubt, it is essentially the obligation of the Applicants to provide the full required documentations for the purposes of the application of the Eligible Cards, failing which HLB reserves the right to reject any applications for the Eligible Cards.
76. HLB shall not be liable in any circumstances for any loss, torn, damaged or stolen Credit Card Gifts and any request for replacement of the Credit Card Gifts shall not be entertained by HLB. The Credit Card Gifts are non-transferable to any **third (3<sup>rd</sup>)** party and non-exchangeable for up-front cash, credit, cheque or in kind.

**ONLINE OFFER: 70% CASH BACK AND STAND A CHANCE TO WIN IPHONE 7 (PRODUCT) RED ONLINE APPLICATION FOR HONG LEONG PERSONAL LOAN/FINANCING (“PERSONAL LOAN / FINANCING ONLINE PROMOTION”)**

**ELIGIBILITY**

77. Personal Loan / Financing Online Promotion is open to all Malaysian individuals who apply for a new HLB Personal Loan / HLISB Personal Financing with a minimum of Ringgit Malaysia Twenty Five Thousand (RM25,000.00) and above for the facility tenure of 2 to 5 years (“Personal Loan / Financing Facility”) during the Promotion Period via the Bank’s website at [www.hlb.com.my](http://www.hlb.com.my) and [www.hlisb.com.my](http://www.hlisb.com.my) (“Customers”).
78. The acceptance and disbursement of the Personal Loan / Financing Facility must be on or before 13 August 2017 (“Eligible Personal Loan/ Financing Customers”). For the avoidance of doubt, it is essentially the obligations of the Eligible Personal Loan / Financing Customers to provide all necessary documents as may be required by the Bank in order for the Bank to process the Personal Loan / Financing Facility application in a timely manner. The Bank shall not entertain any appeal in the event that the Personal Loan / Financing Facility cannot be accepted and disbursed on or before 13 August 2017.
79. The following are NOT eligible to participate in this Personal Loan / Financing Online Promotion:
  - a. employees of HLB or HLISB, whether on permanent or on contractual basis,
  - b. 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 or have been declared bankrupts or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period;
  - c. Customers who have committed, or determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be disqualified immediately from participating in the this Personal Loan/ Financing Online Promotion;
  - d. Customers that are non-individuals;
  - e. An existing Personal Loan/ Financing accountholder; and
  - f. Eligible Personal Loan/ Financing Customers who opt for other Personal Loan/Financing promotional offerings during the Promotion Period.

**MECHANICS**

80. This Personal Loan / Financing Online Promotion is based on a cash back equivalent to 70% of the total interest paid based on 12.5% per annum (“Personal Loan / Financing Online Cash Back”).

81. The Eligible Personal Loan/ Financing Customers who pay the Personal Loan / Financing Facility's monthly installment amount on or before the due date each month during the tenure of the Personal Loan / Financing Facility will be entitled to receive Personal Loan/ Financing Online Cash Back which is calculated in accordance with the following formula.

**Formula:**

<b>Cash Back Amount = Total interest/ profit x Cash Back Percentage</b>
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*Illustration on cash back*

Personal Loan/financing Amount	Tenure	Total Interest/ Profit Rate*	Personal Loan/ Financing with 70% Cash Back (RM)	Net Interest/ Profit (RM)	Net Interest/ Profit Rate p.a. (%)
25,000	2	6,250	4,375	1,875	3.75%
50,000	3	18,750	13,125	5,625	3.75%
75,000	4	37,500	26,250	11,250	3.75%
100,000	5	62,500	43,750	18,750	3.75%
150,000	5	93,750	65,625	28,125	3.75%

\*based on interest /profit rate of 12.5%

*Eligible Personal Loan / Financing Customers will be notified via letter in the event that they are entitled for the Personal Loan/ Financing Online Cash Back*

82. The Personal Loan/ Financing Online Cash Back will be paid on a monthly basis and the first (1st) Personal Loan/ Financing Online Cash Back will be paid after the seventh (7th) monthly instalment is/has been paid by the Eligible Personal Loan/ Financing Customer. The last Personal Loan/ Financing Online Cash Back will be paid six (6) months before the final instalment of the Personal Loan / Financing Facility is paid by the Eligible Personal Loan/ Financing Customer. The Personal Loan/ Financing Online Cash Back which is rounded down to the nearest Ringgit Malaysia One (RM1) will be credited into the Eligible Personal Loan/ Financing Customers' active and valid Personal Loan / Financing Facility account one (1) day after the monthly instalment due date. The monthly Personal Loan/ Financing Online Cash Back will be treated as advance payment in the Personal Loan / Financing Facility account.
83. It is the Eligible Personal Loan/ Financing Customers' responsibility to notify HLB/HLISB in writing no later than one (1) month from the due date of the seventh (7th) monthly instalment and/or the subsequent months thereafter in the event of non-receipt of the monthly Personal Loan/ Financing Cash Online Back, failing which, the Eligible Personal Loan/ Financing Customers are deemed to have received and accepted the Personal Loan/ Financing Cash Back from HLB/HLISB and any further dispute shall not be entertained by HLB/ HLISB.
84. The Eligible Personal Loan/ Financing Customers' eligibility for the Personal Loan/ Financing Online Cash Back will be disqualified and further Personal Loan/ Financing Online Cash Back payments shall cease immediately upon the occurrence of any of the following events:
- a. the Eligible Personal Loan/ Financing Customer fails to pay any monthly instalment of the Personal Loan / Financing Facility by the due date, or such other sums owing under and pursuant to the Personal Loan / Financing Facility when demanded by HLB/HLISB; or
  - b. early settlement notice is given by the Eligible Personal Loan/ Financing Customers prior to the maturity of the Personal Loan / Financing Facility's tenure; or

- c. the Eligible Personal Loan/ Financing Customers have committed or are suspected of committing any fraudulent or wrongful acts in relation to the use of Personal Loan / Financing Facility.
85. Daily iPhone 7 Giveaway (“iPhone 7 Giveaway Contest”)
- a. During the Promotion Period, the Eligible Personal Loan/ Financing Customers may also stand a chance to win one (1) unit of Apple iPhone 7 128GB (**PRODUCT**) **RED** (“iPhone 7”) each day
  - b. Each day during the Promotion Period, Eligible Personal Loan / Financing Customers will be shortlisted on a random selection basis (**“Shortlisted Online Customers”, each a “Shortlisted Online Customer”**) and will be contacted at his/ her latest mobile number(s) furnished by such Shortlisted Online Customers as shown in, and are duly captured by and reflected in the Bank’s system and/or records by the Bank’s authorised agent, Dynamic Search Sdn. Bhd. (136574-V) (**“Dynamic Search”**) to answer two (2) questions provided by the Bank.
  - c. Only one (1) Shortlisted Online Customers who answer the two questions correctly within the fastest time will win the iPhone 7 on daily basis (one (1) Winner per day) (“Online Cash Back Winner”)
  - d. A maximum of three (3) attempts will be made by Dynamic Search to contact the Shortlisted Online Customers from Monday to Friday (excluding public holidays), 31 August 2017 till 15 September 2017 between 10:00 a.m. to 6:00 p.m. Dynamic Search’s records of attempted calls to the Shortlisted Online Customers shall be conclusive on the matter. In the event that Dynamic Search is unable to contact the Shortlisted Online Customer after three (3) attempts, he/ she shall be disqualified from this iPhone 7 Giveaway Contest and shall not stand a chance to win the iPhone 7. It is essentially the obligations of the Personal Loan / Financing Customers to provide their latest, valid and accurate mobile numbers to the Bank and the Bank shall not be responsible or held liable in the event that Dynamic Search is unable to contact the Shortlisted Online Customers for any reasons whatsoever.
  - e. The Online Cash Back Winners shall be notified by the Bank either in writing, by short message services (**“SMS”**) or in any other manner which the Bank deems practical on a best effort basis at the address or latest mobile number(s) furnished by the Personal Loan / Financing Customer, and are duly captured by and reflected in the Bank’s system and/or records within 15 September 2017 till 30 September 2017. The SMS service provider for the Campaign is M3 Technologies (Asia) Berhad (**“M3Tech”**).
  - f. The iPhone 7 will be delivered via courier service to the Online Cash Back Winners' latest respective mailing address furnished by the Winners as shown in, and are duly captured by and reflected in the Bank’s system and/or records within 1 October 2017 till 30 November 2017. It is essentially the obligations of the Online Cash Back Winners to provide their latest, valid and accurate mailing address to the Bank and the Bank shall not be responsible for any lost, stolen, damage or non-receipt of the iPhone 7 and any claim for the reimbursement of the iPhone 7 shall not be entertained by the Bank.

## ONLINE OFFER: HONG LEONG FACEBOOK CONTEST (“HLB FB CONTEST”)

### ELIGIBILITY

86. The HLB “**FB Contest**” (“Contest”) is open to all individual customers who are 18 years old and above and have liked Hong Leong Bank Facebook Page on or before the Promotion Period (“**Participants**”). For the avoidance of doubt, individuals customers refer to individuals who are with or without any product holdings with HLB/HLISB prior to the Promotion Period.
87. The employees of HLB/HLISB whether on permanent or on contractual basis, employees of any of HLB/HLISB’s representatives or agents (including external auditors, vendors, suppliers, advertising and contest agents) and their respective immediate family members (e.g. spouse, children, parent, brother or sister) shall NOT be eligible to participate in the Contest.

### PRIZE

88. There are (7) seven units cash prizes that worth Ringgit Malaysia Seven Thousand Seven Hundred (RM7,700) in the form of 7 months Conventional Fixed Deposit at the prevailing board rate to be won on the Contest Date which is on 7th July 2017 (“FD Prize”).
89. The Winners (as defined in Clause 97 below) are required to nominate a CASA Account maintained with HLB under the name of the Winners (“Nominated CASA”) for the purpose of crediting the FD Prize. The interest earned will be credited into the Winners’ Nominated CASA on a monthly basis. Winners that do not have CASA Accounts are required to open a CASA Account for the purposes of the FD Prize before 30 August 2017, failing which the FD Prize shall be forfeited and any appeal for the reimbursement of the FD Prize shall not be entertained by HLB.
90. In the event the FD Prize is uplifted prior to maturity of the FD Tenure (i.e 7 months), as per rule of Association of Banks in Malaysia (“ABM”), Section E (v) of the ABM rule shall apply:
  - (a) No interest is to be paid on any FD Prize uplifted before the completion of three (3) months.
  - (b) In the event the FD Prize is uplifted in the fourth (4th) month onwards, the Winner will receive 50% of the contracted FD Prize interest earned for the completed months on the principal FD Prize only.

HLB reserves the right to claw back and deduct an amount equivalent to the interest paid to the Winners in respect of the FD Prize which is prematurely withdrawn from the principal FD Prize upon withdrawal.

91. Partial withdrawal of FD Prize is not allowed.
92. FD Prize shall NOT be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Winners.

### CONTEST MECHANICS

93. There is no registration required to participate in this Contest. To participate in the Contest, the Participants are required to send/reply their answers on the partial picture/posting shared on Hong Leong Bank’s Facebook account latest by 11:59p.m. on 7 July 2017. For the avoidance of doubt, the answers submitted which are not accessible by HLB would not be considered as valid or successful Contest entries.
94. HLB accepts no responsibility for any unsuccessful Contest entries caused by submission uploaded which contains any racist sentiments, profanities or any other elements deemed



inappropriate by HLB or due to technical or internet connectivity issues faced by the Participants using their own Facebook accounts.

Participants who have successfully submitted their answers will stand a chance to win the FD Prize (“Eligible Participants”). A total of twenty one (21) Eligible Participants will be randomly selected at HLB’s discretion at the end of the Promotion Period (“Selected Eligible Participants”). The Selected Eligible Participants will be contacted by HLB via Hong Leong Bank Facebook Account in order to obtain Selected Eligible Participants’ mobile numbers and NRIC. Selected Eligible Participants are required to revert to HLB within 12 hours upon receipt of such notification, failing which the Selected Eligible Participants will be deemed disqualified for this Contest and HLB has the right to select the next Eligible Participants.

95. The Selected Eligible Participants will then be contacted by HLB or its appointed Contest management, Dynamic Search Sdn. Bhd. (136574-V) (“Dynamic Search”) on a best effort basis at the latest telephone number(s) furnished by the Selected Eligible Participants as shown in and are duly captured by and reflected in HLB’s system and records, at any time during office hours (9:00am to 5:00pm from Mondays to Fridays) to answer two (2) questions. It is essentially the obligations of the Selected Eligible Participants to provide their latest, valid and accurate mobile numbers and neither HLB nor Dynamic Search shall be responsible in the event that Dynamic Search cannot reach the Selected Eligible Participants for any reasons whatsoever.
96. If the Selected Eligible Participant fails to answer the telephone after seven (7) rings for any reason whatsoever, the Selected Eligible Participant is deemed to have missed the winning chance and HLB or its appointed representative shall have the absolute right to select another Eligible Participant whenever necessary.
97. Only seven (7) out of all the Selected Eligible Participants who answer the most questions correctly in the fastest time will be declared the winners for the FD Prize (“Winners”).
98. In the event of a tie, the Selected Eligible Participants who submitted their answers earliest throughout the Promotion Period will be declared as the winners (“Winners”).
99. The Winners will not be notified on-the-spot whether they are the winners of the Contest upon completion of the question and answer session.
100. The Winners shall be notified by HLB either in writing, or by posting the Winners’ names and IC numbers (in masked form) at Hong Leong Bank’s Facebook account or any other methods deemed fit by HLB no later than 14 July 2017.
101. The Winners are required to go any HLB Branch of their preference for biometric and identification card verification purposes on or before 30 August 2017, in order for HLB to credit the FD Prize to the Winners’ Nominated CASA, failing which HLB is entitled to forfeit the FD Prize.. All transportation, accommodation, personal expenses and any other costs incurred in relation to the collection of the FD Prize shall be borne by the Winners without recourse to HLB.
102. Winner that does not have FD account with the Bank is required to open an FD account at their preferred HLB’s Branch by 30 August 2017, failing which, the FD Prize will be forfeited.
103. In the event that the Winners fail to perform their obligations as provided under Clause 101 and Clause 102 (if applicable) above latest by 30 August 2017, HLB will not be responsible for any unclaimed FD Prize and any appeal for the reimbursement of the FD Prize shall not be entertained by HLB.

104. The Shortlisted Eligible Participants hereby give his/her/their consent to and authorize HLB to disclose his/her/their name, contact number and address to Dynamic Search for the purposes of Winners selection for the Contest.
105. The Winners also hereby give his/her/their consent to and authorize HLB to disclose or publish his/her/their name, NRIC number (in masked form) or photos in media, marketing or advertising materials for the purposes of the Contest.

## **BRANCH OFFER: UNIT TRUST SUPER POWERLINK 77% PROMOTION (“UNIT TRUST PROMOTION”)**

### **ELIGIBILITY**

106. The Promotion is open to all Malaysian and/or non-Malaysian individual customers who are existing and/or New-To-Bank Customers (“**HLB Customers**”).
107. New-To-Bank customers refer to customers who do not have any existing accounts with HLB prior to the Promotion Period.
108. The following are **NOT** eligible to participate in this Unit Trust Promotion:
- a. HLB Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period.
  - b. HLB Customers who have committed, or determined by HLB to be potentially committing any of the wrongful acts stipulated herein.

### **MECHANICS**

109. In order to participate in this Unit Trust Promotion, **HLB Customers** are required during the Promotion Period to perform and to fulfill the following requirements/criteria as set out below to be eligible for a promotional Fixed Deposit (“FD”) rate of 77%p.a (“UT Promotional FD Rate”):-
- (i) to invest a minimum unit trust (“UT”) amount of RM30,000.00 (“Investment Amount”) in any of the selected UT as listed in Appendix 1 attached herewith (“**Selected Investments**”); and
  - (ii) to place a FD into a newly opened or existing FD account for a maximum tenure of 1- month (“Tenure”) with a maximum FD placement amount of up to a quarter (1/4) of the Investment Amount in the Selected Investments

For the avoidance of doubt, 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 comply with this requirement, failing which HLB Customers will be disqualified for this Unit Trust Promotion.

<b>Minimum UT Amount</b>	<b>Minimum UT Sales Charge</b>	<b>UT: FD Ratio</b>	<b>Maximum FD Amount</b>	<b>UT Promotional FD Rate and Tenure</b>
RM30,000	4.00%*	4 UT: 1 FD	Up to a quarter of UT Amount	1-month FD at 77% p.a.

\*4.00% refers to the minimum UT sales charge applicable to the participating UT funds.

110. HLB Customers who have performed and fulfilled the requirements stated in Clause 109 above shall be referred to as “**Eligible PowerLink Customers**” for the purpose of this Unit Trust Promotion.
111. For the avoidance of doubt, in order for the Eligible PowerLink Customers to enjoy the UT Promotional FD Rate above:
  - (i) placement of the Selected Investments and FD have to be done concurrently on the same day during the Promotion Period; and
  - (ii) the maximum FD Amount to be placed concurrently with the Selected Investments is expressed as a ratio to Selected Investments amount.
112. FD interest shall be credited into Eligible PowerLink Customers’ nominated CASA upon the maturity of the Tenure. Interest add-on to the FD principal sum is not allowed.
113. In the event the FD is uplifted prior to maturity of the Tenure, no interest is to be paid on any FD uplifted before the completion of three (3) months as per rule of Association of Banks in Malaysia (“**ABM**”), Section E (V) shall apply:
  - (a) No interest is to be paid on any FD Amount uplifted before the completion of three (3) months.
  - (b) In the event the FD is uplifted in the fourth (4th) month onwards, the Eligible Powerlink Customers will receive 50% of the contracted FD Amount interest earned for the completed months on the principal FD Amount only.
114. Upon maturity, the FD shall be auto-renewed at the prevailing conventional FD board rate.
115. Partial withdrawal of the FD is not allowed.
116. Withdrawal of FD, whether before or after the maturity of the Tenure, can only be made at the home branch i.e. the branch where the FD placement was made.
117. The UT booking date shall be considered as the UT placement date for the selected UT products in the Selected Investments
118. Placement of FD and investment amounts in the Selected Investments must be made on the same day and cannot be accumulated from different days.
119. The primary accountholder for both the Selected Investments and the FD account must be under same name of the Eligible PowerLink Customers.
120. HLB reserves the right to amend the participating funds of the Selected Investments listed in Appendix 1 from time to time within the Promotion Period.
121. Eligible PowerLink 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.

#### **INVESTMENT PRODUCTS TRANSACTIONS**

122. 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 above Promotional FD Rate.
123. In the event Eligible PowerLink 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 PowerLink Customers shall NOT be entitled for the UT Promotional FD Rate as stipulated in the table above. Accordingly, the funds placed and deposited in a FD account will be uplifted and no interest will be paid as per ABM's rule.

124. All the existing terms and conditions, rules and regulations governing the Selected Investment transactions shall apply.
125. The terms and conditions governing the UT transactions and products of the 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.
126. 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 insured 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 insured by PIDM.
127. This Unit Trust Promotion is NOT valid with any other on-going promotions (including Unit Trust funds enjoying Promotional Sales Charge(s)) offered by HLB from time to time.
128. By participating in this Unit Trust Promotion, the HLB Customers:
  - a. have read and understood the T&Cs herein and agree to be bound by the T&Cs of this Unit Trust Promotion;
  - b. agree that decision on all matters relating to this **Unit Trust Promotion** shall be final and binding on all **Eligible PowerLink Customers** and no further correspondence and/or appeal to dispute such decisions will be entertained; and
  - c. agree to access HLB's Website at regular time intervals to view the T&Cs and to ensure they are kept up-to-date on any change or variation to the T&Cs.
129. **HLB** reserves the right to:
  - (i) Decline eligibility of the HLB Customers from participating in this **Unit Trust Promotion** for any reason whatsoever as **HLB** may, in its absolute discretion deem fit; and
  - (ii) at any time to add, delete, suspend or vary the T&Cs contained herein, wholly or in part at its absolute discretion by way of posting the amended T&Cs on HLB's Website or in any manner deemed suitable by **HLB**.
130. The T&Cs herein, Terms and Conditions of FD Account and General Terms and Conditions of Selected Investments Accounts are read as an entire agreement. In the event of any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy.

131. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and Eligible PowerLink Customers agree to submit to the jurisdiction of the Courts of Malaysia.

## **BRANCH OFFER: FIXED DEPOSIT/-i PROMOTION (“FD/-i PROMOTION”)**

### **ELIGIBILITY**

132. The 7-month Step Up Fixed Deposit/-i Promotion (“FD/-i Promotion”) is open to all Eligible Bonus Interest/Profit Accountholders, Eligible Credit Card Applicants, Qualified Auto Loan/Financing Customers, Eligible Personal Loan/Financing Customers, Eligible Mortgage/Property Financing Customers, Eligible Share Financing Customers, and Eligible TT Customers who are Malaysian or non-Malaysian individual customers (“FD/-i Customers”).

Eligible Bonus Profit Accountholders, Qualified Auto Financing Customers, Eligible Personal Financing Customers and Eligible Property Financing Customers shall make placement under FD-I as priority.

133. FD/-i Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB / Hong Leong Islamic Bank Berhad’s (686191-W) (“HLISB”) or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period and until 31 July 2017 shall NOT be eligible to participate in the FD/-i Promotion.
134. FD/-i Customers who have committed, or determined by HLB / HLISB to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the FD/-i Promotion.

### **MECHANICS**

135. The FD/-i Customers who have made placement(s) of deposits ranging between the specified Minimum FD/-i Placement Amount and Maximum FD/-i Placement Amount (“FD/-i Amount” as specified in the table below) into their respective new or existing FD/-i Account for the FD/-i Tenure as set out below during the Promotion Period shall be entitled to the following corresponding Promotional FD/-i Rates (“Eligible FD/-i Customers”):

<b>FD/-i Tenure</b>	<b>Promotional FD/-i Rates</b>	<b>Effective FD/-i Rates</b>	<b>Minimum FD/-i Placement Amount</b>	<b>Maximum FD/-i Placement Amount</b>
7-month	1 <sup>st</sup> – 3 <sup>rd</sup> Months @ 3.70%p.a.	4.30%p.a.	RM10,000	RM200,000
	4 <sup>th</sup> – 6 <sup>th</sup> Months @ 4.00%p.a.			
	7 <sup>th</sup> Months @ 7.00%p.a.			

For the avoidance of doubt, FD/-i Customer that does not have FD/-i Account is required to open a FD/-i Account in order to be qualified as Eligible FD/-i Customers.

136. The Minimum FD/-i Placement Amount is **Ringgit Malaysia Ten Thousand (RM10,000)** and the Maximum FD/-i Placement Amount is **Ringgit Malaysia Two Hundred Thousand (RM200,000)**. In the event any FD/-i Placement Amount exceeds the prescribed Maximum FD/-i Placement Amount or if the respective FD/-i Promotion fund size (FD - RM700 million, FD-i – RM100 million) is reached, whichever comes first, the FD/-i Amount which exceeds the prescribed Maximum FD/-i

Placement Amount or the FD/-i Promotion set target shall be subject to the prevailing conventional/Islamic FD/-i board rates.

137. The FD/-i Promotion is applicable for New Funds only. "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/-i Accounts of the Eligible FD/-i Customers;
  - (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/HLISB's current account or savings account ("CASA/-i").
138. The following shall not be considered as "New Funds":
  - (a) Maturing FD/-i or premature withdrawal of FD/-i from any existing HLB's FD/-i account;
  - (b) Intra bank transfer of funds, i.e. transfer of funds from another HLB / HLISB account (whether Savings, Current, Fixed Deposit, Fixed Deposit-i ("FD/-i") or General Investment Account ("GIA")); and
  - (c) Inter-branch transfer within HLB and HLISB including third (3rd) party account transfer.
139. The Eligible FD/-i Customers are required to nominate a CASA/-i Account maintained with HLB/HLISB under the name of the Eligible FD/-i Customers ("Nominated CASA/-i") for the purpose of crediting the interest earned under this FD/-i Promotion. The interest/profit earned will be credited into the Eligible FD/-i Customers' Nominated CASA/-i on a monthly basis.
140. Upon maturity, the principal FD/-i Amount shall be auto-renewed at the prevailing 7-month Conventional/Islamic FD/-i board rates and the interest/profit earned will be credited into the Eligible FD/-i Customers' Nominated CASA/-i on a monthly basis.
141. In the event the FD/-i Amount is uplifted prior to maturity of the FD/-i Tenure, as per rule of Association of Banks in Malaysia ("ABM"), Section E (v) and/or Terms and Conditions for Hong Leong Fixed Deposit-i Section 2.15 shall apply:
  - a) No interest/profit is to be paid on any FD/-i Amount uplifted before the completion of three (3) months.
  - b) In the event the FD/-i is uplifted in the fourth (4th) month onwards, the Eligible FD/-i Customer will receive 50% of the contracted FD/-i Amount interest/profit earned for the completed months on the principal FD/-i Amount only.
142. HLB/HLISB reserves the right to claw back and deduct an amount equivalent to the interest/profit paid to the Eligible FD/-i Customers in respect of the FD/-i Amount which is prematurely withdrawn from the principal FD/-i Amount upon withdrawal.
143. HLISB Customer(s) shall be deemed to have agreed to waive his / her right to claim the full selling price for any withdrawal of the FD/-i before the maturity date.
144. Partial withdrawal of FD/-i is not allowed.
145. FD/-i Amount shall NOT be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Eligible FD/-i Customers.



**BRANCH OFFER: 7% p.a. CASA-i BONUS INTEREST/PROFIT (“BONUS INTEREST/PROFIT PROMOTION”)**

**ELIGIBILITY**

146. The Bonus Interest/Profit Promotion is open to HLB/HLISB’s individual Malaysian customers who are new and existing primary accountholders of the following participating HLB/HLISB current and savings account (“CASA/-i”), including Hong Leong Priority Banking and Private Banking customers (“Accountholders”).
147. The participating CASA-i for this Bonus Interest/Profit Promotion are as follows (“Participating Accounts”):

<b>HLB CASA</b>	<b>HLISB CASA-i</b>
Hong Leong Basic Savings Account	Hong Leong Pay&Save Account-i
Hong Leong Savings Account	Hong Leong Savings Account-i
Hong Leong Pay&Save Account	Hong Leong Basic Savings Account-i
Hong Leong Harvest Savings Account	Hong Leong Junior Savings Account-i
Hong Leong 3-in-1 Junior Account	Hong Leong Multi-tier Savings Account-i
Hong Leong Junior Savings Account	Hong Leong Current Account One-i
Hong Leong Senior Savers Savings Account	Hong Leong Payroll Plus-i
Hong Leong Top Yield Account	
Hong Leong One Account	
Hong Leong Current Account	
Hong Leong Basic Current Account	

The participating HLISB CASA-i is a deposit account based on Shariah Principal of Tawarruq.

148. The following are **NOT** eligible to participate in this Bonus Interest/Profit Promotion:
- (a) Secondary accountholders of the Participating Accounts; and
  - (b) Accountholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the 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.

**MECHANICS**

149. The Accountholders are entitled to earn 7% p.a. Bonus Interest/Profit Rate (“Bonus Interest/Profit”) when they fulfill a minimum Incremental Deposit (as defined in Clause 150) of Ringgit Malaysia One Thousand (RM1,000) to a maximum of Ringgit Malaysia Seventy Thousand (RM70,000) during the Promotion Period (“Eligible Bonus Interest/Profit Accountholders”). For the avoidance of doubt, the Bonus Interest/Profit is capped at RM93.97 per Eligible Bonus Interest/Profit Accountholders throughout the Promotion Period.
150. Incremental Deposit for the Bonus Interest/Profit is defined as the Daily Average Balance (“DAB”) of the Participating Accounts during the Promotion Period, minus the closing balance in the Participating Accounts a day before the Promotion Period. For new Participating Accounts opened during the Promotion Period, the baseline to calculate the Incremental Deposit is **Ringgit Malaysia zero (RM0)**.

- (a) **Existing Participating Accounts opened before 7 July 2017**

$$DAB = \frac{\text{Sum of daily end day balances of the Promotion Period}}{\text{Number of days of the Promotion Period i.e. 7 days}}$$

***Incremental Deposit = DAB – Closing balance on 6 July 2017***

**(b) New Participating Accounts opened during the Promotion Period**

$$DAB = \frac{\text{Sum of daily end day balances of the Promotion Period}}{\text{Number of days of the Promotion Period since opened}}$$

***Incremental Deposit = DAB***

151. For the Eligible Bonus Interest/Profit Accountholders with more than one (1) Participating Accounts, the Incremental Deposit in each of the Participating Accounts shall be aggregated to calculate the total Incremental Deposit entitled for the Bonus Interest/Profit. The calculation of the aggregated total Incremental Deposit is separately calculated for HLB and HLISB.
152. For the purpose of this Bonus Interest/Profit Promotion, all deposits into the Participating Accounts must be New Funds. For the avoidance of doubt, New Funds are:
- (a) Cash, interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker's cheque issued by other banks; and/or
  - (b) Proceeds arising from the redemption of equity, unit trust funds, bonds and/or Hong Leong Invest Safe that are re-deposited into any of HLB/HLISB's CASA/-i.
153. New Funds are **NOT**:
- (a) Intra bank transfer of funds i.e. transfer of funds from another account maintained with HLB/HLISB; including but not limited to CASA/-i, maturing Fixed Deposit ("FD/-i"), General Investment Account ("GIA") or premature withdrawal of FD/-i or GIA; and/or
  - (b) Inter-branch transfer within HLB/HLISB including third (3rd) party account transfer.
154. Bonus Interest/Profit is calculated on a daily basis and will be credited into the Participating Account within twelve (12) weeks after the end of the Promotion Period.
155. In cases where the Eligible Bonus Interest/Profit Accountholders have more than one (1) Participating Accounts, the Bonus Interest/Profit will be credited to them based on the following priority sequence:

<b>HLB CASA</b>	<b>HLISB CASA-i</b>
Hong Leong Pay&Save Account	Hong Leong Pay&Save Account-i
Hong Leong Savings Account	Hong Leong Savings Account-i
Hong Leong Basic Savings Account	Hong Leong Basic Savings Account-i
Hong Leong Harvest Savings Account	Hong Leong Junior Savings Account-i
Hong Leong Senior Savers Savings Account	Hong Leong Multi-tier Savings Account-i
Hong Leong 3-in-1 Junior Account;	Hong Leong Current Account One-i
Hong Leong Junior Savings Account	Hong Leong Payroll Plus-i
Hong Leong Top Yield Account	
Hong Leong One Account	
Hong Leong Current Account	
Hong Leong Basic Current Account	

Note: The crediting of Bonus Interest will be directly to HLB CASA, while crediting of Bonus Profit will be directly HLISB CASA-i

156. The Bonus Interest/Profit is non-accrued, non-compounded and shall be paid in addition to the prevailing interest payable on the Incremental Account Balance of the Participating Accounts (where applicable).

#### **BRANCH OFFER: FD BANCASSURANCE BUNDLING (“BANCA PROMOTION”)**

157. This Banca Promotion is only applicable to applications (i.e. Products as stated in the table appended in Clause 162 below) submitted during the **Promotion Period** and policy must be enforced latest by 15 calendar days after the **Promotion Period**.

#### **ELIGIBILITY**

158. This **Banca Promotion** is open to all new and existing HLB customers including Malaysian and non-Malaysian residents who, during the Promotion Period, apply for any of the participating Bancassurance Regular Premium Products as stated in the table appended in Clause 162 below and pay **New Business Premium** with a minimum **Annual Premium Size** in respect of the relevant participating Bancassurance Regular Premium Products (“**Eligible Banca Customers**”).
159. The participating Bancassurance Regular Premium Products for this Banca Promotion are Hong Leong SMART Cash Insurance, Prestige Life, Hong Leong SMART5 Insurance and Hong Leong SMART Value Insurance (collectively referred to as “the Banca Products” and individually referred to as “the Banca Product”) which are all underwritten by the insurer, Hong Leong Assurance Berhad (“HLA”).
160. For the avoidance of doubt:-
- “**New Business Premium**” means the first year premium paid towards the purchase of any of the Products;
- “**Annual Premium Size**” refers to total amount premium paid annually with minimum of Ringgit Malaysia Six Thousand (RM6,000) for Hong Leong SMART Cash Insurance and Prestige Life and Ten Thousand (RM10,000.00) for Hong Leong SMART5 Insurance and Hong Leong SMART Value Insurance.
161. Eligible Banca Customers who have committed or are suspected of committing any fraudulent or wrongful acts in relation to the Banca Products and/or any of the facilities granted by HLB or have been declared bankrupt (pursuant to a petition by either HLB, other 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 this Banca Promotion.

#### **MECHANICS**

162. The Eligible Banca Customers who place a deposit of FD in their existing FD accounts or new FD accounts with HLB in the prescribed amount in respect of the relevant Banca Products during the Promotion Period shall be entitled to the Banca Promotional FD Interest set out below (“**Qualified Eligible Banca Customers**”):

Bancassurance Regular Premium Products	Annual Premium Size	Fixed Deposit (“FD”) Placement Amount*	Banca Promotional FD Interest
<b>Group A</b> <ul style="list-style-type: none"> <li>Hong Leong SMART5 Insurance</li> <li>Hong Leong SMART Value Insurance</li> </ul>	Minimum RM10,000	1 to 1 Basis up to the maximum of RM20,000	3 Months (“FD Tenure”) FD interest at effective rate of 7% p.a.  Limited to the first 1,000 Qualified Eligible Customers only (per customer and first come first served basis)
<b>Group B</b> <ul style="list-style-type: none"> <li>Hong Leong SMART Cash</li> <li>Prestige Life</li> </ul>	Minimum RM6,000		

**Note: Fixed deposit and insurance are eligible for protection by PIDM.**

163. For the purpose of this Banca Promotion, the Annual Premium Size shall consist of “Fresh Funds” which refer to monies from sources other than any existing account(s) with HLB and/or Hong Leong Islamic Bank Berhad (“HLISB”).
164. In addition to Clause 163 above, the following shall not be considered as “Fresh Funds”:
- a) Maturing FD, Term Deposit-i (“TD-i”), General Investment Account (“GIA”) or premature withdrawal of FD, TD-i or GIA;
  - b) Inter-branch transfer within HLB and HLISB including third (3rd) party transfer.
165. For the avoidance of doubt, this Banca Promotional FD Interest is only valid on a first-come, first-served basis and limited to the first one thousand (1,000) Qualified Eligible Banca Customers.
166. The Eligible Banca Customers can only make FD placement upon approval by the insurer, HLA of the Banca Products applied for and after the expiry of the fifteen (15) calendar days’ cooling off period once the policy is in force. Notification letter will be sent to the Eligible Banca Customers by HLA and the Eligible Banca Customers are required to present the Notification letter to any HLB branch as proof of eligibility to enjoy the Banca Promotional FD Interest in order to proceed with the FD placement, failing which the Eligible Banca Customers are deemed not qualified to participate with this Banca Promotion and it is essentially the obligation of the Eligible Banca Customers to obtain such Notification letter from HLA / to inform HLA in the event that the Eligible Banca Customers do not receive such Notification letter from HLA, and HLB shall not be responsible for the non-receipt of the Notification letter by the Eligible Banca Customers for any reason whatsoever. It is also the duty of the Eligible Banca Customers to ensure that they have provided their latest, valid and accurate address to HLB / HLA for the purpose of the delivery of the Notification letter.
167. For the avoidance of doubt, HLB will be guided by the Notification letter to ascertain the entitlement of the Eligible Banca Customers to make their respective FD placement with HLB.
168. Each Qualified Eligible Banca Customer shall only be entitled to the Banca Promotional FD Interest for one (1) time only (whether in an individual FD account under the Qualified Eligible Banca Customer’s name only or a joint FD account where the Qualified Eligible Banca Customer is the Principal FD Accountholder) irrespective of the number of the Banca Products subscribed throughout the Promotion Period. In the case of joint FD accounts, only joint FD accounts where the Eligible Banca Customer (as stated in the Notification letter) is the Principal FD Accountholder, is entitled for the Banca Promotional FD Interest.

169. In the event the Banca Product is cancelled by any party for any reason whatsoever anytime within the FD Tenure of the FD placement, the Qualified Eligible Banca Customers will not be eligible to enjoy the Banca Promotional FD Interest. In such circumstance, the prevailing conventional FD board rate for the FD Tenure shall apply from the date of the FD placement.
170. The Banca Promotional FD Interest under this Banca Promotion will be credited into the Qualified Eligible Banca Customers' nominated current account or savings account ("CASA") upon the maturity of the FD Tenure. Interest add-on to the initial FD placement is not allowed.
171. Upon maturity, the FD shall be auto-renewed at the prevailing conventional FD board rate. Partial withdrawal of FD during the FD Tenure is not allowed.
172. Withdrawal of FD can only be made at the home branch i.e. the branch where the FD placement was made.
173. In the event the FD is uplifted prior to maturity of the relevant FD Tenure no interest is to be paid on any FD uplifted.
174. In the event it is subsequently discovered that the Qualified Eligible Banca Customer does not meet any or all of the T&Cs under this Banca Promotion, HLB reserves the right to claw-back and deduct the additional Banca Promotional FD Interest credited earlier from the Qualified Eligible Banca Customer's nominated CASA. The Qualified Eligible Banca Customers will be notified by HLB in writing prior to any FD Promotional Interest claw-back and deduction from the Qualified Eligible Banca Customers' nominated CASA.
175. This Banca Promotion is NOT valid with any other on-going promotions offered by HLB in respect of the Products from time to time.

### **INSURANCE DISCLAIMER**

This document/T&Cs is not intended to be an invitation or offer for subscription of insurance nor does it amount to solicitation by HLB for subscription of insurance by anyone. Customers are advised to read and understand the contents of the product brochure/policy contract before signing up.

### **\*IMPORTANT NOTES:**

**THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. CUSTOMERS MUST EVALUATE THEIR OPTIONS CAREFULLY AND SATISFY THEMSELVES THAT THE INVESTMENT-LINKED PLAN CHOSEN MEETS THEIR RISK APPETITE, AND THAT THE CUSTOMERS CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT THE CUSTOMERS PAY THE ADDITIONAL PREMIUMS AS "TOP UPS". RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.**

176. 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 Customers if 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.
177. The above Products are underwritten by Hong Leong Assurance Berhad (HLA). HLA is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by HLA are protected against loss of part or all of the insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from HLA or visit the PIDM website ([www.pidm.gov.my](http://www.pidm.gov.my)) or call the PIDM toll free line (1-800-88-1266).

## BRANCH OFFER: PERSONAL LOAN/FINANCING CASH BACK PROMOTION (“PERSONAL LOAN/FINANCING PROMOTION”)

### ELIGIBILITY

178. This Personal Loan/Financing Promotion is open to all Malaysian individuals who apply for a new HLB Personal Loan / HLISB Personal Financing (“Facility”) for the facility tenure of two (2) to five (5) years (“Facility”) during the Promotion Period. The acceptance and disbursement of the Facility is to be completed on or before 13 August 2017 (“Eligible Personal Loan/Financing Customers”). For avoidance of doubt, it is essentially the obligations of the Eligible Personal Loan / Financing Customers to provide all necessary documents as may be required by the Bank in order for the Bank to process the facility application in a timely manner. The Bank shall not entertain any appeal in the event that the facility cannot be accepted and disbursed on or before 13 August 2017.
179. Application of the Facility has to be made at any HLB branches, HLISB branches or via HLB Direct Sales road shows/agents and / or Telemarketing agents only.
180. The following are NOT eligible to participate in this Personal Loan/ Financing Promotion:
- a. employees of HLB or HLISB, whether on permanent or on contractual basis, employees of any of the HLB and HLISB’s representatives or agents (including external auditors, vendors, suppliers, advertising and Promotion agents) and their respective immediate family members (e.g. spouse, children, parent, brother or sister);
  - b. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB/HLISB or have been declared bankrupts or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period;
  - c. Customers who have committed, or determined by HLB/HLISB to be potentially committing any of the wrongful acts stipulated herein shall be disqualified immediately from participating in the this Personal Loan/Financing Promotion; and
  - d. Customers that are non-individuals.
  - e. Customers who apply for the Facility directly via HLB’s website at [www.hlb.com.my](http://www.hlb.com.my) (“HLB’s Website”) or HLISB’s website at [www.hlisb.com.my](http://www.hlisb.com.my) (“HLISB’s Website”).
  - f. An existing Personal Loan/ Financing accountholder; and
  - g. Eligible Personal Loan/ Financing Customers who opt for other Personal Loan/Financing promotional offerings during the Promotion Period.

### MECHANICS

181. The Eligible Personal Loan/Financing Customers who pay the Facility’s monthly installment amount on or before the due date each month during the tenure of the Facility will be entitled to receive cash back (“Personal Loan/Financing Cash Back”) which is calculated in accordance with the following formula. Formula: Personal Loan/Financing Cash Back = Cash Back Percentage x Total interest/Profit on Personal Loan/Personal Financing Amount
182. The Personal Loan/Personal Financing Cash Back Percentages will be granted according to the Loan/Financing Amount as set-out in the table below:

Personal Loan/Financing Amount (RM)	Cash Back Percentage
5,000 – 49,000	20%
50,000 – 99,000	35%
100,000 – 250,000	70%



Illustrations of how Personal Loan/Financing Cash Back is calculated as provided below:

**A. Personal Loan/Financing Amount = RM10,000**

Tenure = 3 years

Interest/Profit Rate = 12.5% per annum (p.a.)

Cash Back Percentage = 20%

Total Personal Loan/Personal Financing Cash Back to be awarded under this Personal Loan/  
Financing Promotion

= 20% x (RM10,000 x 12.5% p.a. x 3 years)

= 20% x RM3,750

= **RM750**

**B. Personal Loan/Financing Amount = RM150,000**

Tenure = 5 years

Interest/Profit Rate = 9% per annum (p.a.)

Cash Back Percentage = 70%

Total Personal Loan/Financing Cash Back to be awarded under this Personal Loan/Personal  
Financing Promotion

= 70% x (RM150,000 x 9% p.a. x 5 years)

= 70% x RM67,500

= **RM47,250**

*Eligible Personal Loan/Financing Customers will be notified via letter in the event that they are entitled for the Personal Loan/Financing Cash Back*

183. The Personal Loan/Financing Cash Back will be paid on a monthly basis and the first (1st) Personal Loan/Financing Cash Back will be paid after the seventh (7th) monthly instalment is/has been paid by the Eligible Personal Loan/Financing Customer. The last Personal Loan/Financing Cash Back will be paid six (6) months before the final instalment of the Facility is paid by the Eligible Personal Loan/ Financing Customer. The Personal Loan/ Financing Cash Back which is rounded down to the nearest Ringgit Malaysia One (RM1) will be credited into the Eligible Personal Loan/Financing Customers' active and valid Facility account one (1) day after the monthly instalment due date. The monthly Personal Loan/ Financing Cash Back will be treated as advance payment in the Facility account.
184. It is the Eligible Personal Loan/ Financing Customers' responsibility to notify HLB in writing no later than one (1) month from the due date of the seventh (7th) monthly instalment and/or the subsequent months thereafter in the event of non-receipt of the monthly Personal Loan/ Financing Cash Back, failing which, the Eligible Personal Loan/ Financing Customers are deemed to have received and accepted the Personal Loan/ Financing Cash Back from HLB/HLISB and any further dispute shall not be entertained by HLB/HLISB.
185. The Eligible Personal Loan/ Financing Customers' eligibility for the Personal Loan/ Financing Cash Back will be disqualified and further Personal Loan/ Financing Cash Back payments shall cease immediately upon the occurrence of any of the following events:
- the Eligible Personal Loan/ Financing Customer fails to pay any monthly instalment of the Facility by the due date, or such other sums owing under and pursuant to the Facility when demanded by HLB/HLISB; or
  - early settlement notice is given by the Eligible Personal Loan/ Financing Customers prior to the maturity of the Facility's tenure; or
  - the Eligible Personal Loan/ Financing Customers have committed or are suspected of committing any fraudulent or wrongful acts in relation to the use of Facility.

## MORTGAGE/-i PROMOTION

### ELIGIBILITY

186. The Mortgage/-i Promotion (“Mortgage/-i Promotion”) is open to both new and existing Malaysian and non-Malaysian individual mortgage accountholders of HLB/HLISB (“Mortgage/-i Customers”) who apply for a new facility under any of the following selected loan/financing products as listed below (“Participating Facilities”) with a minimum facility amount of Ringgit Malaysia Three Hundred Thousand (RM300,000) only during the Promotion Period and accept the said Participating Facilities by signing the Letter of Offer on or before 30 August 2017 (“Acceptance Date”):-
- a. Hong Leong Housing/Shop Loan;
  - b. Hong Leong Mortgage Plus Housing/Shop Loan; or
  - c. Hong Leong CM Flexi Property Financing-i (House/Shop Financing).  
Subsequently, any part of the said facility is first drawdown/disbursement on or before 31 January 2018.
- (“Eligible Mortgage/-i Customers”).
187. The Participating Facilities are applicable for financing as well as for refinancing purposes (of residential and non-residential properties whether completed and/or under-construction).
188. For the avoidance of doubt, the following persons are NOT eligible to participate in this Mortgage/-i Promotion:
- a. Permanent and contract employees of Hong Leong Group (including its subsidiaries and related companies); and/or
  - b. employees of HLB/HLISB, HLB/HLISB’s business partners, representatives or agents (including external auditors, vendors, suppliers, advertising and promotion agents) and their respective immediate family members (e.g. spouse, children, parents, siblings); and/or
  - c. Mortgage/-i Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB/HLISB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period.
189. It is essentially the obligations of the Mortgage/-i Customers to provide / furnish all relevant documents required by HLB/HLISB in order for HLB/HLISB to approve the Participating Facilities. HLB/HLISB shall not be responsible in the event that the Participating Facilities are rejected or the Mortgage/-i Customers are unable to accept the relevant Letter of Offer on or before 30 August 2017, for any reasons whatsoever (including but not limited to insufficient documents for the approval of the Participating Facilities)

### MECHANICS

190. **0.70% Cash Back** of total facility amount is to be given out to Eligible Mortgage/-i Customers upon first drawdown/disbursement of any part of the said facility (collectively referred to as “Mortgage/-i Cash Back”)

Illustrations of how Mortgage/-i Cash Back is calculated are provided below:

Financing Amount	RM500,000
Cash back Percentage	0.70%
Cash back Payout upon first disbursement	RM500,000 x 0,70% = RM3,500

*Eligible Mortgage/-i Customers will be notified via SMS upon the Mortgage/-i Cash Back is credited to the HLB/HLISB's current account or saving account*

191. Upon first loan/financing drawdown/disbursement, the Mortgage/-i Cash Back will be credited into Eligible Mortgage/-i Customers' HLB/HLISB's current account or saving account within one (1) month from the first drawdown/disbursement date. In the event of non-receipt of the Mortgage/-i Cash Back, Eligible Mortgage/-i Customers shall notify HLB/HLISB in writing within 15 days after 1 month from the first drawdown/disbursement date, failing which Eligible Mortgage/-i Customers are deemed to have received the Mortgage/-i Cash Back and any appeal for the reimbursement of the Mortgage/-i Cash Back shall not be entertained by HLB/HLISB.
192. For the avoidance of doubt, in the case of joint applications, Eligible Mortgage/-i Customers are only entitled to one (1) time Mortgage/-i Cash Back which will be credited to the joint HLB/HLISB's current account or saving account.
193. The Mortgage/-i Cash Back is non-transferable to any third party and will not be credited into loan/financing account.

## **AUTO LOAN/FINANCING PROMOTION**

### **ELIGIBILITY**

194. The Auto Loan/Financing Promotion is open to all individual and non-individual customers of HLB/HLISB whose new Hong Leong Auto Loan/Financing (HLAL/F) applications are received by HLB/HLISB Branches and HLB Auto Loan Centres within the Promotion Period ("Auto Loan/Financing Customers"). The HLAL/F needs to be funded on or before 31<sup>st</sup> July 2017 ("Date of Funding"). Auto Loan/Financing Customers whose HLAL/F have been funded on or before the Date of Funding shall be entitled to participate in this Auto Loan/Financing Promotion ("Qualified Auto Loan/Financing Customers")

### **MECHANICS**

199. The Qualified Auto Loan/Financing Customers will receive 7% rebate on the first seven (7) months' interest/profit incurred capped at maximum of RM100 per Account ("Auto Loan/Financing Rebate").

Example:

Loan/Financing amount	RM100,000
Interest/Profit rate	3% p.a. flat
One year interest/Profit	RM100,000 x 3% = RM3,000
Seven months' interest/profit	(RM3,000/12) x 7 month = RM1,750
7% rebate on first 7 months' interest/profit	RM122.50
Rebate to Auto Loan/Financing Customer's account	RM100.00 (since rebate is capped at maximum RM100.00)

195. The Auto Loan/Financing Rebate pay-out will be credited to the Qualified Auto Loan/Financing Customer's HLAL/F account within 45 days from the 7th instalment due date and appear in HLB/HLISB's system as an advance payment.
196. The HLAL/F account must remain active at the time of crediting the Auto Loan/Financing Rebate i.e. no instalment in arrears for all 7 months and no early loan/financing settlement, failing which the Auto Loan/Financing Rebate will be forfeited.
197. The Auto Loan/Financing Rebate is non-transferable and non-exchangeable for cash, cheque or in kind.
198. It is essentially the obligation of the Auto Loan/Financing Customers to provide/ furnish all relevant documents required by HLB/HLISB in order for HLB/HLISB to approve the HLAL/F. HLB/HLISB shall not be responsible in the event that the HLAL/F is rejected or that the date of funding is delayed for any reason whatsoever, including but not limited to insufficient documents provided by Auto Loan/Financing Customers as required by HLB/HLISB in order for HLB/HLISB to fund the HLAL/F sum in a timely manner. Any disputes pertaining to the delay of the Date of Funding or the rejection of the HLAL/F application shall not be entertained.

## **BRANCH OFFER: HONG LEONG SHARE MARGIN FINANCING INTEREST REBATE ("SMF PROMOTION")**

### **ELIGIBILITY**

199. This SMF Promotion is open to all new and existing HLB customers who submit a new application for HLB Share Margin Financing Facility ("SMF Facility") during the Promotion Period with minimum loan size of RM100,000 ("SMF Customers").
200. The following are **NOT** eligible to participate in this SMF Promotion:
  - (i) SMF Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period.
  - (ii) SMF Customers who have committed, or determined by HLB to be potentially committing any of the wrongful acts stipulated herein.
  - (iii) SMF Customers who submit new application for the SMF Facility to purchase shares under the Employee Stock Option Scheme (ESOS) and Initial Public Offering (IPO).

- (iv) Existing SMF Customers with existing Share Margin Financing Account (“SMF Account”) prior to the Promotion Period who have during the Promotion Period submitted their new application for the SMF Facility for increase in the existing facility limit.
- (v) Existing SMF Customers who have closed their previous SMF Account and have applied to open a new SMF account under this SMF Promotion within one (1) year from the date of such closure.
- (vi) Permanent and contract employees of HLB/HLISB.

## **MECHANICS**

- 201. The SMF Customers who apply for the SMF Facility within Promotion Period and accept the SMF Facility before or on 31 August 2017 (“Eligible SMF Customers”) shall be eligible for 70% interest rebate for first 7 months (“SMF Rebate”).
- 202. SMF Rebate is capped at RM700 per Eligible SMF Customer.
- 203. SMF Rebate for each month will be reimbursed into the Eligible SMF Customers’ SMF Facility Account by the end of the following month. The rebate amount will be reflected in the SMF Facility monthly statement accordingly.
- 204. Monthly interest SMF Rebate will only be payout if the SMF Rebate amount has exceeded or equivalent to RM5.
- 205. An illustration of the monthly interest rebate computation for first seven (7) months from the Facility Acceptance Date, i.e. on or before 31 August 2017, is as follows:

### **Sales Acceptance Date: 18 Jul 2017**

<b>Period</b>	<b>Interest Charged (RM)</b>	<b>Interest Rebate (%)</b>	<b>Interest Rebate (RM)</b>	<b>Eligibility</b>	<b>Total Payout (RM)</b>
Month 1: 18-31 Jul 17	0.00	70%	0.00	<b>No</b>	<b>0.00</b>
Month 2: 1-31 Aug 17	7.00	70%	4.90	<b>No</b>	<b>0.00</b>
Month 3: 1-30 Sep 17	400.00	70%	280.00	<b>Yes</b>	<b>280.00</b>
Month 4: 1- 31 Oct 17	500.00	70%	350.00	<b>Yes</b>	<b>350.00</b>
Month 5: 1- 30 Nov 17	500.00	70%	350.00	<b>Yes</b> <i>(Capped at max payout of RM700)</i>	<b>70.00</b>
Month 6: 1- 31 Dec 17	500.00	70%	350.00	<b>No</b>	<b>0</b>
Month 7: 1- 31 Jan 18	500.00	70%	350.00	<b>No</b>	<b>0</b>
<b>Total Rebate Earned</b>					<b>700.00</b>

## GENERAL

206. Eligible Online FD/-i Customers, Eligible IBG/Instant Transfer Customers, Eligible Personal Loan/Financing Customers (including Shortlisted Online Customers), Eligible Bonus Interest/Profit Accountholders, Debit Cardholders, HLB Cardholders, Eligible Credit Cardholders, Eligible FD/-i Customers, Eligible PowerLink Customers, Eligible Banca Customers, Eligible Credit Card Applicants, Eligible Mortgage/-i Customers, Qualified Auto Loan/Financing Customers, Eligible Personal Loan/Financing Customers, Eligible SMF Customers, Eligible Participants and Eligible TT Customers are collectively known as “the Customers”.

Promotional eFD / eFD-i Rates, Fee Waiver, Personal Loan / Financing Online Cash Back, Bonus Interest/Profit, Cash Back, Grab Redemption, Credit Card Gifts, Online Cash Back, UT Promotional FD Rate, Banca Promotional FD Interest, Mortgage/-i Cash Back, Personal Loan/Financing Cash Back, Auto Loan/Financing Rebate, SMF Rebate, Promotional FD/-i Rate and Remittance Offer are collectively known as “the Gifts”.

The iPhone 7 and FD Prize are collectively known as “the Prize”.

Online FD/-i Promotion, Zero Cost IBG & Instant Transfer Promotion, Personal Loan / Financing Online Promotion (including the iPhone Giveaway Contest), Bonus Interest/Profit Promotion, Cash Back Promotion, Grab Promotion, FD/-i Promotion, Online Shopping Cash Back Promotion, Unit Trust Promotion, Banca Promotion, Credit Card Promotion, Personal Loan/Financing Promotion, Auto Loan/Financing Promotion, Mortgage/-i Promotion, SMF Promotion, Contest and TT Promotion are collectively known as “the Promotion” and each as “each Promotion”.

207. By participating in the Promotion, the Customers:
- (i) agree to have read, understood and to be bound by the T&Cs of the Promotion;
  - (ii) agree that HLB’s/HLISB’s decision on all matters relating to the Promotion shall be final, conclusive and binding on all Customers and no further correspondence and/or appeal to dispute HLB/HLISB’s decision shall be entertained;
  - (iii) agree that the T&Cs herein, HLB’s/HLISB’s General Terms and Conditions of Accounts, HLB’s Remittance Application Form where applicable, and other applicable Terms & Conditions are read as an entire agreement and if there is any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy; and
  - (iv) agree to access HLB’s website at [www.hlb.com.my](http://www.hlb.com.my) (“HLB’s Website”), HLISB’s website at [www.hlisb.com.my](http://www.hlisb.com.my) (“HLISB’s Website”) and Hong Leong Facebook page at regular time intervals to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs.
  - (v) authorizes HLB/HLISB to disclose their personal data (i.e. names, NRIC Numbers and contact details) to the Bank’s service providers including but not limited to Dynamic Search and M3Tech for the purpose of running and fulfilling this Promotion;
  - (vi) consent to HLB/HLISB disclosing or publishing their names and IC numbers (in masked form) or photos in media, marketing or advertising materials
  - (vii) agree that any reversal of Eligible Online Spend shall be excluded; and
208. HLB/HLISB reserves the right:
- (i) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part at its absolute discretion, by way of posting on HLB’s/HLISB’s Website or in any other manner which HLB/HLISB’s deems practical;
  - (ii) to substitute any or all of the Gifts/Prize with alternative products of similar value at any time with prior notice;
  - (iii) to disqualify any of the Customers for any reason whatsoever as HLB/HLISB may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Gift/Prize; and
  - (iv) to forfeit the Gifts/Prize in the event of non-compliance to the T&Cs herein.



- (v) to forfeit the Gifts/Prize in the circumstance where there is reversal of Eligible Online Spend, termination of HLB Credit Card for any reason whatsoever during the Promotion Period or non-compliance to the terms and conditions herein
209. The Credit Card Gifts are limited to one (1) each per new applicant on a first-come, first-served basis and subject to stock availability during the Promotion Period and subject to the terms and conditions of each Promotion.
210. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB/HLISB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period shall NOT be eligible to participate in any of the Promotion and/or shall NOT be entitled for the Gift and/or the Prize.
211. The respective Customers are liable and shall personally bear all applicable taxes, government fees, all the cost related to delivery or installation or any other charges that may be levied against them under applicable laws, if any, in relation to participating in the Promotion and/or collection of the Gifts/Prize.
212. HLB/HLISB shall not be liable and responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated/MasterCard Worldwide, merchant establishments, postal or any party in which may result in the Customers being omitted from the Promotion herein;
213. HLB/HLISB shall not be responsible for nor does HLB/HLISB have any control whatsoever on the network or internet connection failure and/or interruptions and/or network traffic congestion on the part of the respective telecommunications service provider (“Telco”) or for any other reason whatsoever during the process of performing transactions pertaining to the Promotion herein (including but not limited to TT Transaction), which may result in the delay of the relevant transactions (including but not limited to TT Transaction) being performed during the Promotion Period.
214. The Customers’ account(s) must be valid/ active, in good standing and must not be in breach of any of the terms and conditions of this Promotion and/or Cardholder Agreement at all times.
215. The Gifts and/or the Prize will be provided on an “As Is” basis. The Gifts/Prize featured in all printed materials and/or website are for illustration purposes only. Any props, accessories or equipment featured with the Gifts and/or the Prize in any pictorial materials are for decorative purposes and shall not form part of the Gifts and/or the Prize.
216. HLB/HLISB gives no representation or warranty with respect to the quality or suitability of the Gifts and/or the Prize and shall not be responsible to replace any lost, stolen or damaged Gifts and/or the Prize (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). The Customers shall deal directly with the relevant merchant(s) and/or manufacturer(s) for all warranty information and claims without recourse to HLB/HLISB.
217. The Gifts/Prize are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.
218. In the event of any discrepancy between these T&Cs as compared to any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on HLB’s/HLISB’s Website shall prevail.
219. In addition to the terms stipulated above, the Customers agree that the general terms and conditions in the Cardholder Agreement, Share Financing Agreement, Insurance Contract, General Terms and Conditions of Accounts/Debit Card/Connect/Mortgage/Mortgage-i/Personal

Loan/Financing, Terms and Conditions stated in HLB's Remittance Application Form/Hong Leong Fixed Deposit-i/Hong Leong Current and Savings Account-I (Tawarruq CASA-i) or relevant terms and conditions that the Bank may specify from time to time are read as an entire agreement. . Any discrepancies between these terms and conditions as compared to the general terms and conditions contained in the Cardholder Agreement, Share Financing Agreement, General Terms and Conditions of Accounts/Debit Card/Connect Mortgage/Mortgage-i/Personal Loan/Financing and Terms and Conditions stated in HLB's Remittance Application Form/Hong Leong Fixed Deposit-i/Hong Leong Current and Savings Account-I (Tawarruq CASA-i), the specific terms above shall prevail to the extent of such discrepancy.

220. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Accountholders agree to submit to the jurisdiction of the Courts of Malaysia.
221. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*

**Deposit/Deposit-i and Insurance Products are eligible for protection by PIDM.**

**Appendix 1 – List of Selected Investment**

<b>Code</b>	<b>Fund Name</b>	<b>Asset Type</b>
AM01	AmAsia-Pacific Property Equities	Equity
AM02	AmGlobal Property Eq	Equity
AM10	AmPrecious Metal	Equity
AM25	AMASIA PACIFIC REITS	Equity
AM30	AmAsia Pacific Equity Income	Equity
AM33	AmAsia Pacific REITs Plus	Equity
CIMB01	CIMB-Principal Global Titans	Equity
CIMB03	CIMB Islamic Asia Pacific Equity	Equity
CIMB04	CIMB-Principal Greater China Equity	Equity
CIMB07	CIMB-Principal China-India-Indonesia Eq	Equity
CIMB12	CIMB Islamic Balanced	Mixed Asset
CIMB13	CIMB Islamic DALI Equity	Equity
CIMB15	CIMB-Principal Balanced Income	Mixed Asset
CIMB17	CIMB-Principal Equity Growth & Income	Equity
CIMB29	CIMB-Principal Asia Pacific Dynamic Inc	Equity
CIMB31	CIMB Islamic Equity Aggressive	Equity
HLG01	Hong Leong Growth	Equity
HLG02	Hong Leong Penny Stock	Equity
HLG04	Hong Leong Consumer Products Sector	Equity
HLG09	Hong Leong Dana Makmur	Equity
HLG11	Hong Leong Balanced	Mixed Asset
HLG12	Hong Leong Dana Maarof	Mixed Asset
HLG14	Hong Leong Dividend	Equity
HLG15	Hong Leong Strategic	Equity
HLG37	Hong Leong HK Equity Optimizer	Equity
HLG40	Hong Leong Regular Income	Income
HWA01	Affin Hwang Select Opportunity	Equity
HWA02	Affin Hwang Aiiman Growth	Equity
HWA03	Affin Hwang Select Balanced	Mixed Asset
HWA11	Affin Hwang Sel AsaPac exJpn REITs&Infra	Equity
HWA18	Affin Hwang Select Dividend	Equity
HWA19	Affin Hwang Select Asia (ex Jpn) Quantum	Equity
HWA25	Affin Hwang Select Asia (ex Japan) Opp	Equity
HWA27	Affin Hwang China Growth	Equity
OSK23	RHB Big Cap China Enterprise	Equity
OSK24	RHB Asian Growth Opportunities	Equity
OSK31	RHB Gold and General	Equity
OSK34	RHB US Focus Equity	Equity
OSK40	RHB Multi Asset Regular Income	Mixed Asset
RHB42	RHB-GS US Equity	Equity
OSK43	RHB Asian Income	Income
PRU02	Eastspring Investments Growth	Equity
PRU03	Eastspring Investments Balanced	Mixed Asset
PRU05	Eastspring Investments dana al-ilham	Equity
PRU10	Eastspring Investments Equity Income	Equity
PRU11	Eastspring Investments Global Leaders MY	Equity
PRU23	Eastspring Investments MY Focus	Equity
PRU26	Eastspring Inv Global Emerging Markets	Equity
PRU30	Eastspring Investments ASEAN al-Adiil	Mixed Asset

TA04	TA Asian Dividend Income	Equity
TA05	TA Global Technology	Equity