

ASNB eCHANNEL SERVICES TERMS AND CONDITIONS

The following terms and conditions (“**ASNB eChannel Services Terms and Condition**”) govern the Customer’s use of ASNB eChannel Services (defined herein) as provided by Hong Leong Bank Berhad [193401000023 (97141-X)] (“**HLB**”) / Hong Leong Islamic Bank Berhad [200501009144 (686191-W)] (“**HLISB**”) (hereinafter “**the Bank**”) and shall be read in conjunction with Terms and Conditions for The Use of HLB Connect (“**HLB Connect Terms**”).

Definitions

“Add Favourite”	means adding of third party’s ASNB Account in Customer’s favourite ASNB Account list.
“ASNB”	means Amanah Saham Nasional Berhad [197901003200 (47457-V)], a wholly-owned subsidiary of and the Management Company for Funds launched by Permodalan Nasional Berhad [197801001190 (38218-X)].
“ASNB Account”	means Unitholder Account opened with ASNB.
“ASNB eChannel Services”	means facility to perform online Balance Enquiry, Add Favourite and Subscription services on real time basis.
“Balance Enquiry”	means viewing the latest investment holding in and the transaction history of Fund in Customer’s own ASNB Account and his/her registered minor’s ASNB Account.
“Customer”	means customer of the Bank who has current account / current account-i or savings account / savings account-i (“ CASA / CASA-i ”) with the Bank, is registered for HLB Connect and has ASNB Account.
“Fund”	means- <ul style="list-style-type: none"> (a) Amanah Saham Bumiputera; (b) Amanah Saham Bumiputera 2; (c) Amanah Saham Bumiputera 3 - Didik; (d) Amanah Saham Malaysia; (e) Amanah Saham Malaysia 2 - Wawasan; (f) Amanah Saham Malaysia 3; (g) Amanah Saham Nasional; (h) ASN Equity 2; (i) ASN Equity 3; (j) ASN Equity 5; (k) ASN Equity Global; (l) ASN Imbang (Mixed Asset Balanced) 1; (m) ASN Imbang (Mixed Asset Balanced) 2; (n) ASN Imbang (Mixed Asset Balanced) 3 Global;

(o) ASN Sara (Mixed Asset Conservative) 1; or
(p) ASN Sara (Mixed Asset Conservative) 2;
which is managed by ASNB.

“PIDM” means Perbadanan Insurans Deposit Malaysia, a government agency established in 2005 under the Malaysia Deposit Insurance Corporation Act 2011.

“Subscription” means making additional investment in Fund for Customer’s own ASNB Account, his/her registered minor’s ASNB Account or a third party’s ASNB Account.

General

1. The ASNB eChannel Services allows Customer to perform online Balance Enquiry, Add Favourite and Subscription on real time basis.
2. The ASNB eChannel Services offered is part of the Bank’s HLB Connect online banking. Therefore, this ASNB eChannel Services Terms and Condition shall be read in conjunction with the HLB Connect Terms.

Electronic Prospectus and Product Highlight Sheet

3. Before investing in the Fund, Customer hereby agrees to read and understand the contents of the electronic prospectus and the product highlight sheet of the Fund.
4. The Fund is offered solely on the basis of the information contained in the electronic prospectus; any other information that falls outside of the electronic prospectus does not form part of the electronic prospectus.
5. The electronic prospectus of the Fund can be accessed by clicking the following link(s):
 - (a) [ASNB Master Prospectus 2020](#);
 - (b) [First Supplementary Master Prospectus](#)
 - (c) [Prospectus of ASN Imbang \(Mixed Asset Balanced\) 3 Global](#)
 - (d) [First Supplementary Prospectus of ASN Imbang 3](#)
 - (e) [Prospectus of ASN Equity Global](#).
6. The electronic prospectus is made available for informational and archiving purposes only. The application period for the Fund may have lapsed.
7. The product highlight sheet of the Fund can be accessed at ASNB’s website (www.asnb.com.my).

Balance Enquiry and Transaction History

8. Customer can view the latest investment holding in and the transaction history of Fund in his/her ASNB Account and his/her registered minor's ASNB Account on real time basis.

Add Favourite

9. Customer may add a third party's ASNB Account in his/her favourite ASNB Account list on real time basis for the purpose of Subscription and any other services that may be made available in the future. Likewise, Customer may delete a third party's ASNB Account from his/her favourite ASNB Account list on real time basis.

Subscription

10. Customer can make additional investment in Fund for his/her own ASNB Account, his/her registered minor's ASNB Account and a third party's ASNB Account on real time basis. The additional investment is subject to the maximum investment limit and the availability of the Fund.
11. Customer hereby warrants that he/she, his/her registered minor or the named third party in Add Favourite and Subscription is eligible to invest in the Fund as per the terms under the electronic prospectus of the Fund.
12. Unless notified otherwise (e.g. suspension of transaction of Fund due to income distribution), Customer can perform Subscription during the following ASNB Business Operating Hours:
 - (a) Fixed Price Fund
7.00 a.m. to 7.00 p.m. on Monday to Sunday (Including national and federal public holidays);
 - (b) Variable Price Fund
7.00 a.m. to 4.00 p.m. on Monday to Sunday (Including national and federal public holidays).
13. Price of forward pricing fund (i.e. ASN Equity 5, ASN Sara 2 & ASN Imbang 3 Global) will be calculated based on the fund Net Asset Value ("NAV") at the next valuation day (e.g. if customer purchases the fund today, the customer can only know the unit allotted the next business day).

14. The Subscription is subject to the following ASNB's Sales Charge and the Bank's Service Charge:

Type of Fund	ASNB's Sales Charge*	Bank's Service Charge**
Fixed Price Fund	None	RM1.00
Variable Price Fund		
• Amanah Saham Nasional	2.00%	None
• ASN Equity 2	2.00%	
• ASN Equity 3	2.00%	
• ASN Equity 5	2.00%	
• ASN Equity Global	2.00%	
• ASN Imbang (Mixed Asset Balanced) 1	1.75%	
• ASN Imbang (Mixed Asset Balanced) 2	1.75%	
• ASN Imbang (Mixed Asset Balanced) 3	1.75%	
• ASN Sara (Mixed Asset Conservative) 1	1.50%	
• ASN Sara (Mixed Asset Conservative) 2	1.50%	

Note:

* The Sales Charge is of Net Asset Value ("NAV") per unit.

** The Service Charge is of per transaction.

15. Once submitted, the Subscription request shall be conclusive and irreversible. It is Customer's responsibility to ensure that the Subscription request is complete, accurate and correct before proceeding with the submission.

16. The subscription request will be processed upon debiting of the Subscription amount and related charges from Customer's CASA / CASA-i. A receipt confirming the Subscription's status will be issued for Customer's record and reference.

17. For unsuccessful Subscription request, the Bank will credit back the Subscription amount and related charges debited from Customer's CASA / CASA-i (if any, and subject to confirmation and refund by ASNB) and update the Subscription's status in HLB Connect within three (3) working days.

18. Customer may check the Subscription's status in HLB Connect. Alternatively, Customer may contact ASNB Customer Service Centre at 03 7730 8899 which operates from 8.00 a.m. to 10.00 p.m. on Monday to Sunday (excluding national and federal public holidays).

Consent to Disclose Personal Information of Third Party

19. Customer hereby represents and warrants that he/she has obtained the consent of the named third party in Add Favourite and Subscription before submitting the third party's personal information for the Bank's collection, holding and use in accordance with the Bank's Privacy Notice as may be amended from time to time.

Inherent Risk of Internet

20. While the Bank is committed to maintain high security measures to ensure transactions performed through HLB Connect is safe and secure, there are inherent Internet communication risks that are beyond the Bank's control. Customer thus must be aware of and hereby assumes such inherent risks when he/she performs ASNB eChannel Services.

Protection by PIDM

21. The Fund is not protected by PIDM. Any money withdrawn from Customer's insured deposit for the purpose of Subscription is no longer protected by PIDM.

Important Reminder:

Should you have questions or require further assistance to clarify any part of the terms and conditions or contract terms, please email us at hlonline@hlbb.hongleong.com.my