

Hong Leong Islamic Bank: “ASNB Financial Planning Solution Package”

Terms and Conditions

1. Campaign

- 1.1 The “ASNB Financial Planning Solution Package” (“the Package”) of Hong Leong Islamic Bank Berhad (“HLISB”) will run 1st tranche from 2nd – 11th July 2018 and 2nd tranche from 12th – 25th July 2018 (“the Package Period”). The Package is available in all Hong Leong Bank Berhad (HLBB) and HLISB branches throughout the Campaign period.
- 1.2 By participating in the Package, the Eligible Customers (as defined hereunder) shall be deemed to have read and fully understood, and agreed to be bound by the Terms and Condition (“the Terms”) as stated herein.

2. Eligibility Criteria

- 2.1 This Package is open to all Malaysians; new and existing HLBB and/or HLISB customers (“Eligible Customers”).
- 2.2 HLBB and HLISB employees are eligible to participate in the Package.
- 2.3 Notwithstanding the foregoing, the following person(s) are not eligible for this Campaign:
 - a. Non-individual customers referring to companies, corporate bodies, associations, clubs, schools, societies, non-profitable organisations, sole proprietors, partnerships and professional practices duly registered or incorporated in Malaysia;
 - b. Individuals who are financially insolvent or have been adjudicated a bankrupt; and/or
 - c. Any other person(s) as HLISB may decide to exclude at its sole and absolute discretion without assigning any reason whatsoever..

3. Package Mechanics

- 3.1 Eligible Customers who invest a minimum of RM30,000 in ASNB Variable Price Funds (“VP”) minimum of RM15,000 in ASNB Fixed Price Fund (“FP”) or minimum of RM500 in Fixed Deposit-i (FD-i) as explained in Table 1 below:.

Minimum Investment Amount			Sales Charge (SC)	
ASNB Variable Price (VP)	ASNB Fixed Priced (FP)	Fixed Deposit-i	ASNB Variable Price (VP)	ASNB Fixed Priced (FP)
RM30,000	RM15,000	RM500	5%	NIL

- 3.3 The participating ASNB funds for this Package are listed as below. The lists however, are subject to change. HLISB at its sole and absolute discretion may vary the list from time to time. upon giving adequate notice.
- 3.2.1 ASNB Variable Price Funds
- a) ASN Imbang 1
 - b) ASN Imbang 2
 - c) ASN Sara 1
 - d) ASN Equity 3
- 3.2.2 ASNB Fixed Price Fund
- a) Amanah Saham Malaysia (“ASM”)
- 3.3 The Eligible Customer shall be entitled to participate in the Package as set out in Clause 3.1 above, provided that they satisfy the following criteria:-
- 3.3.1 Invest a minimum amount of Ringgit Malaysia Thirty Thousand (RM30,000) in ASNB Variable Price Funds **AND** invest a minimum amount of Ringgit Malaysian Fifteen Thousand (RM15,000) in ASNB Fixed Price Fund;
- 3.3.2 Applicable for Cash investment (via debiting savings or current account maintained with HLBB or HLISB); and
- 3.3.3 The investor of the ASNB Variable Price Fund and investor of ASNB Fixed Price Fund must be the same investor(s).
- 3.4 The applicable sales charge of ASNB Variable Price funds is at 5.00%. At the point of investment in ASNB Variable Price Funds, any offer, promotion and/or discount on sales charge shall not be applicable.
- 3.5 The investment of ASNB Fixed Price Fund in ASM is subject to the units’ availability. The units will be subscribed on 2nd week i.e. 14 July 2018 for 1st tranche and 28 July 2018 for 2nd tranche, and will be entitled for income distribution (if any) on the following month after ASM units are successfully allotted to the investors.
- 3.6 In relation to 3.6, the terms and conditions of the Promotion shall be read together with the terms and conditions of this Package and should the customer opt to combine the Promotion with this Package, the minimum investment amount of RM30,000 for ASNB Variable Price Fund is required..
- 3.7 In order to participate for the Fixed Deposit-i (FD-i) promotional profit rate of -2-months at 8.88%% p.a (“Promotional FD-i Rates”), Customers are required to fulfil the following:
- i. to invest a minimum investment amount of RM30,000 in any of the ASNB Variable Priced Funds; and RM15,000 in ASNB Fixed Priced Funds
 - ii. to place FD-i into a newly opened or existing FD-i account for a tenure of 2-months with a minimum of RM500.00 FD-i and capped at a maximum FD-i placement amount of 2 times (2X) of the VP investment amount in Selected Investment.

- 3.8 For the avoidance of doubt, in order for the Customers to enjoy the Promotional FD-i Rate above:
- i. placement of the investment amount of the ASNB Variable Priced Funds and FD-i have to be done concurrently on the same day during the Promotion Period; and
 - ii. the maximum FD-i Amount up to 2 times of ASNB Variable Priced Funds and not more than RM2,000,000.
 - iii. Promotional FD-i Rate is applicable for New Funds only.
- 3.9 New Funds are defined as:
- i. 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 Customers; and
 - ii. 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 Hong Leong Bank's (HLB)/HLISB CASA-i.
- 3.10 The following shall not be considered as "New Funds":
- i. Maturing FD-i or premature withdrawal of FD-i from any existing HLB's/HLISB's FD-i account;
 - ii. Intra bank transfer of funds, i.e. transfer of funds from another HLB / HLISB account (whether Savings/i and/or Current/i Accounts (CASA and/or CASA-i), FD, FD-i or General Investment Account ("GIA"); and c) Inter-branch transfer within HLB and HLISB including third (3rd) party account transfer.
- 3.11 New Customers are required to open a new FD-i account with HLISB during the Promotion Period (if the Customers do not have an existing FD-i account) in order to participate in this Promotion.
- 3.12 The Customers are required to nominate a CASA-i Account maintained with HLISB which should be in the names of all the Customers ("Nominated CASA-i") for the purpose of crediting the profit earned under this Promotion. The FD-i profit earned shall be credited into the Customers' Nominated CASA-i upon the maturity of the Tenure. Profit add-on to the FD-i Principal Sum is not allowed.
- 3.13 In the event the FD-i is uplifted prior to the maturity of the Tenure, no profit is to be paid on any FD-i uplifted before the completion of the Tenure as per the pre mature rules .
- 3.14 Upon maturity, the FD-i shall be auto-renewed at the prevailing FD-i board rate.
- 3.15 Partial withdrawal of the FD-i is not allowed.
- 3.16 Placement of FD-i and Investment Amounts must be made on the same day and cannot be accumulated from different days.
- 3.17 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.

- 3.18 The FD-i shall not be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Eligible Customers.
- 3.19 In the event Customers exercise their Unit Trust cooling-off right or any transaction of the Investments is rejected or cancelled by any parties for whatsoever reason, Customers shall NOT be entitled for the Promotional FD-i Rate as stipulated in the table illustrated at clause 17 above. Accordingly, the funds placed and deposited in a FD-i account will be uplifted and no profit will be paid as per pre mature rules.

4. **General**

- 4.1 By participating in this Package, the Eligible Customers are deemed to have understood, accepted and fully agreed to be bound by all the terms and conditions herein (“this Package’s Terms”) including any amendments or variations made thereto and to the decisions made by the Bank in connection with any matter relating to this Package.
- 4.2 Any matters which are not covered under this Package’s Terms shall be determined solely by HLISB.
- 4.3 All decisions made by HLISB in relation to this Package shall be final and binding. No correspondence, appeal or dispute in respect of the same shall be entertained.
- 4.4 HLISB shall not be responsible nor accept any liabilities of whatsoever nature and howsoever arising as may be incurred or suffered by the Eligible Customers resulting directly or indirectly from this Package or by any other matters whatsoever in connection with this Package.
- 4.5 HLISB reserves the right at any time to vary, delete or add to all or any of this Package’s Terms wholly or in part at its absolute discretion by way of posting the amended terms and conditions in any other manner deems suitable.
- 4.6 Eligible Customers hereby give their unequivocal and irrevocable consent and authorise HLBB and/or HLISB to disclose their particulars to any third party service provider engaged by for the purposes of the Package.
- 4.7 HLISB reserves the right at its absolute discretion to cancel, terminate or suspend this Package in whole or part, at any time and with prior notice. HLISB reserves the right to end the Package earlier or extend it further at its absolute discretion with prior notice.
- 4.8 Investments in ASNB Variable Price Funds and ASNB Fixed Price Fund are not obligations of, deposits in, guaranteed or insured by HLBB and HLISB and are subject to investment risks, including the possible loss of the principal amount invested. Eligible Customers are advised to read the Master Prospectus of the respective funds before investing. Eligible Customers should also consider all fees and charges involved before investing. Past performance of the fund is not an indication of future performance and income distributions are not guaranteed. Eligible Customers should rely on their own evaluation to assess the merits and

risks of any investment. Eligible Customers who are in doubt as to the action to be taken should consult their professional advisers immediately.

- 4.9 For the avoidance of doubt, any cancellation, termination, suspension or extension of the Package Period shall not entitle the Eligible Customer to any claims or compensations whatsoever against HLBB and HLISB or for any and all losses or damages suffered or incurred by the Eligible Customers as a direct or indirect result of the act of cancellation, termination, suspension or extension.
- 4.10 This Package’s Terms shall be governed by the laws of Malaysia and the Eligible Customers shall irrevocably submit to the exclusive jurisdiction of the courts of Malaysia.

ACKNOWLEDGEMENT SECTION

To be completed and signed by investor

I HAVE READ, UNDERSTOOD AND AGREE TO THE “ASNB FINANCIAL PLANNING SOLUTION PACKAGE” TERMS AND CONDITIONS AS SET OUT ABOVE.

Name	:	
NRIC Number	:	
Signature	:	
Fund Invested	:	
Date	:	