

ASNB VARIABLE PRICE FUNDS AND FIXED DEPOSIT-i PROMOTION
Terms & Conditions (“T&Cs”)
Last updated on 27 December 2019
PROMOTION PERIOD

- Hong Leong Islamic Bank Berhad’s 200501009144 (686191-W) (“HLISB”) **ASNB Variable Price Funds and Fixed Deposit-i Promotion** (“Promotion”) commences on 8 January 2020 and ends on 28 February 2020, both dates inclusive or upon reaching the promotion set target, whichever comes first (“Promotion Period”), unless notified otherwise.

ELIGIBILITY

- The Promotion is open for participation for all Malaysians who are eligible to invest in ASNB Variable Priced Funds (Customers).
- The Promotion is applicable to ASNB Variable Priced Funds investments (“Unit Trust”) transacted at Hong Leong Islamic Bank (HLISB) or Hong Leong Bank (HLB) branches.

PROMOTION MECHANICS

- In order to participate to this Promotion, Customers are required to fulfill the below conditions in order to be eligible for the Fixed Deposit (FD-i) promotional profit rate of **1-month at 18.00% p.a or 3-month at 8.00% p.a.** (“Promotional FD-i Rates”). Below are the requirements:
 - Customer to invest a minimum amount of Ringgit Malaysia Twenty Thousand (“RM20,000”) in to the selected ASNB Variable Price funds (“Selected Investment”) below and;

No	Fund Name	Applicable Sales Charge	Fund Provider
1.	ASN	5.00%	Amanah Saham Nasional Berhad (ASNB)
2.	ASN EQUITY 2		
3.	ASN EQUITY 3		
4.	ASN EQUITY 5		
5.	ASN IMBANG 1	4.00%	
6.	ASN IMBANG 2		
7.	ASN SARA 1	3.50%	
8.	ASN SARA 2		

- Customer to place FD-i into a new or existing FD-i account for a tenure of 1-month or 3-months with a minimum of Ringgit Malaysia Five Thousand (“RM5,000.00”) for 1-month tenure or Ringgit Malaysia Five Hundred (“RM500.00”) for 3-months tenure. This is capped at a maximum FD-i placement amount of 1 time (1X) of the investment amount in Selected Investment.

Promotional FD-i rate and tenure	Minimum FD-i amount	Minimum Investment amount	ASNB : FD-i Ratio	Maximum FD-i Amount
1-month FD-i at 18.00% p.a.	RM5,000	RM20,000	1 : 1	Up to 1 time of ASNB VP amount and not more than RM2,000,000
3-month FD-i at 8.00% p.a.	RM500			

- For the avoidance of doubt, in order for the Customers to enjoy the Promotional FD-i Rate above:
 - Placement of the Selected Investment and FD-i amount must be done concurrently on the same day during the Promotion Period; and
 - The maximum FD-i Amount to be placed concurrently with the Selected Investment is expressed as a ratio to amount and not more than Ringgit Malaysia Two Million (“RM2,000,000”).
 - This promotional FD-i Rate 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 Fixed Deposit (FD) / FD-i accounts of the Customers; and
 - 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 Hong Leong Bank's (HLB)/HLISB CASA-i.
7. The following shall not be considered as "New Funds":
 - a) Maturing FD-i or premature withdrawal of FD-i from any existing HLB's/HLISB's FD-i account;
 - b) 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 , General Investment Account ("GIA") or Term Investment Account-i; and
 - c) Inter-branch transfer within HLB and HLISB including third (3rd) party account transfer.
 8. 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.
 9. Customers who have performed and fulfilled the requirements as stated in Clauses 4, 5 and 6 above shall be referred to as the "Eligible Customers" for the purpose of Promotion.
 10. The Eligible Customers are required to nominate a CASA-i Account maintained with HLISB which should be in the names of all the Eligible 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 Eligible Customers' Nominated CASA-i upon the maturity of the Tenure. Profit add-on to the FD-i Principal Sum is not allowed.
 11. 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.
 12. Partial withdrawal of FD-i Placement Amount is allowed in minimum amount of **Ringgit Malaysia Three Thousand (RM3,000)** with multiples of **Ringgit Malaysia One Thousand ("RM1,000")** only. In the event the amount in FD-i is less than **Ringgit Malaysia Five Thousand ("RM5,000")** for **1-month tenure** or **Ringgit Malaysia Five Hundred (RM500)** for **3-month tenure**, no partial withdrawal is allowed for that particular account.
 13. Upon maturity, the FD-i shall be auto-renewed at the prevailing FD-i board rate.
 14. Placement of FD-i and Selected Investment Amounts must be made on the same day and cannot be accumulated from different days.
 15. HLISB reserves the right to amend the participating funds listed in Clause 4 (i) from time to time within the Promotion Period.
 16. Eligible 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.
 17. 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.
 18. In the event Eligible Customers exercise their Unit Trust cooling-off right or any transaction of the Investments is rejected or cancelled by any parties for whatsoever reason, Eligible Customers shall NOT be entitled for the Promotional FD-i Rate as stipulated in the table illustrated at Clause 4(ii) 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.

INVESTMENT PRODUCTS TRANSACTIONS

19. Joint investments are treated as belonging to the person whose name appears first in the investment transaction form of the Investments ("Investment Primary Accountholder"). Only the Investment Primary Accountholder is eligible for the above Promotional FD-i Rate.
20. Investments in the ASNB Variable Priced Funds using funds withdrawn from the Employees Provident Fund ("EPF") are not allowed.
21. All the existing terms and conditions, rules and regulations governing the Selected Investment transactions shall apply.

22. The terms and conditions governing the Unit Trust transactions and products of the Selected Investment 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.
23. Unit Trust Disclaimer:-
- (a) This document is not intended to be an invitation or offer for subscription of unit trusts nor does it amount to a solicitation by HLISB or HLB for subscription of unit trusts by anyone.
 - (b) Investors are advised to read and understand the contents of the prospectus which has been registered with the Securities Commission Malaysia, before investing.
 - (c) A copy of the prospectus can be obtained from any of our branches or Fund Manager's offices.
 - (d) Any issue of units to which the prospectus relates will only be made on receipt of an application form referred to and accompanied by a copy of the prospectus.
 - (e) Investors should note that there are fees and charges involved in the purchase of unit trusts.
 - (f) 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.
 - (g) Please note that the price of units and distributions payable, if any, may go down or up.
 - (h) Past performance of a fund is not indicative of its future performance.
 - (i) The returns on unit trust investments are not guaranteed and unit trusts do not constitute bank deposits or obligation of HLISB or HLB nor are they guaranteed or insured by HLISB or HLB and are subject to investment risks, including the possible loss of the principal amount invested.
 - (j) Unit trust schemes and units in such schemes are not covered 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 covered by PIDM.

GENERAL

24. By participating in the Promotion, the Customers agree:C
- (i) to be bound by the T&Cs herein;
 - (ii) that 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 HLISB's decision shall be entertained;
 - (iii) to access HLISB's website at www.hlisb.com.my ("HLISB's Website") at regular time intervals to view the T&Cs of the Promotion and ensure to be kept up-to-date on any changes or variations to the T&Cs.
 - (iv) to be liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to their participation in the Promotion.
25. HLISB reserves the right:
- (i) to forfeit the Promotion in the circumstance where there is reversal of Eligible Customer or termination of the Promotion Period at all times or non-compliance to the Terms and Conditions herein;
 - (ii) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part except for the Promotional FD-i Rates, at HLISB's discretion by way of posting on HLISB's Website, or in any manner deemed suitable by HLISB at any time with prior notice;
 - (iii) to disqualify any Customers for non-compliance to the Terms and Conditions as HLISB may in its absolute discretion deemed fit to participate in the Promotion..
26. The T&Cs herein and the General Terms and Conditions of Accounts shall be read as an entire agreement. In the event of any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy.
27. In the event of any discrepancy between the T&Cs herein and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on HLISB's Website shall prevail.
28. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the jurisdiction of the Courts of Malaysia.

Fixed Deposit-i and Current / Savings Account-i are protected by PIDM up to RM250,000 for each depositor

Unit Trust are NOT protected by PIDM