

HLB CONNECT WEALTH INVEST & WIN CAMPAIGN

Last Updated on 30 November 2023

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and Hong Leong Islamic Bank Berhad's (200501009144) (686191-W)) ("**HLISB**") ("hereinafter collectively referred to as "**the Bank**") "**HLB Connect Wealth Invest & Win**" ("**Campaign**") commences on **1 December 2023** at 00:00:00 hours (12:00 a.m.) and ends on **31 May 2024** at 23:59:59 hours (11:59 p.m.) both dates inclusive ("**Campaign Period**"), unless specified herein or notified otherwise.

TERMS & CONDITIONS

The following sets out the terms and conditions applicable to the Campaign ("**T&Cs**"):

ELIGIBILITY

1. This Campaign is open to the Bank's HLB Connect Online ("**HLB Connect**") individual customers with a HLB Current Account or Savings Account/HLISB Current Account-i or Savings Account-i ("**Individual CASA/CASA-i**") (herein after referred to as "**Customers**").
2. To participate in the Campaign, the Customers must fulfil the following pre-requisites:
 - (i) During the Campaign Period, Customers must:
 - a. possess an existing Unit Trust ("**UT**") investment account ("**Existing HLB Connect Wealth Customers**"); or
 - b. open a new individual UT investment account through HLB Connect ("**New HLB Connect Wealth Customers**"); and
 - (ii) perform a **minimum UT subscription of RM100.00 on HLB Wealth via HLB Connect** during the Campaign Period ("**Minimum Online Subscription**").

Customers who have fulfilled the relevant requirements stated under Clause 2 above are hereinafter referred to as "**Eligible Customers**".

3. The following persons or UT funds are **NOT** eligible to participate in the Campaign:
 - (i) HLB and HLISB customers with existing individual UT investment account with UT holdings will not be able to participate with existing UT units UNLESS the Customers meet all the pre-requisites set out in Clause 2 above;
 - (ii) UT funds that are 'Switched In' from other banks to HLB/HLISB are not eligible for this Campaign;
 - (iii) 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;
 - (iv) Individuals who are facing bankruptcy proceedings, or have been declared bankrupt either before, during or after the Campaign Period;
 - (v) HLB and HLISB customers who have breached any terms and conditions of the Individual CASA/CASA-i, the General Terms and Conditions of Accounts, the Online Investment Terms and Conditions of use for HLB Wealth on HLB Connect, and the Terms and Conditions for the use of HLB Connect at any time before or during the Campaign; or
 - (vi) existing HLB and/or HLISB and/or Hong Leong Group staff.

CAMPAIGN MECHANICS AND WINNERS' SELECTION

4. Subject to the terms and conditions herein, Eligible Customers who meet the requirements set out under Clause 2 will be in the running under the Campaign Mechanic outlined in **Table 1** below.

Table 1

Campaign Category	Mechanics	Rewards/Prizes																											
Invest & Win Campaign - Open to Existing and New HLB Wealth Customers	Twenty-Five (25) top investors with the highest total return by percentage, deriving from their UT investment made through HLB Connect within the Campaign period.	Prizes for the 25 Top Investors ("Prizes") <table border="1"> <thead> <tr> <th>Prize Category</th> <th>Prizes</th> <th>Units</th> </tr> </thead> <tbody> <tr> <td>First Prize</td> <td>iPhone 15 Pro Max</td> <td>1</td> </tr> <tr> <td>Second Prize</td> <td>iPhone 15 Pro</td> <td>1</td> </tr> <tr> <td>Third Prize</td> <td>iPhone 15</td> <td>1</td> </tr> <tr> <td>Fourth Prize</td> <td>Dyson V12</td> <td>1</td> </tr> <tr> <td>Fifth Prize</td> <td>Playstation 5</td> <td>1</td> </tr> <tr> <td colspan="3">Runner Ups</td> </tr> <tr> <td>6th to 25th winners</td> <td>RM100 Shopee Vouchers</td> <td>1 for each winner</td> </tr> <tr> <td colspan="2">Total Winners</td> <td>25</td> </tr> </tbody> </table>	Prize Category	Prizes	Units	First Prize	iPhone 15 Pro Max	1	Second Prize	iPhone 15 Pro	1	Third Prize	iPhone 15	1	Fourth Prize	Dyson V12	1	Fifth Prize	Playstation 5	1	Runner Ups			6th to 25th winners	RM100 Shopee Vouchers	1 for each winner	Total Winners		25
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New Investor Bonus - Open to New HLB Wealth Customers only	Limited to the First five hundred (500) New HLB Wealth Customers.	RM10 Shopee Voucher* ("Voucher") <i>*Available on First-come-first-served basis.</i>																											

5. The Eligible Customers who meet the criteria for the two campaign categories, i.e. 'Invest & Win Campaign' and 'New Investor Bonus Campaign' as set out to in **Table 1** above and the T&Cs herein may be entitled to the respective Prize and/or Voucher as stated above, where applicable ("Successful Participant/Winner"). Each Successful Participant may **only be entitled to win one (1) prize from each Campaign Category**, at the end of the Campaign Period. The Voucher and Prizes are non-transferable to any third party and non-exchangeable for another product, cash, up-front credit, cheque and/or benefit-in-kind.
6. For avoidance of doubt, only UT subscription effected via HLB Connect Wealth during the campaign Period will be taken into account for the purpose of this Campaign.
7. The Bank uses a Modified Dietz Model to calculate returns and fund movements throughout the Campaign Period. The tables below illustrate the computation of the average rate of return in the given scenarios.

Formula:

$$\frac{\text{Ending Value} - \text{Beginning Value} - \text{Cashflow}}{\text{Beginning Value} + (\text{Weighted Average} \times \text{Cashflow})} \times 100\%$$

Definition:

- **Ending Value:** UT holding value on **31-May-2024** [End of Day Value based on the Fund Net Asset Value (NAV)]
- **Beginning Value:** Initial UT subscription amount (excluding Sales Charge)

- **Cashflow:** Additional UT subscription (buy) or redemption (sell) during the period
- **Weighted Average of each Top Up/Redemption:** Number of days invested/total investment period x Cashflow
- Dividend amount(s) is/are automatically factored into the Ending Value

Scenario A: New HLB Connect Wealth Customer with RM120 UT Subscription					
Action	Eligibility				
<p>Customer A, a New HLB Connect Wealth Customer invested RM120 (excluding sales charge) into UT Fund A on 1 December 2023. There were no top-ups or redemption throughout the Campaign Period. UT Fund A has an Ending Value of RM125 at the end of the Campaign Period.</p> <p>Total amount invested in UT Fund A amounts to RM120.</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="background-color: #003366; color: white;">Date</th> <th style="background-color: #003366; color: white;">Total No. of Days Invested</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">01 Dec'23 -31 May'24</td> <td style="text-align: center;">183 days</td> </tr> </tbody> </table> <p>Total return at the end of Campaign Period : +4.17%:</p> $\frac{\text{Ending Value} - \text{Beginning Value} - \text{Cashflow}}{\text{Beginning Value} + (\text{Weighted Average} \times \text{Cashflow})} \times 100\%$ <ul style="list-style-type: none"> • Beginning Value: RM120 • Ending value: RM125 • Cashflow: RM0 • Weighted average: $\frac{183\text{days}/183\text{days} \times \text{RM0 in cashflow}}{\text{RM125} - \text{RM120} - \text{RM0}} \times 100\%$ $\frac{\text{RM125} - \text{RM120} - \text{RM0}}{\text{RM120} + (183/183 \times \text{RM0})} \times 100\%$ <ul style="list-style-type: none"> • Rate of Return at the end of the Campaign Period: +4.17% <p><u>Important Note:</u> <i>All scenarios provided herein are hypothetical in nature and serve merely for illustrative purposes. It is not a guarantee, warranty, projection or any other representation as to the performance of any unit trust funds.</i></p>	Date	Total No. of Days Invested	01 Dec'23 -31 May'24	183 days	<p>Eligible Participation subject to Campaign mechanics:</p> <ul style="list-style-type: none"> • Invest & Win Participation. • New Investor Bonus - RM10 Shopee Voucher
Date	Total No. of Days Invested				
01 Dec'23 -31 May'24	183 days				

Scenario B: Existing Customer with Subscription & Top Up via HLB Connect
Action
Eligibility

Customer B, an Existing HLB Connect Customer invested RM500 (excluding sales charge) into **UT Fund B on 01 December 2023** and topped up RM300 (excluding sales charge) on 9 February 2024.

At the end of the Campaign Period, Customer B's investment in UT Fund B during the Campaign Period has an Ending Value of RM760.

Total return at the end of Campaign Period: **-5.83%**

RM500 Beginning Value	-	+RM300 (Top Up)	-	-	-
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Cashflow timeline within Campaign Period:

	Dec'23	Jan'24	Feb'24	Mar'24	Apr'24	May'24	Total
RM500 (Beginning Value on 1 Dec'23)	31 days	31 days	29 days	31 days	30 days	31 days	183 days
+RM300 (Top Up on 9 Feb'24)	-	-	21 days (9 - 29 Feb)	31 days	30 days	31 days	113 days

Calculation:

$$\frac{\text{Ending Value} - \text{Beginning Value} - \text{Cashflow}}{\text{Beginning Value} + (\text{Weighted Average} \times \text{Cashflow})} \times 100\%$$

- Beginning Value: RM500
- Ending value: RM760
- Cashflow: +RM300 (top up on 9-Feb-24)
Top Up investment of RM300 was added for a total of 113 days of 183 days.
- Weighted Average: 113 days/183 days x Cashflow of RM300

$$\frac{RM760 - RM500 - RM300}{RM500 + \left(\frac{113}{183} \times RM300\right)} \times 100\%$$

- Rate of Return at the end of Campaign Period: **-5.83%**

Important Note:

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Scenario C: Existing Customer with multiple transactions (<i>Buy & Sell</i>)																																																											
Action	Eligibility																																																										
<p>Customer C is an Existing HLB Connect Wealth Customer who performed multiple UT transactions amounting to RM2,200 (excluding sales charge) during the Campaign Period. At the end of the Campaign Period, the customer's abovementioned UT investments have an Ending Value of RM2,380.</p> <table border="1" data-bbox="311 510 1032 743"> <tr> <td>Beginning Value (<i>Buy</i>)</td> <td>5 Dec'23</td> <td>+1,500</td> </tr> <tr> <td>Top Up Amount (<i>Buy</i>)</td> <td>25 Jan'24</td> <td>+500</td> </tr> <tr> <td>Redemption Amount (<i>Sell</i>)</td> <td>19 Feb'24</td> <td>-800</td> </tr> <tr> <td>Top Up Amount (<i>Buy</i>)</td> <td>21 Mar'24</td> <td>+1,000</td> </tr> </table> <p>Cashflow timeline within Campaign Period:</p> <table border="1" data-bbox="224 802 1122 1173"> <thead> <tr> <th></th> <th>Dec'23</th> <th>Jan'24</th> <th>Feb'24</th> <th>Mar'24</th> <th>Apr'24</th> <th>May'24</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>+RM1,500 (Beginning Value on 5 Dec'23)</td> <td>27 days (5-31 Dec)</td> <td>31 days</td> <td>29 days</td> <td>31 days</td> <td>30 days</td> <td>31 days</td> <td>179 days</td> </tr> <tr> <td>+RM500 (Top-Up on 25 Jan'24)</td> <td>-</td> <td>7 days (25-31 Jan)</td> <td>29 days</td> <td>31 days</td> <td>30 days</td> <td>31 days</td> <td>128 days</td> </tr> <tr> <td>-RM800 (Redemption 19 Feb'24)</td> <td>-</td> <td>-</td> <td>10 days (19-29 Feb)</td> <td>31 days</td> <td>30 days</td> <td>31 days</td> <td>102 days</td> </tr> <tr> <td>+RM1,000 (Top-Up on 21 Mar'24)</td> <td>-</td> <td>-</td> <td>-</td> <td>11 days (21-31 Mar)</td> <td>30 days</td> <td>31 days</td> <td>72 days</td> </tr> </tbody> </table> <p>Calculation:</p> $\frac{\text{Ending Value} - \text{Beginning Value} - \text{Cashflow}}{\text{Beginning Value} + (\text{Weighted Average} \times \text{Cashflow})} \times 100\%$ <ul style="list-style-type: none"> Beginning Value: RM1,500 Ending value: RM2,380 Weighted average of each Cashflow transaction: <ul style="list-style-type: none"> 3 cashflows are calculated based on the number of days the funds are present within the total investment period from the point the Customer starts investing. <ul style="list-style-type: none"> Top- Up of RM500: 128 days/179 days x (RM500) Redemption of RM800: 102 days/179 days x (-RM800) Top-Up of RM1,000: 72 days/179 days x (RM1,000) $1,500 + \left[\frac{128}{179} \times 500 + \left[\frac{102}{179} \times (-800) \right] + \left[\frac{72}{179} \times 1000 \right] \right] \times 100\%$ <ul style="list-style-type: none"> Rate of Return at the end of Campaign Period: 9.98% <p>Important Note: All scenarios provided herein are hypothetical in nature and serve merely for illustrative purposes. It is not a guarantee, warranty, projection or any other representation as to the performance of any unit trust funds.</p>								Beginning Value (<i>Buy</i>)	5 Dec'23	+1,500	Top Up Amount (<i>Buy</i>)	25 Jan'24	+500	Redemption Amount (<i>Sell</i>)	19 Feb'24	-800	Top Up Amount (<i>Buy</i>)	21 Mar'24	+1,000		Dec'23	Jan'24	Feb'24	Mar'24	Apr'24	May'24	Total	+RM1,500 (Beginning Value on 5 Dec'23)	27 days (5-31 Dec)	31 days	29 days	31 days	30 days	31 days	179 days	+RM500 (Top-Up on 25 Jan'24)	-	7 days (25-31 Jan)	29 days	31 days	30 days	31 days	128 days	-RM800 (Redemption 19 Feb'24)	-	-	10 days (19-29 Feb)	31 days	30 days	31 days	102 days	+RM1,000 (Top-Up on 21 Mar'24)	-	-	-	11 days (21-31 Mar)	30 days	31 days	72 days
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<p>Eligible participation subject to Campaign mechanics:</p> <ul style="list-style-type: none"> Invest & Win participation. 																																																											

8. The Bank will maintain a leaderboard update with a list top 25 Eligible Customers on <https://www.hlb.com.my/BeATopInvestor> (“**Campaign Website**”) on a monthly basis. It is the responsibility of the Eligible Customers to check if they have won and/or how they have progressed by visiting the Campaign Website from time to time.
9. With reference to the Invest & Win Campaign Category, in the event that there are more than one (1) Eligible Customer who achieved the same rate of return, the Bank will shortlist the winner with the earliest participation date within the Campaign period.

CHALLENGE PRIZE & VOUCHER FULFILMENT

10. Campaign winners will be notified via email by 30-June-2024 (based on the Eligible Customer(s)' email address in the Bank's record). It is the obligation of the Winners to contact the Bank regarding the non-receipt of the Prize/ Voucher before 15 July 2024, failing which, the Winners are deemed to have received the Prize/Voucher, and any complaint of non-receipt will not be entertained by the Bank after 15 July 2024. The Eligible Customer(s) are to check their email or at regular time intervals to check on the status of fulfilment of the Voucher.
11. It is the responsibility of the Eligible Customers to provide their valid and current contact details including mobile number and email address, and promptly notifying the Bank in the event of any changes. The Bank shall not be held responsible/liable in the event that the Bank is unable to contact the Eligible Customers, if applicable, due to inaccurate/invalid mobile number and/or email address provided by the Eligible Customers or the email is unable to be delivered due to any reason whatsoever.
12. For the avoidance of doubt, the Bank gives no representation or with respect to the quality or suitability of the Vouchers/Prizes (including but not limited to the value, validity and/or usage of the Voucher and shall not be responsible to replace any lost, stolen or damaged Voucher). The Winners shall deal directly with the Issuer/Manufacturer for any queries, disputes, warranty information or claims pertaining to the Voucher without recourse to the Bank. All risks, loss, damage and/or injury associated with the use of the Voucher shall be assumed by the Winners.
13. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Prizes/Vouchers due to any unforeseen circumstances beyond the reasonable control of the Bank.
14. The Prizes and Vouchers will be provided on an “As is Where Is” basis. The Voucher featured in all printed materials and/or the Bank's website is for illustration purposes only. Any props, accessories or equipment featured with the Prizes and Voucher in any pictorial materials are for decorative purposes and shall not form part of the Prizes and Vouchers.
15. The Vouchers are issued by Shopee Mobile Malaysia Sdn. Bhd. (Company Registration No. 201501009497 (1134832-W)) (“**the Issuer**”) and use of the Voucher is subject to its own set of terms and conditions issued by the Issuer which are available on Shopee Mobile Malaysia Sdn. Bhd. Website. The Voucher Winners are to access Shopee Mobile Malaysia Sdn. Bhd. Website to view such terms and conditions at [https://help.shopee.com.my/portal/article/78916-\[Vouchers\]-What-are-the-terms-and-conditions-for-a-promo-code%3F](https://help.shopee.com.my/portal/article/78916-[Vouchers]-What-are-the-terms-and-conditions-for-a-promo-code%3F).
16. The Bank reserves the right to replace the Prizes and Vouchers with any other items or Cashback of equal value at its discretion with prior notice by posting via the Campaign Website as defined above.

GENERAL

17. By participating in this Campaign, the Eligible Customers:
 - (i) confirm that they have read and understood the T&Cs and agree to be bound by the T&Cs herein and any other terms and conditions that the Bank may impose from time to time by way of notice;

- (ii) agree that all records of the fulfilment of the requirements captured by the Bank's system within the Campaign Period and the selection for the Winners shall be final;
 - (iii) agree that the Bank's decisions on all matters regarding the Campaign which includes but not limited to computation of the average rate of return shall be final, conclusive and binding on all Eligible Customers;
 - (iv) consent and authorise the Bank to disclose their email addresses to DCatalyst Sdn Bhd (200801017996 (819292-U)), the service provider(s) appointed by the Bank to provide email services for the purpose of this Campaign;
 - (v) consent to and authorise the Bank's usage, disclosure or publication of their personal data (i.e., name and masked ID and/or account number), photos and video of the Winner without compensation for publicity, advertising or Campaign purposes in any media owned by the Bank;
 - (vi) agree to access the Campaign Website <https://www.hlb.com.my/en/personal-banking/promotions.html> ("Campaign Website") at regular intervals to view the T&Cs of the Campaign and to ensure they keep up-to-date with any changes or variations to the T&Cs;
 - (vii) agree that any email sent to the Eligible Customers is entirely dependent on the availability and quality of service of the relevant service/network provider(s) and fully understand that the Bank does not have any control whatsoever in the event such email is delayed, not delivered or encountered any delivery issues by the relevant email provider(s), which shall include but not limited to diversion or filtering of such email as junk or spam email by the Eligible Customer's email providers (hereinafter referred to as "Network Failure"). As such, the Bank shall not be responsible or liable for any loss or expense incurred by the Eligible Customers or any third party from any delay or failure in receiving any email transmission from the Bank due to the Network Failure. No appeals on such delay or failure will be processed;
 - (viii) agree to be liable for any telco or Wi-Fi charges, roaming or phone charges, whether in or outside Malaysia as a result of communications with the Bank associated with this Campaign; and
 - (ix) agree 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 this Campaign.
18. The Bank reserves the right:
- (i) with prior notice to the Eligible Customers, to add, delete, suspend or amend the T&Cs listed by way of posting such addition, deletion, suspension, or amendment of the T&Cs or termination of this Campaign on the Campaign Website;
 - (ii) disqualify any of the Eligible Customers as the Bank may in its discretion to participate in the Campaign; and
 - (iii) forfeit the Voucher in the event of non-compliance by the Eligible Customers of any of the T&Cs herein, terms and conditions of the CASA/CASA-i, the General Terms and Conditions of Accounts, the Terms and Conditions for the use of HLB Connect, the Online Investment Terms and Conditions of use for HLB Wealth on HLB Connect, and all other laws/rules applicable.
19. In addition to the T&Cs stipulated herein, the Eligible Customers agree that the terms and conditions of the CASA/CASA-i, the General Terms and Conditions of Accounts, the Terms and Conditions for the use of HLB Connect, and the Online Investment Terms and Conditions of use for HLB Wealth on HLB Connect shall be read together with these T&Cs as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancy in relation to this Campaign.
- (i) the name of the accountholder(s) (whether singly or jointly), for both the UT Investment Account and Individual CASA/ CASA-i must be of the same individuals; and
 - (ii) UT funds can only be purchased under the name of the Primary Accountholder.

20. In the event the Eligible Customers exercise their UT cooling-off right or any of the UT investment is rejected or cancelled by any parties for whatsoever reason, the Eligible customers shall NOT be eligible to the Prizes or Vouchers as in the Tables above.
21. In the event of any discrepancies between the T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final T&Cs on the Campaign Website shall prevail.
22. The terms and conditions governing the transactions in the selected UTs 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. The T&Cs herein shall be governed by and constructed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the jurisdiction of the Courts of Malaysia.
24. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

IMPORTANT NOTE:

This Campaign is not intended to be an invitation or offer for subscription of Unit Trusts nor does it amount to a solicitation by the Bank for subscription of Unit Trusts by anyone. Investors are advised to read and understand the contents of the prospectus before investing. 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 the Banks' licensed financial or other professional advisors, if in doubt about any feature or nature of the fund. Please note, the price of units and dividends payable, if any, may go up or down. Past performance of a fund is not an indicator of its future performance. The returns on Unit Trust investments are not guaranteed and Unit Trusts do not constitute bank deposits or obligations nor guaranteed by the Bank and are subject to investment risks, including the possible loss of principal amount invested.

This advertisement has not been reviewed by the Securities Commission Malaysia.

Hong Leong Bank Berhad and Hong Leong Islamic Bank Berhad are members of PIDM. **Unit Trust investment is not protected by Perbadanan Insurans Deposit Malaysia ("PIDM").**

Any money withdrawn from an insured deposit for the purpose of purchasing any units in a unit trust scheme is no longer protected by PIDM.

If you have any enquiries regarding these T&Cs, please email us at hlonline@hlbb.hongleong.com.my or call 03-7626 8899.