

Promotion Period: 15th January 2018 until 31st December 2018 (both dates inclusive)

Eligibility: Participation in this Promotion shall be on invitation only. Invitations shall be restricted to selected individual customers (“Eligible Customer”) of Hong Leong Investment Bank Berhad (“HLIB”) from among those customers (new or existing customers) who do not have a Margin Account with HLIB (“Margin Account”) and who successfully open a Margin Account with HLIB during the Promotion Period.

** There is no automatic eligibility for participation in this Promotion. HLIB reserves the right to include or exclude any customer for this Promotion. Fulfilment of the criteria set out above is an indication only, and not a guarantee of eligibility. Final eligibility shall be determined entirely at HLIB’s discretion.*

Invitations to participate in this Promotion will be sent to the Eligible Customer’s email address as per HLIB’s records.

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TERMS FOR SPECIAL MARGIN FINANCING PROMOTION:

Subject to the terms and conditions of the Margin Account and the terms and conditions contained herein, the Eligible Customer may enjoy the following:

1	Facility Limit	Subject to approval, on a case to case basis, a minimum of Ringgit Malaysia Two Hundred Thousand (RM200,000) and maximum of (Ringgit Malaysia Five Million) RM5,000,000) per Eligible Customer
2	Margin of Financing	Up to 60%
3	Interest Rate [#]	For the first 6 months: 4.45% (ECOF* + 0%) , thereafter 7 th month onwards ECOF* + 0.60%
4	Special Benefits	Eligible Customer may enjoy certain benefits depending on the utilization and conduct of their facility.
5	Special Condition	At least 60% (“Minimum Ratio”) of the total shares portfolio under the Margin Account shall be derived from counter specifically approved under this promotion (unless otherwise agreed by us in writing). Continued applicability of the interest rate under this special margin financing promotion depends on the ratio of the approved shares held under your total portfolio (the Minimum Ratio is subject to change by prior notice). Further details of the list of approved counters can be obtained from your remisier, dealer or Helpdesk directly.

the interest rate applicable will depend on the utilization of the facility and/or the portfolio held. If the portfolio of shares held under the facility is not within the parameters set by HLIB, then the interest rate may be subject to upwards revision.

***HLIB's ECOF is currently 4.45% (w.e.f 8th Feb 2018) and is subject to change from time to time.**

ECOF is defined as, in relation to any interest period in respect of an outstanding amount and/or overdue sum, the aggregate of the cost to HLIB of obtaining funds in the interbank market or deposits in Ringgit Malaysia (in amounts comparable to such outstanding sum and/or overdue sum) for the relevant interest period plus the cost (as conclusively determined by HLIB) to HLIB of, occasioned by or attributable to complying with any reserve, liquidity, capital adequacy, capital allocation, special deposit and/or other requirements imposed from time to time by Bank Negara Malaysia or any other authority having jurisdiction over HLIB. The ECOF rate is subject to change from time to time without prior notice.

General Terms

1. By opening the Margin Account, transacting or carrying out any trade during the Promotion Period, the Eligible Customer agrees:-
 - (i) to be bound by all the terms and conditions herein contained; and
 - (ii) that HLIB's decision on all matters relating to the Promotion shall be final, conclusive and binding and no further correspondence and/or appeal to dispute HLIB's decision shall be entertained.
2. HLIB reserves the right to suspend, disqualify or exclude any person from participating or continuing to participate in the Promotion in the event such person is under Default Status. A person shall be deemed as under Default Status if :- (i) such person is in breach of the terms and conditions of the Promotion or the terms and conditions in the Margin Account; (ii) such person's Margin Account is suspended, cancelled or terminated ; and/or (iii) HLIB in its absolute discretion deems fit. HLIB may at its sole discretion allow such Eligible Customer to continue his/her participation in the Promotion if his/her status is rectified and no longer under Default Status, (i.e., it is rectified/regularised to HLIB's satisfaction, no longer in breach of the terms and conditions herein and/or where applicable, the suspension of their Margin Account is lifted).
3. HLIB reserves the right to discontinue, suspend or terminate this Promotion at any time at its sole discretion with notification to the Eligible Customer in any manner deemed practical at its discretion. The Eligible Customer shall not be entitled to claim any compensation from or against HLIB for any loss or damage suffered as a result of any such discontinuation suspension or termination. In the event HLIB discontinues, suspends or terminates the Promotion prior to the expiry date of the Promotion, HLIB will notify the Eligible Customer as soon as practicable of the discontinuation, suspension or termination and the terms, if any, thereof.
4. Acting reasonably, HLIB reserves the right, at any time, and without notice, to add, delete and/or vary the terms and conditions of the Promotion, including but not limited to, as follows:- (a) varying the eligibility requirements for the Promotion; (b) varying or imposing any applicable fees; (c) adding any other benefit or special offer and/or withdrawing or substituting the benefit or special offer. If HLIB makes changes to these terms and conditions, HLIB will, on a best efforts basis, provide the Eligible Customer with prior notice. If it is not reasonably possible to provide the Eligible Customer with prior notice for any changes (for example if regulatory requirements require HLIB to make changes immediately), HLIB will notify the Eligible Customer as soon as reasonably possible thereafter. Variations shall be communicated by e-mail or in any other manner deemed practical.

If the Eligible Customer is not satisfied with any change or variation to the Promotion or for any other reason the Eligible Customer wishes to withdraw from the Promotion, the Eligible Customer may terminate his/her participation in the Promotion immediately by giving HLIB notice to that effect in writing, or by contacting HLIB Helpdesk Centre (contact details listed below). The Eligible Customer's Margin Account understand that such withdrawal or termination may result in consequential changes including the loss of any special terms offered under the Promotion.

5. To the extent not prohibited by law, and even if HLIB has been advised of the possibility of loss or damage in advance, HLIB (i) makes no express or implied warranty or representation in connection with the Promotion and continuance of the Promotion; (ii) is not liable for any loss the Eligible Customer suffers (including consequential loss) arising in connection with the Promotion; and (iii) shall not be liable for any loss the Eligible Customer suffers (including consequential loss) in connection with HLIB's negligence or our breaching a term, warranty or condition in relation to this Promotion.
6. By submitting an application for a Margin Account, The Eligible Customer agrees to be bound by these terms and conditions.
7. This Promotion shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customer agrees to submit to the jurisdiction of the Courts of Malaysia.
8. These terms and conditions shall be read together with the letter of offer for the Margin Account and all related documentation (including supplementals, notices and variations issued from time to time thereto) ("LO Terms"). In the event of any inconsistency between the terms and conditions herein and the LO Terms, the LO Terms shall prevail, to the extent of such inconsistency.
9. Nothing contained in these terms and conditions nor any part of the Promotion shall be construed as an offer, recommendation or solicitation to buy or sell any securities. The Eligible Customer is advised to make his/her own independent assessment and consult his/her professional advisers prior to making any trade or investment.

For more information, you may contact our HLIB Helpdesk Centre at 03-2080 7888 or email us at Helpdesk@hlib.hongleong.com.my.