

Hong Leong Investment Bank Berhad (“HLIB”) Loyalty Programme (“Programme”)

Terms & Conditions

1. Eligibility

Participation in this Programme is restricted to new and existing individual customers of HLIB who trade Malaysian stocks through the HLeBroking Local Online Share Trading Portal or the HLeBroking Mobile App.

- (a) New individual customers are those customers who have never held any account with HLIB and open their HLeBroking Account* via HLeBroking's online client onboarding system; and
 - (b) Existing individual customers are those customers who have a HLeBroking Account*;
- (collectively, “Eligible Customers**”).

** Refers to the HLIB Trading Account together with HLeBroking online share trading portal access and are assigned to HLIB's dealer's representative. For avoidance of doubt, customers assigned to a remisier are not eligible for the Programme.*

***There is no automatic eligibility for participation in this Programme. HLIB reserves the right to include or exclude any customer. Meeting the criteria mentioned above indicates eligibility, but does not guarantee it. Final eligibility will be determined solely at HLIB's discretion.*

Programme Mechanism

2. Points Accumulation

- 2.1 Eligible Customers will earn points based on their brokerage spending/contributions.
- 2.2 The point-earning rates are set out at <https://www.hlebroking.com/v3/> and may be subject to change from time to time at HLIB's discretion.
- 2.3 Points will be credited to the Eligible Customers' Loyalty Programme account on a monthly basis, based on the qualifying trades from the prior month.
- 2.4 The points will be valid for twelve (12) months from the date the points are credited to the Eligible Customers' Loyalty Programme account (“Validity Period”). Points that are not redeemed within the Validity Period will expire and be forfeited.

3. Point Redemption

- 3.1 The redemption options are set out at <https://www.hlebroking.com/v3/> and is subject to change from time to time at HLIB's discretion.
- 3.2 Eligible Customers may redeem their accumulated points to obtain brokerage rebate vouchers to offset future brokerage and/or any other benefits as offered by HLIB from

time to time. Please note that all vouchers will have their own validity period. Eligible Customers must take care to use them within their respective validity period.

- 3.2 Points are non-transferable and cannot be redeemed for cash.

4. Programme Termination

- 4.1 HLIB reserves the right to terminate or modify the Programme at any time without prior notice.
- 4.2 If the Programme is terminated, HLIB may, at its absolute discretion, offer a final redemption opportunity for the accumulated points.
- 4.3 All expired points and vouchers will be forfeited, and any decision relating to the expired points is final. There will be no disputes allowed regarding the status of points or the outcome of the Programme.

General Terms

1. Employees of HLIB are not eligible to participate in the Programme.
2. By participating in this Programme, the Eligible Customers agree:-
 - (i) to be bound by all the terms and conditions herein contained; and
 - (ii) that HLIB's decision on all matters relating to the Programme shall be final, conclusive and binding and no further correspondence and/or appeal to dispute HLIB's decision shall be entertained.
3. Eligible Customers will still be required to pay other charges such as, but not limited to, stamp duty and clearing fees and sale and services tax (SST) on the brokerage fee, where applicable.
4. HLIB reserves the right to suspend, disqualify or exclude any person from participating or continuing to participate in the Programme 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 Programme or the terms and conditions in the HLeBroking Account; (ii) such person's HLeBroking 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 Programme 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 HLeBroking Account is lifted).
5. HLIB reserves the right to discontinue, suspend or terminate this Programme 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 Programme prior to the expiry date of the Programme, HLIB will notify the Eligible Customer as soon as practicable of the discontinuation, suspension or termination and the terms, if any, thereof.

6. Acting reasonably, HLIB reserves the right, at any time, and without notice, to add, delete and/or vary the terms and conditions of the Programme, including but not limited to, as follows: - (a) varying the eligibility requirements for the Programme; (b) varying or imposing any applicable fees; or (c) adding or withdrawing any benefit.
7. If HLIB makes changes to these terms and conditions (i.e., adds, deletes and/or varies the terms and conditions of the Programme), 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 such changes (for example if regulatory requirements require HLIB to make changes immediately), HLIB will notify the Eligible Customer as soon as reasonably possible thereafter. Changes may be communicated by e-mail, by way of a notice displayed on HLeBroking's website or in any other manner deemed practical and changes will be immediately binding on the Eligible Customer upon dispatch of the email, display of such notice on HLeBroking's website or delivery (in any other manner deemed practical), as applicable. If the Eligible Customer is not satisfied with the changes to the Programme or if for any other reason the Eligible Customer wishes to withdraw from the Programme, the Eligible Customer may terminate his/her participation in the Programme immediately by giving HLIB notice to that effect in writing, or by contacting HLIB Helpdesk Centre (contact details listed below).
8. To the extent not prohibited by law, HLIB expressly excludes and disclaims any representations, warranties or endorsements, express or implied, in relation to any warranty of quality, merchantability or fitness for purpose in respect of any part of the Programme.
9. These terms and conditions and all applicable Malaysian laws and regulations shall bind this Programme and be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the jurisdiction of the Courts of Malaysia.
10. These terms and conditions shall be read together with the Terms and Conditions of the HLeBroking Account. In the event of any inconsistency between the terms and conditions herein and the Terms & Conditions of the HLeBroking Account, these terms and conditions shall prevail, in respect of the Programme only, to the extent of such inconsistency.
11. Nothing contained in these terms and conditions nor shall any part of the Programme be construed as an offer, recommendation or solicitation to buy or sell any securities. Eligible Customers are advised to make their own independent assessment and consult their professional advisers prior to making any trade or investment.

For more information, please contact our HLIB Helpdesk Centre at 03-2080 8777 or email us at Helpdesk@hlib.hongleong.com.my.