

TERMS AND CONDITIONS FOR PRS INVESTMENT AWARENESS CAMPAIGN 2025

1. The 'Private Retirement Scheme (PRS) Investment Awareness Campaign 2025 ("Campaign") is organised by Hong Leong Asset Management Bhd (199401033034 (318717-M)) ("HLAM") and shall be subject to the terms and conditions stated herein ("T&Cs").
2. Please read the T&Cs as well as any other applicable terms carefully before participating in this Campaign. By participating in this Campaign, the Eligible Participants (as defined below) hereby expressly agree to be bound by the T&Cs herein.

CAMPAIGN PERIOD

3. This Campaign will commence on 1 October 2025 and end on until 31 December 2025 (both dates inclusive) ("**Campaign Period**").

ELIGIBILITY, CAMPAIGN MECHANICS AND CONDITIONS

4. This Campaign is open to new and existing HLAM PRS members who, between 1 January 2025 to 31 December 2025 (both dates inclusive) ("Eligible Period"): -
 - (a) invest or invested a minimum of RM1,000 in any of HLAM's approved PRS Funds ("Participating Funds") ("Transaction*"); or
 - (b) successfully sign up for a Regular Savings Plan (RSP) between 1 January 2025 to 31 December 2025

The Transaction must be successfully transacted, processed and approved by HLAM during the Eligible Period. The Regular Savings Plan must remain valid as at 31 December 2025. Persons who fulfil the eligibility criteria will hereinafter be referred to as "Eligible Participants".

*Transaction shall include any initial investment, top up and transfers from other PRS providers during the Eligible Period.

Note: "Participating Funds" refers to a list of conventional and Islamic PRS fund(s) stipulated in their respective disclosure documents and supplemental disclosure document(s), which are made available via PRS direct marketing and agency, and such list is set out below and is subject to change from time to time.

Participating Funds:

Fund Name
Hong Leong PRS Conservative Fund
Hong Leong PRS Moderate Fund
Hong Leong PRS Growth Fund
Hong Leong PRS Asia-Pacific Fund
Hong Leong PRS Islamic Conservative Fund
Hong Leong PRS Islamic Moderate Fund
Hong Leong PRS Islamic Growth Fund

5. Employees of Hong Leong Capital Berhad group of companies and their family members, HLAM's PRS consultants/Unit Trust consultant (UTC) are also eligible to participate in this Campaign.
6.
 - (a) The following will NOT be eligible as a Transaction for the Campaign:
 - where cooling-off right is exercised (where any exercise of such right is carried out after the Campaign Period shall also be a Disqualifying Event);
 - redemption from any of the Participating Fund(s);
 - switching in from other non-participating Funds into any of the the Participating Funds;
 - switching out from any of the Participating Fund(s); or
 - refunded, cancelled or rejected online applications,
 - (b) The following Regular Savings Plan will NOT be eligible for the Campaign:
 - cancelled before 31 December 2025; or
 - overdue for payment as at 31 December 2025

(collectively "Disqualifying Events").

7. The terms and conditions governing the Participating Funds are specified in the relevant disclosure document(s), supplemental disclosure document(s) or information memorandum 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.
8. The Eligible Participants shall be solely liable to make their own independent evaluation of the Participating Funds and any information made available pertaining to the Participating Funds, including the relevant disclosure documents and supplemental disclosure document(s) thereto (if any). The Eligible Participants are advised to and should seek independent financial, legal or other advice regarding the appropriateness of investing in any of the Participating Funds. HLAM shall not be liable for any investment decision made by the Eligible Participants pertaining to the Campaign or the Participating Funds.
9. HLAM reserves the right to include or exclude any customer for this Campaign. Fulfilment of the criteria set out above is an indication only, and not a guarantee of eligibility.
10. The final eligibility for the Campaign will be carried out after the Campaign Period (and expiry of any relevant cooling-off period) so that HLAM can ensure that no Disqualifying Event has occurred with respect to the Transaction. Final eligibility shall be determined entirely at HLAM's discretion.
11. New PRS fund(s) launched during the Campaign Period by HLAM may be added to the list of Participating Funds in the Campaign at HLAM's sole and absolute discretion.

CAMPAIGN REWARD

13. The Campaign reward mechanism is as follows:

- (a) All Eligible Participants will receive lucky draw token(s) for **EACH** Transaction carried out during the Eligible Period as set out in the table below to stand a chance to receive the Prizes set out in Clause 13(b) below:-

Investment	No. of lucky draw tokens
Transaction	1 token for every RM1,000 cumulative investment E.g. in the event RM3,200 is invested during the Eligible Period, the Eligible Participant will receive 3 tokens.
Regular Savings Plan (RSP)	3 tokens per RSP

- (b) All Eligible Participants with lucky draw tokens will stand a chance to receive the following Prizes as set out in the table below:

Unit(s)	Prize
1	Two (2) round-trip economy flight tickets to Bangkok**
2	2 days, 1 night stay (breakfast included) for two (2) persons at Sofitel Kuala Lumpur Damansara**
30	TnG E-wallet credit (worth RM30 each)

****Note:**

1. Flight departure solely from Kuala Lumpur International Airport (KLIA). All ground transfers, travel insurance and personal expenses shall be the sole responsibility of the Prize Recipient.
2. Flight and hotel dates are subject to blackout periods, seat/room availability and season restrictions. Additional terms and conditions, and exclusions may apply.

- (c) Each Eligible Participant shall be entitled to receive one (1) Prize only ("Prize Recipient").
- (d) Selection of Prize Recipients to receive the Prize:

- i. After the Campaign Period, Prize Recipients will be selected by HLAM using an automated selection system.
 - ii. HLAM accepts no responsibility for any warranty claim, additional expenses tax or other liability that may arise from the Prize.
 - iii. HLAM shall not be liable and/or responsible for any loss of or damage to the Prize once it has been received and/or collected by the Prize Recipient.
14. Images of the Prize shown in any marketing and advertisement materials during the Campaign Period are for illustration purposes only.
15. HLAM reserves the right to substitute the Prize with any other rewards/gift as it deems necessary from time to time without prior notice and no further enquiry will be entertained.
16. To the extent permitted by law, HLAM expressly excludes and disclaims any representation, warranties, or endorsements, express or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of the Prize.
17. HLAM will announce the Prize Recipients via any mode/form and on any platform that HLAM deems appropriate in its absolute discretion.
18. The Prize Recipients will be notified by **15 March 2026**.
19. The Prize Recipient must redeem the Prize within two (2) months from the date of announcement or notification of Prize Recipients. Failing which, the Prize will be forfeited and the Prize Recipient shall have no further recourse against HLAM.
20. The Prize Recipients will be contacted via Short Message Service (SMS) and email respectively at the contact number and/or email address as maintained in HLAM's records. Eligible Participants are responsible for ensuring that their contact information and email address as maintained in HLAM's records are accurate and current. HLAM shall not be liable to the Prize Recipient for any inability/failure to notify the Prize Recipient of the results in the event that the Prize Recipient failed to ensure that their contact information and email address as maintained with HLAM are accurate and current.
21. Acceptance of the Prize constitutes consent or permission for HLAM to use the Prize Recipient's pictures and/or name and/or other particulars and/or likeness for the purposes of advertising and promotion of HLAM, or otherwise, without further compensation and notification to the Prize Recipient and/or without further authorisation being required from the Prize Recipient.
22. In the event that HLAM is unable to contact the Prize Recipient(s) at the contact number and/or email address provided or registered with HLAM for reasons including, but not limited to, no reply, number not in use, no connection, etc. HLAM may at its discretion make a second and third attempt to contact the Prize Recipient(s) within the same week of the first attempt. If the second and third attempts are also unsuccessful, HLAM shall be entitled, at its sole discretion to disqualify such Prize Recipient in which case the Prize or any other rewards and/or entitlements to such Prize Recipient shall be forfeited. Upon such disqualification/forfeiture, HLAM may proceed to select a new Prize Recipient subject to the same procedure and qualifications used in the Campaign.

GENERAL

23. By participating in the Campaign, each of the Eligible Participants:
 - a) Agrees and gives consent to his/her personal data and information being collected, processed and used by HLAM for the purpose of this Campaign in accordance with HLAM's Privacy Notice, which may be viewed at <https://hlam.com.my/pdf/Privacy-Policy.pdf>
 - b) Agrees to be bound by all the T&Cs herein contained;
 - c) Agrees to be bound by the terms and conditions stipulated by the manufacturer or vendor of the Prizes;
 - d) Agrees with HLAM's decision on all matters relating to the Campaign which shall be final, conclusive and binding on all Eligible Participants and understands that no further correspondence and/or appeal to dispute HLAM's decision shall be entertained; and
 - e) Agrees to access HLAM's Website at www.hlam.com.my from time to time to view the T&Cs of the Campaign and any updates and ensures to keep up-to-date on any change or variation to the T&Cs.

24. HLAM reserves the right:

- a) To disqualify any Eligible Participants for any reason whatsoever as HLAM may in its absolute discretion deem unfit to participate in the Campaign and/or be unentitled to the Prizes;
- b) To add, delete and/or vary the terms and conditions of the Campaign, at any time, and without notice, including but not limited to, as follows:- (a) varying the eligibility requirements for the Campaign; or (b) withdrawing or substituting the Prize; or (c) amending the Campaign Period;
- c) To discontinue, suspend or terminate this Campaign at any time at its sole discretion with notification (as soon as reasonably practicable) to the Eligible Participants in any manner deemed practical at its discretion. Eligible Participants shall not be entitled to claim any compensation from or against HLAM for any loss or damage suffered as a result of any such discontinuation suspension or termination; and
- d) To disqualify any person from the Campaign if they do not comply with any of the terms contained herein.

25. If HLAM makes changes to these terms and conditions (i.e., adds, deletes and/or varies the terms and conditions of the Campaign), HLAM will, on a best efforts basis, provide the Eligible Participants with notice. If it is not reasonably possible to provide the Eligible Participants with notice for any such changes (for example if regulatory requirements require HLAM to make changes immediately), HLAM will notify the Eligible Participants as soon as reasonably possible thereafter. Changes may be communicated by email, by way of a notice displayed on HLAM's website or in any other manner deemed practical and changes will be immediately binding on the Eligible Participants upon despatch of the email, display of such notice on HLAM's website or delivery (in any other manner deemed practical), as applicable.

26. To the full extent permitted by law, HLAM's liability in relation to the Campaign or the Prize hereunder and/or any loss or damage arising therefrom is limited to supplying the equivalent amount/value of the Prize rightfully earned, at HLAM's option. If HLAM is liable for a breach of these terms and conditions, then, to the extent not prohibited by law, our liability will exclude any indirect or consequential loss that the Eligible Participants may suffer.

27. These terms and conditions and all applicable Malaysian laws and regulations shall bind this Campaign and be governed by and construed in accordance with the laws of Malaysia and the Eligible Participants agree to submit to the jurisdiction of the Courts of Malaysia.

28. Nothing contained in these terms and conditions nor shall any part of the Campaign be construed as an offer, recommendation or solicitation to make any investment. Eligible Participants are advised to make their own independent assessment and consult their professional advisers prior to making any investment.

29. For more information about the Campaign, you may contact our Marketing & Customer Experience Department via email at HLAMMarketingComm@hlam.hongleong.com.my.