

CALL-FOR-CASH PLUS (“CFC+”) CNY 2020 CAMPAIGN

The Hong Leong Bank Berhad’s (“**HLB**”) “CFC+ CNY 2020 Campaign” (“**Campaign**”) commences on 8 January 2020 at 00:00:00 (12:00a.m.) and ends on 18 February 2020 at 23:59:59 (11:59p.m) (“**Campaign Period**”), both dates inclusive Campaign Period, unless specified or notified otherwise.

Terms & Conditions

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

Eligibility

1. The Campaign is open to all Principal Credit Cardholders of HLB (“**Cardholder**”) whose account is current and in good standing. For the purpose of this Campaign, Customers who have fulfilled the criteria under Clause 3 shall be referred as “**Eligible Cardholders**”.
2. The following are **NOT** eligible to participate in the Campaign:
 - (a) Eligible Cardholders 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 or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period.
 - (b) Eligible Cardholders who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein.

Campaign Mechanics

3. Cardholders whose CFC+ application(s) approved during the Campaign Period shall stand a chance to receive interest Cashback for the first three (3) months of the interest charged (“**Interest Cash Back**”) upon meeting all of the following conditions:
 - (a) Minimum approved amount per application is Ringgit Malaysia Five Thousand (RM 5,000);
 - (b) Minimum tenure per application twenty four (24) months; and
 - (c) Cardholder who pays the full monthly instalment(s) amount by the due date of each month for the respective CFC+ applications.

Interest Cashback

4. The maximum Cash Back for each Eligible Cardholder is capped at Ringgit Malaysia One Thousand Eight Hundred and Eighty Eight (RM1,888) regardless of the number of CFC+ applied and approved during the Campaign Period.
5. The Interest Cash Back shall be credited to the Eligible Cardholders’ principal credit card account by 30 July 2020, after the 4th instalment is posted in the credit card statement.
6. The total Interest Cash Back Allocation is Ringgit Malaysia Four Hundred and Seventy Thousand (RM470,000) and shall be awarded to the Eligible Cardholders based on a first-come, first-served basis.
7. HLB does not have any obligation to inform the Eligible Cardholders should the Interest Cash Back allocation is fully utilised at any time during the Campaign Period.

8. An illustration of the Interest Cash Back and monthly instalments payable for a CFC+ with approved amount of Ringgit Malaysia Eight Thousand (RM8,000) for a tenure of twenty four (24) months with interest rate of 9.88% p.a.(17.95% EIR) is as follows:

Month	Original Principal (RM) (A)	Monthly Instalment (RM) (B)	Monthly Interest (RM) (C)	Principal Reduction (RM) (D) = (B) – (C)	End Balance (RM) (E) = (A) – (D)
1	8,000.00	RM399.20	119.67	279.53	7,720.47
2	7,720.47	RM399.20	115.49	283.71	7,436.75
3	7,436.75	RM399.20	111.24	287.96	7,148.80
4	7,148.80	RM399.20	106.93	292.27	6,856.53
5	6,856.53	RM399.20	102.56	296.64	6,559.89
6	6,559.89	RM399.20	98.13	301.07	6,258.82
7	6,258.82	RM399.20	93.62	305.58	5,953.24
8	5,953.24	RM399.20	89.05	310.15	5,643.09
9	5,643.09	RM399.20	84.41	314.79	5,328.30
10	5,328.30	RM399.20	79.70	319.50	5,008.81
11	5,008.81	RM399.20	74.92	324.28	4,684.53
12	4,684.53	RM399.20	70.07	329.13	4,355.40
13	4,355.40	RM399.20	65.15	334.05	4,021.35
14	4,021.35	RM399.20	60.15	339.05	3,682.31
15	3,682.31	RM399.20	55.08	344.12	3,338.19
16	3,338.19	RM399.20	49.93	349.27	2,988.92
17	2,988.92	RM399.20	44.71	354.49	2,634.43
18	2,634.43	RM399.20	39.41	359.79	2,274.64
19	2,274.64	RM399.20	34.03	365.17	1,909.46
20	1,909.46	RM399.20	28.56	370.64	1,538.83
21	1,538.83	RM399.20	23.02	376.18	1,162.65
22	1,162.65	RM399.20	17.39	381.81	780.84
23	780.84	RM399.20	11.68	387.52	393.32
24	393.32	RM399.20	5.88	393.32	(0.00)

Based on the illustration above, the total Interest Cash Back from the first three (3) months will be:

Month 1 Interest	=	RM119.67
Month 2 Interest	=	RM115.49
Month 3 Interest	=	RM111.24
Total Interest Cash Back	=	RM 346.40

9. Refer to the full CFC+ Terms & Conditions and Rates at <https://www.hlb.com.my/CFCPlus>

GENERAL

10. By participating in the Campaign, the Eligible Cardholders agree:
- To have read, understood and to be bound by the T&Cs herein;
 - That HLB's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Eligible Cardholders and no further correspondence and/or appeal to dispute HLB's decision shall be entertained;
 - To access HLB's website at www.hlb.com.my ("**HLB's Website**") at regular intervals to view the T&Cs of the Campaign and keep up-to-date on any changes or variations to the T&Cs.

11. HLB reserves the right:
 - (a) To approve or reject the CFC+ application(s) submitted by the Eligible Cardholder without assigning any reason thereof;
 - (b) To disqualify any Eligible Cardholders from participating in the Campaign for any reason whatsoever as HLB may in its absolute discretion deem fit, without assigning any reason thereof;
 - (c) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part at HLB's discretion, by way of posting on HLB's Website, or in any manner deemed suitable by HLB at any time with prior notice.
12. The T&Cs herein, the general terms and conditions in the HLB Cardholder Agreement and any relevant terms and conditions that HLB may specify from time to time shall be read together as an entire agreement. If there is any discrepancy between these T&Cs and the general terms and conditions in the HLB Cardholder Agreement, the specific T&Cs herein shall prevail to the extent of such discrepancy.
13. In the event of any discrepancies between the T&Cs herein and any advertising, publicity and other materials relating to or in connection with the Campaign, the final T&Cs on HLB's Website shall prevail.
14. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.

KEMPEN CALL-FOR-CASH PLUS (“CFC+”) CNY 2020

“Kempen “CFC+ CNY 2020” (“**Kempen**”) Hong Leong Bank Berhad (“**HLB**”) bermula pada 8 Januari 2020 pukul 00:00:00 (12:00 pg) dan berakhir pada 18 Februari 2020 pukul 23:59:59 (11:59 mlm) (“**Tempoh Kempen**”), termasuk kedua-dua tarikh, melainkan dinyatakan atau diberitahu sebaliknya.

Terma & Syarat

Terma dan syarat Kempen adalah seperti berikut:

Kelayakan

1. Kempen terbuka kepada seluruh Pemegang Kad Kredit Utama HLB (“**Pemegang Kad**”) yang akaun mereka masih aktif dan berkedudukan baik. Bagi tujuan Kempen ini, Pelanggan yang telah memenuhi kriteria di bawah Fasal 3 akan dirujuk sebagai “**Pemegang Kad Layak**”.
2. Golongan berikut **TIDAK** layak menyertai Kempen:
 - (c) Pemegang Kad Layak yang telah melakukan atau disyaki melakukan sebarang penipuan atau kesalahan undang-undang berkaitan dengan mana-mana kemudahan yang diberi oleh Bank atau telah diisytiharkan mufliis atau bakal dikenakan prosiding kemufliisan pada bila-bila masa sebelum atau semasa Tempoh Kempen.
 - (d) Pemegang Kad Layak yang ditentukan oleh Bank berpotensi melakukan sebarang kesalahan yang ditetapkan di dalam ini.

Kaedah Kempen

3. Pemegang Kad yang permohonan CFC+ mereka diluluskan semasa Tempoh Kempen akan berpeluang menerima Pulangan Tunai Faedah bagi tiga (3) bulan pertama faedah yang dikenakan (“**Pulangan Tunai Faedah**”) setelah memenuhi kesemua syarat berikut:
 - (d) Amaun minimum diluluskan bagi setiap permohonan ialah Ringgit Malaysia Lima Ribu (RM 5,000);
 - (e) Tempoh minimum bagi setiap permohonan ialah dua puluh empat (24) bulan; dan
 - (f) Pemegang Kad yang menjelaskan amaun ansuran bulanan penuh sebelum tarikh matang setiap bulan bagi setiap permohonan CFC+ berkenaan.

Pulangan Tunai Faedah

4. Pulangan Tunai maksimum bagi setiap Pemegang Kad Layak dihadkan setakat Ringgit Malaysia Satu Ribu Lapan Ratus Lapan Puluh Lapan (RM1,888) tanpa mengira bilangan CFC+ yang dimohon dan diluluskan semasa Tempoh Kempen.
5. Pulangan Tunai Faedah akan dikreditkan ke dalam akaun kad kredit utama Pemegang Kad Layak sebelum 30 Julai 2020, selepas ansuran ke-4 dicatatkan dalam penyata kad kredit
6. Jumlah Peruntukan Pulangan Tunai Faedah ialah Ringgit Malaysia Empat Ratus Tujuh Puluh Ribu (RM470,000) dan akan diberi kepada Pemegang Kad Layak atas dasar siapa cepat dia dapat.
7. HLB tidak berkewajipan memberitahu Pemegang Kad Layak seandainya peruntukan Pulangan Tunai Faedah habis diagihkan pada bila-bila masa semasa Tempoh Kempen.

8. Contoh Pulangan Tunai Faedah dan ansuran bulanan yang kena bayar bagi CFC+ dengan amaun diluluskan Ringgit Malaysia Lapan Ribu (RM8,000) bagi tempoh dua puluh empat (24) bulan dengan kadar faedah 9.88% setahun.(17.95% EIR) adalah seperti berikut:

Bulan	Amaun Pokok Asal (RM) (A)	Ansuran Bulanan (RM) (B)	Faedah Bulanan (RM) (C)	Pengurangan Amaun Pokok (RM) (D) = (B) – (C)	Baki Akhir (RM) (E) = (A) – (D)
1	8,000.00	RM399.20	119.67	279.53	7,720.47
2	7,720.47	RM399.20	115.49	283.71	7,436.75
3	7,436.75	RM399.20	111.24	287.96	7,148.80
4	7,148.80	RM399.20	106.93	292.27	6,856.53
5	6,856.53	RM399.20	102.56	296.64	6,559.89
6	6,559.89	RM399.20	98.13	301.07	6,258.82
7	6,258.82	RM399.20	93.62	305.58	5,953.24
8	5,953.24	RM399.20	89.05	310.15	5,643.09
9	5,643.09	RM399.20	84.41	314.79	5,328.30
10	5,328.30	RM399.20	79.70	319.50	5,008.81
11	5,008.81	RM399.20	74.92	324.28	4,684.53
12	4,684.53	RM399.20	70.07	329.13	4,355.40
13	4,355.40	RM399.20	65.15	334.05	4,021.35
14	4,021.35	RM399.20	60.15	339.05	3,682.31
15	3,682.31	RM399.20	55.08	344.12	3,338.19
16	3,338.19	RM399.20	49.93	349.27	2,988.92
17	2,988.92	RM399.20	44.71	354.49	2,634.43
18	2,634.43	RM399.20	39.41	359.79	2,274.64
19	2,274.64	RM399.20	34.03	365.17	1,909.46
20	1,909.46	RM399.20	28.56	370.64	1,538.83
21	1,538.83	RM399.20	23.02	376.18	1,162.65
22	1,162.65	RM399.20	17.39	381.81	780.84
23	780.84	RM399.20	11.68	387.52	393.32
24	393.32	RM399.20	5.88	393.32	(0.00)

Berdasarkan contoh di atas ini, jumlah Pulangan Tunai Faedah bagi tiga (3) bulan pertama adalah:

Faedah Bulan 1	=	RM119.67
Faedah Bulan 2	=	RM115.49
Faedah Bulan 3	=	RM111.24
Jumlah Pulangan Tunai Faedah	=	RM 346.40

9. Semak Terma & Syarat CFC+ dan Kadarnya di <https://www.hlb.com.my/CFCPlus>

UMUM

10. Dengan menyertai Kempen, Pemegang Kad Layak bersetuju:
- telah membaca, memahami dan akan mematuhi Terma & Syarat di dalam ini;
 - keputusan HLB atas segala hal berkaitan dengan Kempen adalah muktamad dan mengikat ke atas semua Pemegang Kad Layak dan surat-menyurat dan/atau rayuan untuk mempertikaikan keputusan HLB tidak akan dilayani;
 - mengakses laman web HLB di www.hlb.com.my ("**Laman Web HLB**") dari semasa ke semasa untuk menyemak Terma & Syarat Kempen untuk sentiasa mengikuti sebarang perubahan atau pindaan kepada Terma & Syarat.

11. HLB berhak:
 - (d) meluluskan atau menolak permohonan CFC+ yang dikemukakan oleh Pemegang Kad Layak tanpa menyatakan sebarang sebab;
 - (e) melucutkan kelayakan mana-mana Pemegang Kad Layak daripada menyertai Kempen atas apa jua sebab sekalipun yang HLB fikir wajar menurut budi bicara mutlakinya tanpa memberi sebarang sebab;
 - (f) menambah, menggugurkan, menggantung atau meminda Terma & Syarat yang terkandung di dalam ini, sama ada keseluruhan atau sebahagian atas budi bicara HLB, dengan cara menyiarkannya dalam Laman Web HLB, atau dengan apa-apa cara yang dianggap sesuai oleh HLB pada bila-bila masa dengan memberi notis awal.
12. Terma & Syarat di dalam ini, terma dan syarat am Perjanjian Pemegang Kad HLB dan mana-mana terma dan syarat yang HLB tetapkan dari semasa ke semasa hendaklah dibaca bersama-sama sebagai suatu perjanjian keseluruhan. Jika terdapat sebarang percanggahan antara Terma & Syarat ini dengan terma dan syarat am Perjanjian Pemegang Kad HLB, maka Terma & Syarat tertentu di dalam ini hendaklah diutamakan setakat percanggahan tersebut.
13. Sekiranya terdapat percanggahan antara Terma & Syarat di dalam ini dengan bahan-bahan pengiklanan, publisiti dan bahan lain berkaitan atau bersabit dengan Kempen, maka Terma & Syarat muktamad dalam Laman Web HLB akan diutamakan.
14. Terma & Syarat di dalam ini adalah tertakluk kepada dan ditafsirkan menurut undang-undang Malaysia dan Pemegang Kad Layak bersetuju untuk akur kepada bidang kuasa Mahkamah-mahkamah Malaysia.