**PERSONAL LOAN/PERSONAL FINANCING-i: BOARD RATE**
Last updated on 22 October 2026 (Versi Bahasa Melayu)

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLB Islamic**") (collectively referred to as "**the Bank**") "**Personal Loan/Personal Financing-i: Board Rate**" (**"Rebate Program"**) is open to all HLB/HLB Islamic customers who submit a new application for a personal loan/personal financing-i facility.

**TERMS & CONDITIONS**
The following sets out the terms and conditions applicable to the Rebate Program ("**T&Cs**"):

**ELIGIBILITY**

1. The Rebate Program is open to all existing and new Malaysian individual accountholders of the Bank ("**Customers**") who fulfill the following eligibility criteria:
   (a) aged between 21 – 60 years old;
   (b) employed or self-employed with a minimum income of Ringgit Malaysia Twenty-Four Thousand (RM24,000) per annum;
   (c) have no existing balance in arrears in any of their existing HLB Personal Loan and/or HLB Islamic Personal Financing-i (collectively referred to as the "**Facility**") prior to any application of the Rebate Program (applicable for existing Customers only).

2. The following individuals are **NOT** eligible for the Rebate Program:
   (a) Customers who opt for other promotional offerings on preferential rates in other campaigns offered by the Bank;
   (b) Customers who have committed or HLB has reasonable grounds to believe the Customers have committed any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt (pursuant to a petition by either banks or by any third parties) or are subject to any bankruptcy proceedings at any time prior to or during the "Facility" tenure;
   (c) Permanent and contract employees of the Bank; and
   (d) Customers who hold more than one (1) existing Facility (as defined in Table 1 below) with the Bank (applicable to existing Customers only).

**REBATE PROGRAM MECHANICS**

3. In order to participate in the Rebate Program, the Customers are required to perform the following:
   (a) Apply for any one (1) of the following Facility products for the prescribed Facility Tenure and the prescribed Facility Amount as provided in Table 1 below:

**Table 1**

| Facility | Facility Amount* | | Facility Tenure |
|---|---|---|---|
| | Minimum Amount | Maximum Amount | |
| HLB Personal Loan | RM5,000 | RM250,000 | 2 to 5 years |
| HLB Islamic Personal Financing-i | RM5,000 | RM150,000 | |

*For the avoidance of doubt, the approved Facility Amount may not necessarily be the amount of the Facility that the Customer has applied for.

(b) Submit the application for the Facility through any one of the following application channels as listed in Table 2 below:

**Table 2**

| Application Channel | Platforms |
|---|---|
| Face-to-Face ("**F2F**") | Branch walk-in, Direct Sales and Inbranch Sales & Service Tablets ("**Offline**") |
| Non-Face-to-Face ("**NF2F**") | Telemarketing |

For the purpose of the Rebate Program, Customers who have fulfilled all the criteria under Clause 3(a) and 3(b) above shall be referred to as "**Eligible Customers**".

**Flat Interest/Profit Rate and Pay-On-Time Rebate on Total Interest/Profit for Facility**

**A) Flat Interest/Profit Rate on Total Interest/Profit for Facility**

4. Eligible Customers whose applications for the Facility have been approved and disbursed within thirty (30) calendar days from Eligible Customers' acceptance date of the Facility will be entitled to enjoy the respective **Flat Interest/Profit Rates** specified in Table 3 below depending on the Disbursement Account type:

**Table 3**

| Application channel: F2F & NF2F | |
|---|---|
| Disbursement to HLB Current/Savings Account and/or HLB Islamic Current/Savings Account-i ("**HLB CASA/HLB Islamic CASA-i**") | Disbursement to non HLB CASA/HLB Islamic CASA-i |
| **Flat Interest/Profit Rate** | |
| 8.50% p.a. | 10.50% p.a. |
| 20% Pay-on-time Rebate on Total Interest/Profit for Facility | |

Note: The effective Flat Interest/Profit Rates vary as follows for the Facility Tenure from 2 to 5 years unless specified otherwise:

(i) Flat Interest/Profit Rate 8.50% p.a.: Effective Flat Interest/Profit Rate varies from 15.99% p.a. to 16.71% p.a.

(ii) Flat Interest/Profit Rate 10.50% p.a.: Effective Flat Interest/Profit Rate varies from 19.61% p.a. to 20.76% p.a.

For the avoidance of doubt, Eligible Customers will be notified by the Bank once their applications have been approved, based on the last updated email addresses captured in the Bank's record.

**B) Pay-On-Time Rebate on Total Interest/Profit for Facility**

5. Eligible Customers whose applications have been approved and disbursed by the Bank, and who pay their Facility's monthly instalment amount by the due date of each month during the Facility Tenure ("**Qualified Customers**") will be entitled to a 20% Pay-On-Time Rebate on Total Interest/Profit payable ("**Rebate**") as specified in Table 3 above during the Rebate Period (as defined in Clause 6 below).

6. The Rebate will be credited monthly to the Facility account of the Qualified Customers after the thirteenth (13th) month's instalment due date and subsequent months thereafter until the sixth (6th) month before the final instalment of the Facility ("**Rebate Period**"). **Therefore, the Rebate Period will always be eighteen (18) months less than the Facility Tenure.** For example, a 24-month (2-year) Facility Tenure has a Rebate Period of 6 months, and a 60-month (5-year) Facility Tenure has a Rebate Period of 42 months.

7. For example, an Eligible Customer who applies for a Facility via Offline, with a Verified Monthly Income of Ringgit Malaysia Two Thousand (RM2,000) and above, has their Facility disbursed into his/her HLB CASA/HLB Islamic CASA-i and is entitled to a Rebate of 20% based on Approved Facility Amount of Ringgit Malaysia Twenty Thousand (RM20,000) with Facility Tenure of five (5) years is illustrated in Table 4 and 5 below:

**Table 4**

| Approved Facility Amount* | Facility Tenure (Years) | Interest/Profit Rate (per annum) on Approved Facility Amount | Total Interest/Profit Payable over Facility Tenure | Monthly Instalment during Non-Rebate Period** |
|---|---|---|---|---|
| **(a)** | **(b)** | **(c)** | **(d) = a x b x c** | **(e) = (a + d) / (b x 12)** |
| RM20,000 | 5 | 8.50% p.a. | RM8,500 | RM475 |

*0.50% of the Approved Facility Amount will be deducted from the Facility upon disbursement for stamp duty payable on the Facility.

**Instalment will be rounded up to the nearest Ringgit Malaysia Five (RM5).

**Table 5**

| 20% Rebate on Total Interest/Profit Payable over Facility Tenure | Monthly Rebate receivable over Rebate Period | Monthly Instalment after Rebate during Rebate Period |
|---|---|---|
| **(a)** | **(b) = (a) / Rebate Period** | **(c) = Monthly Instalment – (b)** |
| RM8,500 x 20% = RM1,700 | RM1,700 / 42 months = RM40*** | RM475 – RM40 = RM435 |

***Monthly Rebate is rounded down to the nearest RM1.

**Visual illustration of monthly instalments payable for the Approved Facility Amount of RM20,000 over Facility Tenure of 5 years with applicable Rebate of 20% is as follows:**




Note: The Rebate Period is indicated by the blue shaded area.

8. Qualified Customers who are entitled to receive the Rebate will be notified by the Bank on the thirteenth (13th) month of their Facility Tenure, based on the last updated mailing addresses provided by the Qualified Customers as captured in the Bank's record.

9. For the avoidance of doubt, the monthly Rebate credited in the Qualified Customers' Facility account during the Rebate Period as per Clause 6 above will be treated as an advance payment of the monthly instalment during the Rebate Period and as such, the monthly instalment payable by the Qualified Customers shall be after deduction of the Rebate amount. The Qualified Customers may contact the Bank for information on the monthly instalment payable during the Facility Tenure including the Rebate Period. It is the Qualified Customers' responsibility to notify the Bank in writing no later than one (1) month from the due date of the thirteenth (13th) monthly instalment and the subsequent months thereafter in the event of non-receipt of the respective monthly Rebate, failing which, the Qualified Customers are deemed to have received the monthly Rebate from the Bank.

10. The Qualified Customers' eligibility for the Rebate will be disqualified and subsequent Rebate payments will be immediately terminated upon the occurrence of any of the following events:

(a) the Qualified Customers fail to pay any monthly instalment of the Facility by the due date, or such other sums owing under and pursuant to the Facility when demanded by the Bank; or

(b) early settlement notice is given by the Qualified Customers prior to the maturity of the Facility Tenure.

**GENERAL**

11. By participating in the Rebate Program, the Eligible Customers hereby:
    (i) confirm that they have read, understood and agreed to be bound by the T&Cs herein and the HLB Personal Loan Terms and Conditions and/or HLB Islamic Personal Financing-i Terms and Conditions, as applicable;
    (ii) confirm that they have read, understood and agreed to be bound by the Bank's Privacy Notice;
    (iii) agree to access the Bank's Websites at regular intervals to view the T&Cs and to keep up to date on any changes or variations to the T&Cs;
    (iv) agree to furnish all the relevant documents as may be requested by the Bank in a timely manner in order for the Facility to be approved and disbursed. Save and except for damages arising directly from the Bank's willful default and gross negligence, the Bank shall not be responsible for any delay in, or inability to effect, approval or disbursement of the Facility to the extent the delay or failure is caused by the following:
        (a) the Eligible Customer's failure to provide any required document or information, or the provision of incomplete, inaccurate or misleading information; or
        (b) any circumstances relating to the Eligible Customer that the Bank reasonably determines may adversely affect the Eligible Customer's ability to perform the Eligible Customer's obligations (including a material adverse change in the Eligible Customer's financial condition); or
        (c) any events beyond the Bank's reasonable control;
    (v) agree that the decision by the Bank on all matters relating to the Rebate Program (including but not limited to the approval of the Facility and/or the amount approved for the Facility) shall be conclusive, final and binding on all the Eligible Customers;
    (vi) agree that they shall 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 the Rebate Program; and
    (vii) agree that their application for the Facility shall be subject to the Bank's approval.

12. The Bank reserves the right to:
    (i) reject any unqualified Facility application submitted;
    (ii) disqualify any Customers for non-compliance of the T&Cs herein from participating in the Rebate Program; and
    (iii) add, delete, suspend or vary the T&Cs contained herein, either wholly or partially, or to suspend or terminate the Rebate Program at its discretion, by giving twenty-one (21) calendar days' prior notice to the Customers by way of posting on the Bank's Websites or in any other manner which the Bank deems practical.

13. The T&Cs herein and HLB Personal Loan Terms and Conditions or HLB Islamic Personal Financing-i Terms and Conditions, as the case may be, shall be read together as an entire agreement. In the event of any discrepancies between the T&Cs of this Rebate Program and the HLB Personal Loan Terms and Conditions or HLB Islamic Personal Financing-i Terms and Conditions, as the case may be, the specific T&Cs herein shall prevail to the extent of such discrepancies.

14. In the event of any discrepancies between the T&Cs herein as compared to the advertising, promotional, publicity and other materials relating to or in connection with the Rebate Program, the final terms and conditions on the Bank's Websites shall prevail.

15. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

16. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Member of PIDM. Deposit/Deposit-i are protected by PIDM up to RM250,000 for each depositor (refer to Products Eligible for PIDM Protection).

If you have any enquiries regarding these T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please contact the Bank via email at hlonline@hlbb.hongleong.com.my or call 03-7626 8899.