

Hong Leong Personal Loan 20% Cashback Program Terms & Conditions (“T&Cs”)

The Hong Leong Bank Berhad’s [193401000023 (97141-X)] (“**HLB**”) “**Personal Loan 20% Cash Back Program**” (“**Cashback Program**”) is open to all HLB customers (“**Customers**”) who submit a new application for a personal loan facility. (“**Facility**”).

1. The Cashback Program is not applicable to Customers who opt for other promotional offerings on preferential rates during the offer period.
2. The Cashback Program is based on a cashback equivalent to 20% of the total interest paid on the Facility. To be eligible for the Cashback Program, Customers must pay the facility’s monthly instalment amount on or before each monthly due date.
3. For a Facility tenure of two (2) to five (5) years, the first (1st) Cashback will be paid every month after the seventh (7th) month instalment and last cashback will be paid six (6) months before the final instalment. For a Facility tenure of one (1) year, the first (1st) cashback will be paid every month after the seventh (7th) month instalment and last cashback will be paid two (2) months before the final instalment.
4. The Cashback will be credited to the Customers’ active and valid Facility account one (1) day after the monthly instalment due date. The monthly cashback which is rounded down to the nearest Ringgit Malaysia One (RM1) will be treated as advance payment in the Facility loan account provided it is not withdrawn.
5. It is the Customers’ responsibility to notify HLB in writing no later than one (1) month from the seventh (7th) month’s instalment due date for the non-receipt of the cashback, failing which, the Customers are deemed to have received and accepted the cashback from HLB, and all unclaimed cashback after the one (1) month period will be forfeited.
6. The Customers’ eligibility for the cashback will be disqualified if:
 - (a) the Customers fail to pay any instalment due, or any sums owing under the Facility; and/or
 - (b) An Early Settlement notice is given by the Customers prior to the Facility’s maturity; and/or
 - (c) the Customers have committed or is suspected of committing any fraudulent or wrongful acts in relation to the use of the Facility.
7. HLB reserves the right to add, delete, suspend or vary any or all the T&Cs contained herein or terminate the Cashback Program from time to time by way of posting on HLB’s website at www.hlb.com.my (“**HLB’s Website**”) or in any manner deemed suitable by HLB at any time with prior notice.
9. The T&Cs 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.