HLB Priority

HLB PORTFOLIO FINANCING STAMP DUTY REBATE CAMPAIGN

Last update: 27 July 2026

CAMPAIGN PERIOD

The **Hong Leong Bank Berhad's (193401000023 (97141-X))** ("HLB") "**HLB Portfolio Financing Stamp Duty Rebate Campaign** ("**Campaign**") commences on **27 July 2026** and ends on **30 September 2026**, both dates inclusive ("**Campaign Period**").

TERMS & CONDITIONS

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

ELIGIBILITY

1. The Campaign is open to all new and existing individual HLB Private Bank and HLB Priority customers ("**Customers**") who apply for a new HLB Portfolio Financing facility with HLB ("**Facility**").

2. The following Customers are not eligible to participate in the Campaign:
   a) 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 HLB and Hong Leong Islamic Bank (**"HLISB"**);
   b) Customers who are facing bankruptcy proceedings, or have been declared bankrupt either before, during, or after the Campaign Period;
   c) Customers who are in breach of any of HLB or HLISB General Terms and Conditions of Account, Investment Services Agreement, and/or General Terms and Conditions of Investment Account Opening, at any time before or during the Campaign Period; or
   d) Customers with existing Facility prior to the Campaign Period and submit their application to increase their existing Facility limit during the Campaign Period;

CAMPAIGN MECHANICS

3. To participate in this Campaign, Customers must apply for a Facility with a **minimum approved loan amount of Ringgit Malaysia Two Million (RM2,000,000)** within the Campaign Period, and accept the **Facility** by **31 October 2026.** This grace period of one (1) month from the end of the Campaign Period is provided solely for Customers who submitted their applications for the Facility during the Campaign Period.

4. Customers who have fulfilled all the participating requirements stated under Clauses 3 above are hereinafter referred to as "**Eligible Customers**".

REBATE ENTITLEMENT

5. Eligible Customers MUST meet the following Rebate Criteria in order to receive the stamp duty rebate ("**Rebate**") as illustrated in Clause 6:

Rebate Criteria
Total **Interest Paid**[1*] in three hundred sixty-five (365) days (calculated from **Facility Acceptance Date**[2**]) has to be at least four (4) times of **Stamp Duty**[3***] amount paid.

Refer to asterisked items in the footer below for the Rebate Criteria mentioned in clause 5 above.

6. Illustration 1: Rebate calculation as follows:

Campaign Illustration:
Eligible Customer A with Facility Limit of RM2,000,000

Eligible Customer A applied and **accepted a Facility of RM2,000,000** on **20 August 2026.**

- **Facility Limit** Accepted: RM2,000,000
- **Stamp Duty** Amount: RM10,000 (0.5% of Facility Limit)
- **Rebate Criteria:** Interest Paid over the next **365 days** exceeds or equals **4 times** the amount in stamp duty paid.

  The Interest Paid threshold is set at **RM40,000** for Eligible Customer A with the last day of calculation ending on **20 August 2027**

Scenario A: Total Interest Paid in 365 days ≥ RM40,000	**Scenario B:** Total Interest Paid in 365 days < RM40,000
Eligible Customer A is **entitled** for the Rebate of RM10,000.	Eligible Customer A is **not entitled** for the Rebate of RM10,000.

7. In the event that an Eligible Customer secures an increase to their existing Facility limit to the within 365 days of the Facility Acceptance Date, the calculated Rebate amount shall remain unchanged and deemed to final, and restricted to the initial approved Facility limit.

Illustration 2

Campaign Illustration:
Eligible Customer B with an increase in Facility Limit from RM2,000,000 to RM2,500,000

Eligible Customer B has an existing Facility of RM2,000,000 active since 20 July 2026. Eligible Customer B applied and accepted a RM500,000 increase in their credit limit on 20 August 2026.

Description	Facility Acceptance Date	Facility Amount	Stamp Duty Amount (0.5% of Facility Limit)	Rebate Eligibility
First Accepted Facility	20 July 2026	RM2,000,000	RM10,000	Eligible
Additional Facility	20 August 2026	RM500,000	RM2,500	Ineligible

[1*]**Interest Paid** refers to the interest amount incurred on outstanding balance of the Facility. Interest on outstanding balance is calculated on monthly basis.
[2**]**Facility Acceptance Date** refers to the date a Customer accepts the Facility.
[3***]**Stamp Duty** is a mandatory, one-time government tax levied on loan and security documentation. The stamp duty amount is 0.5% of the Facility limit (or the initial approved Facility limit, in the event of a subsequent Facility limit increase).

Eligible Customer B Facility Utilisation Timeline:

	Initial Facility Limit (Accepted 20-Jul)	New Facility Limit (Accepted 20-Aug)	
Facility Amount	RM2,000,000	+RM500,000	
Stamp Duty Amount (0.5% of Facility Limit)	RM10,000	RM2,500	
Utilization Ranges	**20 Jul – 19 Aug** (31 days)	**20-Aug – 20 Jul** (334 days)	
Utilised Amount (60% utilization)	RM1,200,000	RM1,500,000	**Total Interest Paid** (365 days)
Interest Paid 3.75% p.a. (SBR + 1.00% p.a.)	**RM3,822**	**RM51,473**	**RM55,295**

Rebate Mechanic: Eligible Customer B meets the Interest Paid requirement for the Rebate, as the Total Interest Paid amount illustrated above exceeds the Interest Paid threshold of RM40,000 (calculated as four times the RM10,000 stamp duty paid). Accordingly, Eligible Customer B is entitled to receive one (1) Rebate of RM10,000 based on the Initial Facility Limit.

8. Each Eligible Customer is entitled to one (1) Rebate only.

9. Eligible Customers hereby agree as follows:
   a) HLB shall not be held liable or responsible in the event the Eligible Customers become ineligible to participate in the Campaign for failing to perform and fulfil the requirements/criteria set up in Clauses 3 and 5 above and/or for any reason whatsoever.
   b) The Eligible Customers agree to settle all relevant charges incurred in respect to the Facility (including but not limited to the payment of stamp duty and legal fees for the **Letter of Offer ("LO")**, the Standard Terms and Conditions for Portfolio Financing and other relevant documents) promptly. For full list of the Facility charges, you may visit our website: https://www.hlb.com.my/en/personal-banking/help-support/fees-and-charges/retail-loans.html
   c) In the event of breach of any of the terms and conditions in set out in the LO and the Standard Terms and Conditions for Portfolio Financing, all outstanding amount under the Facility, including the principal sum, accrued interest, commitment fee and any other applicable fees and charges shall become immediately due and payable upon demand. Please note that for Facility limits exceeding RM250,000, a commitment fee of 1.0% per annum will be charged on the daily unutilized portion of the available funds.

10. In the event that the commitment fee of 1.0% is charged on the daily unutilized financing amount of the Facility, the commitment fee will not be taken into account.

FULFILMENT

11. The Rebate fulfilment will be assessed every quarter of the calendar year. The Rebate will be credited into the respective Eligible Customers' Facility account in the following month following the respective assessment month ("**Fulfilment Period**"). Eligible Customers who do not receive the Rebate by the Fulfilment Period are deemed not qualified for the Rebate.

12. Eligible Customers qualified for the Rebate will be notified by their respective Relationship Managers or Client Advisors.

GENERAL

The Campaign cannot be combined with any other ongoing campaign related to the Facility offered by HLB from time to time, unless notified otherwise.

13. By participating in the Campaign, the **Eligible Customers**:
    a) Confirm that that they have read, understood and agreed to be bound by the T&Cs herein, the LO, the Standard Terms and Conditions for Portfolio Financing, and any other relevant terms and conditions that HLB may impose as and when required by way of notice to the Customers;
    b) agree that all records of the fulfilment of the eligibility requirements and entitlement for the Rebate captured by HLB's system during the Campaign Period are final and conclusive;
    c) agree that HLB's decisions on all matters relating to the Campaign are final, conclusive and binding;
    d) undertake to regularly visit HLB's websites at (www.hlb.com.my) ("**HLB's Website**") to view the latest T&Cs of the Campaign and stay informed of any updates and changes;
    e) acknowledge that the Rebate and/or any benefits received under the Campaign are non-transferable and non-exchangeable for up-front credit, cheque or benefit in-kind; and
    f) agree to bear all applicable taxes, government fees or any other charges that may be imposed under the applicable laws in connection with their participation in the Campaign.

14. HLB reserves the right to add, delete, suspend or vary any or all of the T&Cs contained herein either fully or partially or to terminate the Campaign by way of posting on HLB's Website, or in any other manner which HLB deemed practical, with prior notice to the Customers.

15. The T&Cs herein and the Standard Terms and Conditions for Portfolio Financing shall be read as an entire agreement. In the event of any inconsistency, the T&Cs herein shall prevail to the extent of such inconsistency.

16. In the event of any discrepancies between the T&Cs herein and any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the final version published on HLB's Website shall prevail.

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

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

If you have any enquiries regarding the T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my