

PERSONAL LOAN/FINANCING-I: ONE DAY CONNECT EXCLUSIVE RAYA CAMPAIGN

Campaign Period

The Hong Leong Bank Berhad [193401000023 (97141-X)] (“**HLB**”)’s and Hong Leong Islamic Bank Berhad [2005501009144 (686191-W)] (“**HLISB**”)’s (collectively referred to as “the Bank”) “Personal Loan/Financing-i: One Day Connect Exclusive Raya Campaign” (“**Campaign**”) commences on 18 May 2020 at 0001 hours and ends on 18 May 2020 at 2359 hours (“**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 Malaysian individuals (“**Customers**”) who have fulfilled the following eligibility criteria:
 - (a) aged between 21 – 60 years old;
 - (b) a registered user of Hong Leong Connect Online Banking (“**Connect**”);
 - (c) employed or self-employed with a minimum income of Ringgit Malaysia Twenty Four Thousand (RM24,000) per annum;
 - (d) have a valid and active individual current account/current account-i and/or savings account/savings account-i with the Bank (collectively referred to as “**Hong Leong CASA/CASA-i**”);
 - (e) have no existing HLB personal loan and/or HLISB personal financing-i; and
 - (f) apply for at least one (1) of the following products during the Campaign Period with a financing tenure between two (2) to five (5) years (“**Facility Tenure**”) and the facility amount within the range as provided in the table below:

Facility	Applied Facility Amount*	
	Minimum Amount	Maximum Amount
HLB Personal Loan	RM5,000	RM250,000
HLISB Personal Financing-i	RM5,000	RM150,000

*For the avoidance of doubt, the approved Facility amount may not necessarily be the applied Facility amount.

Both HLB Personal Loan and HLISB Personal Financing-i are collectively known as “**Facility**”;

- (g) submit the application for the Facility through Connect channel; and
 - (h) the Facility is approved and disbursed by the Bank no later than 30 June 2020.
2. For the purpose of this Campaign, Customers who have fulfilled all of the criteria under Clause 1 above shall be referred to as “**Eligible Customers**”.
3. The following are **NOT** eligible to participate in the Campaign:
 - (a) Customers 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) Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein; and
- (c) Permanent and contract employees of the Bank.

Campaign Mechanics

Promotional Interest/Profit Rate for Facility

4. Eligible Customers will be entitled to enjoy interest/profit rates specified in Table 1 below:

Table 1

Type of Facility	Approved Facility Amount	Interest/Profit Rate Charged	Facility Tenure
HLB Personal Loan	RM5,000 – RM250,000	3.99% p.a.	2 to 5 years
HLISB Personal Financing-i	RM5,000 – RM150,000		

Note: The effective interest/profit rates vary from 7.40% p.a. to 7.49% p.a. depending on loan/financing-i tenure from 2 to 5 years.

5. An example of the monthly instalments payable for an approved Facility amount of Ringgit Malaysia Five Thousand (RM5,000) with a Facility Tenure of five (5) years is illustrated in Table 2 below:

Table 2

Approved Facility Amount*	Facility Tenure (Years)	Interest/Profit Rate (per annum) on Approved Facility Amount	Total Interest/Profit Payable over Facility Tenure	Monthly Instalment**
(a)	(b)	(c)	(d) = (a) x (b) x (c)	(e) = (a + d) / (b x 12)
5,000	5	3.99%	RM997.50	RM100

*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).

GENERAL

6. By participating in the Campaign, the Customers hereby:
- (i) agree 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 HLISB Personal Financing-i Terms and Conditions, as applicable;
 - (ii) agree to access the Bank's website at www.hlb.com.my or www.hlisb.com.my ("**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;
 - (iii) agree that they have read, understood and agreed to the HLB/HLISB [Privacy Notice](#) which is available at the Bank's Websites;
 - (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 by 30 June 2020

and the Bank shall not be responsible in the event the Facility cannot be disbursed by 30 June 2020 for any reasons whatsoever;

- (v) agree that the decision by the Bank on all matters relating to the Campaign (including but not limited to the approval of the Facility and/or the approval amount of the Facility) shall be final, conclusive and binding;
 - (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 Campaign.
7. The Bank reserves the right to:
- (i) reject at its sole and absolute discretion any Facility application;
 - (ii) disqualify any Customer at its sole and absolute discretion from participating in the Campaign; and
 - (iii) add, delete, suspend or vary the T&Cs contained herein, wholly or in part, or to suspend or terminate the Campaign at its absolute discretion, by giving prior notice to the Customer by way of posting on the Bank's Websites or in any other manner which the Bank deems practical.
8. The T&Cs herein and [HLB Personal Loan Terms and Conditions /HLISB Financing-i Terms and Conditions](#) shall be read together as an entire agreement. In the event of any discrepancies between the T&Cs of this Campaign and the HLB Personal Loan Terms and Conditions/HLISB Financing-i Terms and Conditions, the specific T&Cs herein shall prevail to the extent of such discrepancies.
9. 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 Campaign, the final terms and conditions on the Bank's Websites shall prevail.
10. 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.
11. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.