

Personal Loan/Financing-i: Empower Loyalty Campaign

Campaign Period

The Hong Leong Bank Berhad 193401000023 (97141-X) (“**HLB**”) and Hong Leong Islamic Bank Berhad 2005501009144 (686191-W (“**HLISB**”) (collectively referred to as the “**Bank**”) “Personal Loan/Financing-i: Empower Loyalty Campaign” (“**Campaign**”) commences on 19 February 2020 and ends on 6 July 2020, both dates inclusive (“**Campaign Period**”), unless 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 existing Malaysian individual accountholders of the Bank (“**Customers**”) who meet 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) No existing balance in arrears in any existing HLB Personal Loan and/or HLISB Personal Financing-i with the Bank prior to the Campaign Period; and
 - (d) Received an invitation to participate in the Campaign from the Bank either via e-Direct Mailer (“**EDM**”) and/or received a call from the Bank’s telemarketing and/or direct sales and/or branch staff (“**Phone Call**”) and/or targeted advertisement on Facebook platform (“**Facebook**”) and/or targeted banner on Hong Leong Connect (“**Connect Banner**”).

2. 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;
 - (c) Permanent and contract employees of the Bank; and
 - (d) Customers who have more than one existing Facility (as defined below) with the Bank.

Campaign Mechanics

3. In order to participate in this Campaign, the Customers are required to perform the following during the Campaign Period:-
 - (a) Apply for at least one of the following facility (“**Facility**”) with a tenure of between two (2) to five (5) years (“**Facility Tenure**”) and facility amount within the range as provided in the table below (“**Applied Facility Amount**”):

| Facility | Applied Facility Amount (RM)* | |
|----------------------------|-------------------------------|----------------|
| | Minimum Amount | Maximum Amount |
| HLB Personal Loan | 5,000 | 250,000 |
| HLISB Personal Financing-i | 5,000 | 150,000 |

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

- (b) Submit the application for the Facility through any one of the following application channels: online application via Bank’s website at www.hlb.com.my or www.hlisb.com.my (“Bank’s Website”) or Hong Leong Connect Online Banking (“Connect”) or application via telemarketing, direct sales or Bank branches during the Campaign Period; and
- (c) Customers who choose to submit their application via Connect channel must fulfil the criteria below:
- (i) Have a valid and active individual Hong Leong current account/current account-i and/or savings account/savings account-i (collectively referred to as “Hong Leong CASA/CASA-i”);
 - (ii) Must be a registered Connect user; and
 - (iii) Must not have any existing Facility with the Bank.

For the purpose of this Campaign, Customers who have fulfilled all of the criteria in Clause 3 above shall be referred to as “Eligible Customers”.

Interest / Profit Rate for Facility

4. Eligible Customers whose applications for the Facility that have been approved and disbursed no later than 31 August 2020 will be entitled to enjoy a flat interest/profit rate specified in Table 1 below:

Table 1

| Type of Facility | Approved Facility Amount | Flat Interest/Profit Rate Charged | Facility Tenure |
|----------------------------|--------------------------|-----------------------------------|--------------------|
| HLB Personal Loan | RM5,000 – RM29,000 | 5.50% p.a. | 2 years to 5 years |
| | RM30,000 – RM250,000 | 4.50% p.a. | |
| HLISB Personal Financing-i | RM5,000 – RM29,000 | 5.50% p.a. | |
| | RM30,000 – RM150,000 | 4.50% p.a. | |

Note: The effective interest/profit rates vary as follows based on the Facility Tenure:

- (i) Flat rate 4.50%p.a. – Effective interest/profit rates vary from 8.29%p.a. to 8.41%p.a.
- (ii) Flat rate 5.50%p.a. – Effective interest/profit rates vary from 10.01%p.a. to 10.23%p.a.

5. An example of the monthly instalments payable for an Approved Facility Amount of RM5,000 over a 5 year Facility Tenure is illustrated in Table 2 below.

Table 2

| Approved Facility Amount* | Facility Tenure | Flat Interest/Profit Rate Charged | Total Interest/Profit Payable over Facility Tenure | Monthly Instalment** |
|---------------------------|-----------------|-----------------------------------|--|----------------------|
| (a) | (b) | (c) | (d)= a x b x c | (e)=(a+d) / (b x 12) |
| RM5,000 | 5 | 5.50% p.a. | RM1,375 | RM110 |

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

**Monthly Instalment will be rounded up to the nearest 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 Hong Leong Personal Loan Terms and Conditions and/or Hong Leong Personal Financing-i Terms and Conditions, as applicable;
 - ii. agree to access the Bank's Website 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 Website;
 - 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 31 August 2020 and the Bank shall not be responsible in the event that the Facility cannot be disbursed by 31 August 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 Approved Facility Amount) shall be final, conclusive and binding and no further correspondence and/or appeal to dispute such decisions will be entertained; and
 - vi. agree that they shall be liable and shall personally bear all applicable taxes, government fees, stamp duty and any other charges that may be levied against them under applicable laws, if any, in relation to their participation in the Campaign and/or application for the Facility.
7. The Bank reserves the right to:
 - i. reject at its sole and absolute discretion any Facility application submitted;
 - 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 Website or in any other manner which the Bank deems practical.
8. The T&Cs herein and [HLB Personal Loan/HLISB Personal 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/HLISB Personal 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 Website 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.