

PERSONAL LOAN/FINANCING-i: EMPOWER SELF-EMPLOYED CAMPAIGN

Campaign Period

The Hong Leong Bank Berhad 193401000023 (97141-X) (“**HLB**”)’s and Hong Leong Islamic Bank Berhad’s 2005501009144 (686191-W) (“**HLISB**”)’s (collectively referred to as “the Bank”) “Empower Self-Employed Campaign” (“**Campaign**”) commences on 1 May 2020 and ends on 30 June 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 and new Malaysian individual accountholders of the Bank (“**Customers**”) who fulfill the following eligibility criteria:
 - (a) aged between 21 – 60 years old;
 - (b) self-employed with a minimum income of Ringgit Malaysia Twenty Four Thousand (RM24,000) per annum; and
 - (c) no existing balance in arrears in any of their existing HLB Personal Loan and/or HLISB Personal Financing-i with the Bank prior to the Campaign Period (applicable for existing Customers only).

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) Existing Customers who hold more than one (1) 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 any one (1) of the following products 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 (RM)*	
	Minimum Amount	Maximum Amount
HLB Personal Loan	5,000	250,000
HLISB Personal Financing-i	5,000	150,000

*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**”.

- (b) Submit the application for the Facility through the following application channels at the locations specified in Appendix 2:

Channels
Branch walk-in, am:pm Terminals, Inbranch Sales and Service Tablets

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

4. The Eligible Customers will be entitled to receive a faux gold-plated money tree (“**Prosperity Money Tree**”).
5. The Prosperity Money Tree is limited to the first two hundred and fifty (250) applications each month and five hundred (500) units throughout the Campaign Period on a first-come first-served basis. Refer to Table 1 below for an illustration of number of units available each month throughout the Campaign Period:

Table 1

Month	Units of Prosperity Money Tree Available
May 2020	250
June 2020	250

6. Each Eligible Customer is only entitled to one (1) unit of the Prosperity Money Tree regardless of the number of Facility applications.
7. The Eligible Customer will receive the Prosperity Money Tree from the Bank’s staff upon complete submission of their Facility application and the Eligible Customer is required to sign the Acknowledgement Form as set out in Appendix 1 upon receiving the Prosperity Money Tree.
8. The Bank is not obliged to inform and/or update the Eligible Customers on the availability of the Prosperity Money Tree.
9. The Bank gives no representation or warranty with respect to the quality or suitability of the Prosperity Money Tree to the Eligible Customers and particularly, the Bank wishes to highlight that the Prosperity Money Tree is plated with faux gold and not real gold. The Bank shall not be responsible to replace any lost, stolen or defective Prosperity Money Tree (whether due to defects in materials or workmanship by the manufacturer under warranty or otherwise). The Eligible Customers shall, at their own cost and expense, deal directly with the manufacturer for such warranty information or claim in relation to the Prosperity Money Tree without recourse to the Bank.

GENERAL

10. 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/or Conditions and Hong Leong Personal Financing-i Terms and Conditions, as applicable;
 - ii. agree that they have read, understood and agreed to be bound by the Bank’s Privacy Notice;
 - iii. agree to access HLB’s website at www.hlb.com.my or HLSIB’s website at www.hlisb.com.my (collectively referred to as “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 and the Bank shall not be responsible in the event that the Facility cannot be disbursed 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) shall be final, conclusive and binding and no further correspondence and/or appeal to dispute such decisions will be entertained;
 - 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; and
 - vii. agree that the Bank shall not be liable in any circumstances for any lost, damaged or stolen Prosperity Money Tree. Any request for replacement of such lost, damage or stolen Money Tree shall not be entertained by the Bank.
11. 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;
 - 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; and
 - iv. substitute the Prosperity Money Tree with alternative gifts of similar value at its absolute discretion with prior notice.
12. The T&Cs herein and Hong Leong Personal Loan/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 Hong Leong Personal Loan/Financing-i Terms and Conditions, the specific T&Cs herein shall prevail to the extent of such discrepancies.
13. 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.
14. 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.
15. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Appendix 1

Personal Loan/Financing-i: Empower Self-Employed Campaign

Acknowledgement Form

I, an Eligible Customer under the Hong Leong Bank Berhad and Hong Leong Islamic Bank Berhad's Personal Loan/Financing-i: Empower Self-Employed Campaign, hereby acknowledge receipt of the Money Tree:

X _____

Name:

Date:

For Bank Use only

Money Tree given out by:

Bank Officer's Name:

Bank Officer's Signature:

Appendix 2

Branch Abbreviation	Branch Name	State	Address
BBB	Bukit Bintang	Wilayah Persekutuan	53 & 55, Jalan Sultan Ismail, 50250 Kuala Lumpur
CRS	Cheras		No. 114 & 116, Jalan Cerdas, Taman Connaught, Cheras, 56000 Kuala Lumpur
JKL	Jalan Kuchai Lama		No. 31 & 33, Jalan 1/116B, Kuchai Entrepreneurs Park, Off Jalan Kuchai Lama, 58200 Kuala Lumpur.
TME	Taman Melawati		No.266 & 267, Jalan Bandar 12, Taman Melawati, 53100 Kuala Lumpur
UTA	Dataran Sunway	Selangor	No. 2, Jalan PJU 5/8, Dataran Sunway, Kota Damansara, 47810 Petaling Jaya, Selangor Darul Ehsan
BBT	Bandar Bukit Tinggi		No. 68, Lorong Batu Nilam 4A, Bandar Bukit Tinggi, 41200 Klang, Selangor
SRD	Serendah		No 5 & 7, Jalan Cempaka 1, Taman Cempaka, 48200 Serendah, Selangor
SWY	Bandar Sunway		12 & 14, Jalan PJS 11/28A, Metro Bandar Sunway, Bandar Sunway, 46150 Petaling Jaya, Selangor
GOM	Gombak		No. G-16 & G-17, Jalan Prima SG1, Taman Prima Sri Gombak, Batu Caves, 68100 Selangor