

PERSONAL LOAN/FINANCING-i: STAY STRONG CAMPAIGN**Campaign Period**

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and Hong Leong Islamic Bank Berhad's (2005501009144 (686191-W)) ("**HLISB**") (collectively referred to as "**the Bank**") "**Personal Loan/Financing-i: Stay Strong Campaign**" ("**Campaign**") commences on 2 November 2020 and ends 31 December 2020, both dates inclusive ("**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 existing and new Malaysian individual accountholders of the Bank ("**Customers**") who fulfil 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; and
 - (c) Have 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 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 1 below:

Table 1

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

HLB Personal Loan Consolidation	5,000	250,000
HLISB Personal Financing-i Consolidation	5,000	150,000

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

Both HLB Personal Loan and HLISB Personal Financing-i are collectively known as “**PF Facility**”, whereas both HLB Personal Loan Consolidation and HLISB Personal Financing-i Consolidation are collectively known as “**PFC Facility**” (Both PF Facility and PFC Facility will be collectively known as “**Facility**”) for the purpose of this Campaign.

- (b) Submit the application for the Facility through any one of the following application channels as listed in Table 2 below:

Table 2

Application Channel	Platforms
Offline	Branch walk-in, am:pm Terminals, Direct Sales, Telemarketing, Inbranch Sales and Service Tablets
Bank’s Websites	Bank’s website at www.hlb.com.my or www.hlisb.com.my
Connect	Hong Leong Connect Online Banking

In addition to the above, Customers who choose to submit their application via Connect channel, am:pm Terminals and Inbranch Sales and Service Tablets must fulfil all of the criteria below:

- (i) Have a valid and active individual HLB/HLISB current account/current account-i and/or savings account/savings account-i;
- (ii) Must not have any existing Facility with the Bank (for applications via am:pm Terminals and Connect only); and
- (iii) Must be a registered user of Connect (for applications via Connect only).

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

A. Interest/Profit rate and Pay On Time Rebate for Facility

4. Eligible Customers whose applications have been approved for the Facility and disbursed no later than 31 January 2021 will be entitled to enjoy **Flat Interest/Profit Rates** specified in Table 3 below depending on application channel, product type, and monthly verified income (defined below).

Table 3

Application Channel	Product Type	Monthly Verified Income	Flat Interest/Profit Rate	Pay on Time Rebate on Total Interest/Profit	Facility Tenure
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Bank's Websites	PF Facility	RM2,000 - RM4,999	7.00% p.a.	None	2 to 5 years
		RM5,000 and above	5.00% p.a.		
	PFC Facility	RM2,000 - RM4,999	7.00% p.a.	None	2 to 5 years
		RM5,000 and above	5.00% p.a.		
Connect	PF Facility	RM2,000 and above	5.00% p.a.	None	2 to 5 years
Offline	PFC Facility	RM2,000 and above	<i>Board rates applicable, as defined under Clause 5</i>	20%	2 to 5 years
	PF Facility	RM2,000 - - RM4,999	9.00% p.a.	25%	2 to 5 years
		RM5,000 and above		50%	

Note: The effective interest/profit rates vary as follows for loan/financing-i tenure from 2 – 5 years:

- (i) Flat interest/profit rate 5.00% p.a.: Effective interest/profit rates vary from to 9.15% p.a. to 9.32% p.a.
- (ii) Flat interest/profit rate 7.00% p.a.: Effective interest/profit rates vary from to 12.50% p.a. to 12.91% p.a.
- (iii) Flat interest/profit rate 9.00% p.a.: Effective interest/profit rates vary from to 15.71% p.a. to 16.43% p.a.

The “Monthly Verified Income” is the monthly income that has been verified by the Bank and may vary from the monthly income derived by the Eligible Customers.

Exceptions for application via Offline channel

5. The Flat Interest/Profit Rates stated in Table 3 above are **NOT** applicable for PFC Facility applied via Offline channel. For PFC Facility applied via Offline channel, the board rate applicable is such that the Effective Interest/Profit Rate (“**EIR/EPR**”) on the PFC Facility shall be a maximum of 2% p.a. lower than the consolidated EIR/EPR on the consolidated interest/profit charges of the Eligible

Customer's existing outstanding personal loan/financing-i and credit card/credit card-i facilities with other licensed financial institutions with minimum flat interest/profit rate of 7.50% p.a.

6. Eligible Customers whose application is approved and disbursed by 31 January 2021 and pay their Facility's monthly instalment amount by the due date of each month during the Facility Tenure ("**Qualified Customer**") will be entitled to a Pay-On-Time Rebate on their total interest/profit payable ("**Rebate**") as specified in Table 3 above. This is only applicable to Eligible Customers who apply for the Facility via Offline channel.
7. The Rebate will be credited monthly to the Qualified Customer's Facility account after the seventh (7th) month instalment's due date and subsequent months thereafter until the sixth (6th) month before the final instalment of the Facility ("**Rebate Period**"). **Therefore, the Rebate Period will always be twelve (12) months less than the Facility Tenure.** For example, a 60-month Facility has a Rebate Period of 48 months.
8. An example of the monthly instalment payable for an approved PF Facility applied via Offline channel of amount RM5,000 with a Facility Tenure of five (5) years with applicable Rebate of 25% is illustrated in Table 4 and Table 5 below:

Table 4

Approved PF Facility Amount*	PF Facility Tenure (Years)	Interest/Profit Rate (per annum) on approved PF Facility Amount	Total Interest/Profit Payable over PF Facility Tenure	Monthly Instalment during Non-Rebate Period**
(a)	(b)	(c)	(d) = a x b x c	(e) = (a+d) / (b x 12)
RM5,000	5	9.00% p.a.	RM2,250	RM125

*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 RM5.

Table 5

25% Rebate on Total Interest/Profit Payable over PF Facility Tenure	Monthly Rebate receivable over Rebate Period	Monthly Instalment after Rebate during Rebate Period (rounded to nearest RM5)
(a)	(b) = (a)/Rebate Period	(c) = Monthly Instalment – (b)
RM2,250 x 25% = RM562	RM562/48months = RM11	RM125 – RM11 = RM115

Visual illustration of monthly instalments payable for an approved PF Facility amount of RM5,000 taken over a tenure of 5 years with applicable Rebate of 25% throughout the PF Facility tenure:



Note: The Rebate Period is indicated by the blue shaded area

9. Qualified Customers who are entitled to receive the Rebate will be notified by the Bank on the 6th month of their Facility Tenure, based on the last updated mailing addresses provided by the Qualified Customers as captured in the Bank's record.
10. For the avoidance of doubt, the monthly Rebate credited into the Qualified Customers' Facility account during the Rebate Period as per Clause 7 above will be treated as advance payment of the monthly instalment and as such, the monthly instalment payable by the Qualified Customers shall be after deduction of the Rebate amount. The Qualified Customer may contact the Bank for information on the monthly instalment payable. It is the Qualified Customers' responsibility to notify the Bank in writing no later than one (1) month from the due date of the seventh (7th) monthly instalment and/or the subsequent months thereafter in the event of non-receipt of the respective monthly Rebate, failing which, the Qualified Customers are deemed to have received the Rebate from the Bank.
11. The Qualified Customers' eligibility for the Rebate will be disqualified and subsequent Rebate payments will be immediately terminated upon the occurrence of any of the following events:
 - (a) the Qualified Customers fail to pay any monthly instalment of the Facility by the due date, or such other sums owing under and pursuant to the Facility when demanded by the Bank;
 - (b) early settlement notice is given by the Qualified Customers prior to the maturity of the Facility Tenure; or
 - (c) the Qualified Customers have committed or are suspected of committing any fraudulent or wrongful acts in relation to the use of the Facility.

B. Pay on Time Rebate for Customers with Valid Investments

12. Eligible Customers who have any Fixed Deposit/Fixed Deposit-i and/or Amanah Saham Berhad and/or Amanah Saham Nasional and/or Amanah Saham Nasional Berhad and/or or unit trust/Shariah compliant unit trust and/or equity/Shariah compliant equity and/or bond/sukuk (collectively known as "**Valid Investments**") with any licensed financial institutions in Malaysia and who perform the following will be entitled to the Flat Interest/Profit Rate and Pay on Time Rebate as specified in Table 6 below:
 - (a) Apply for PF Facility via Offline channel for any amount within the range of the Approved Facility Amount and within the Facility Tenure below; and

- (b) Submit a copy of their Valid Investments receipt evidencing their investment which should not be expired or withdrawn. The Valid Investments amount indicated on the receipt must be equivalent to at least 25% of the applied PF Facility amount.

Table 6

Application Channel	Product Type	Monthly Verified Income	Flat Interest/Profit Rate	Pay On Time Rebate on Total Interest/Profit	Facility Tenure
Offline	PF Facility	RM2,000 - RM4,999	9.00% p.a.	35%	2 to 5 years
		RM5,000 and above		60%	

Note: The effective interest/profit rates applicable to flat interest/profit rate of 9.00% p.a. vary from 15.71% p.a. to 16.43% p.a. for loan/financing-i tenure from 2 – 5 years.

GENERAL

13. By participating in the Campaign, the Customers hereby:

- (i) agree 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 they have read, understood and agreed to be bound by the [Bank's Privacy Notice](#);
- (iii) agree to access the Bank's Website at www.hlb.com.my or www.hlisb.com.my 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 by 31 January 2021 and the Bank shall not be responsible in the event the Facility cannot be disbursed by 31 January 2021 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 amount approved for the Facility) shall be final, conclusive and binding; and
- (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.

14. The Bank reserves the right to:

- (i) reject any Facility application submitted;
- (ii) disqualify any Customers 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 discretion, by giving twenty-one (21) days prior notice to the Customers by way of posting on the Bank's Website or in any other manner which the Bank deems practical.
15. The T&Cs herein and [HLB Personal Loan Terms and Conditions or HLISB Personal Financing-i Terms and Conditions](#), as the case may be, 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 or HLISB Personal Financing-i Terms and Conditions, as the case may be, the specific T&Cs herein shall prevail to the extent of such discrepancies.
16. 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.
17. 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.
18. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.