

HONG LEONG SHARE MARGIN FINANCING ACTIVATION CAMPAIGN 2022

Last Updated on 21 January 2022

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**Hong Leong Share Margin Financing Activation Campaign 2022**" ("**Campaign**") commences on **18 January 2022** and ends on **31 March 2022**, both dates inclusive ("**Campaign Period**"), unless notified otherwise by way of posting on HLB's website at www.hlb.com.my ("**HLB's Website**").

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 or existing HLB customers who are Malaysian or Permanent Resident status in Malaysia and resides in Malaysia exceeding one hundred eighty-two (182) days per calendar year and aged between eighteen (18) and seventy (70) years old ("**Customers**") which includes:
 - (i) Customers who apply for new Share Margin Financing ("**SMF**") account and facility during the Campaign Period.
 - (ii) Customers with existing SMF facility prior to the Campaign Period who submit their application to perform facility top up, limit increase to the existing credit line or reactivation of a dormant share margin account during the Campaign Period.
2. The following Customers are NOT eligible to participate in the Campaign:
 - (i) Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period;
 - (ii) Customers who have committed, or determined by HLB to be potentially committing any of the wrongful acts stipulated herein; and
 - (iii) Customers who submit new applications for the Facility (as defined in Clause 3 below) for the purpose of purchasing shares under an Employee Stock Option Scheme ("**ESOS**") and/or an Initial Public Offering ("**IPO**").

CAMPAIGN MECHANICS

3. To qualify and participate in the Campaign, Customers are required to apply and accept a minimum loan of Ringgit Malaysia Three Hundred Thousand (RM300,000) ("**Facility**") within the Campaign Period ("**Eligible Customers**").
4. A grace period of one (1) month until 30 April 2022 is given to the Eligible Customers to accept the Facility that is approved during the Campaign Period in order to be entitled for the Reward (as defined under Clause 5).
5. The Eligible Customers will receive one (1) unit of Swarovski Bowl Set and Eu Yan Sang Yen Bird Nest as complimentary gift ("**Reward**") for each successful Facility application on a first come, first served basis, subject to availability of stock.
6. The total Rewards of this Campaign is limited to ninety (90) units for each of the Swarovski Bowl Set and Eu Yan Sang Yen Bird Nest to a total of ninety (90) Eligible Customers only ("**Successful Participant**").

7. In the event eighty-nine (89) units of the Reward are fulfilled and two (2) or more Eligible Customers accepted the Facility on the same day, the Eligible Customer with the higher facility acceptance amount will be the Successful Participant.

REWARD and FULFILLMENT

8. HLB will track Eligible Customers automatically at the end of the Campaign Period to determine the Successful Participants. No entry form or registration of participation is required to participate in the Campaign.
9. The Successful Participants will be contacted via mobile and/or SMS ("**Notification**") by HLB's SMF Sales Officer within ninety (90) days after the Campaign Period. Customers who do not receive any Notification shall be deemed as not eligible for the Reward.
10. HLB shall not be responsible in the event where Successful Participants are unable to be contacted for any reason whatsoever and will be forfeited the right to the Reward.
11. The Reward will be delivered to the address provided by the Successful Participant to HLB's SMF Sales Officer. It is the obligation of the Successful Participants to update and/or provide their latest and accurate contact information to HLB. Any failure to provide within the given time-limit notified to the Successful Participant, or caught given incorrect or fraudulent information, the Successful Participant will be forfeited the right to the Reward.
12. The Reward might be varied or swapped for a suitable alternative at HLB's sole discretion, if considered necessary or appropriate (i.e., logistics limitation, supply chain issues etc.).
13. The Reward featured in all printed materials and/or HLB's Website are for illustration purposes only. Any props, accessories or equipment featured with the Reward in any pictorial materials are for decorative purposes and shall not form part of the Reward.
14. HLB reserves the right to withhold or reclaim any second or subsequent Reward. HLB also reserves the right to withhold the Reward in the event of a reversal/cancellation of the Facility.
15. HLB shall not be liable in any circumstances for any loss, damaged or stolen Rewards and any request for replacement Rewards shall not be entertained by HLB. HLB gives no representation or warranty with respect to the quality or suitability of the Reward and shall not be responsible to replace any loss, stolen or damaged Reward (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). The Eligible Customers shall deal directly with the relevant merchant(s) and/or manufacturer(s) for all warranty information and claims without recourse to HLB.

Chinese New Year (CNY) SPECIAL

16. In addition to this Campaign, Eligible Customers who accept the Facility by 28 February 2022 ("**Early Facility Acceptance**") will also be entitled to participate in HLB's Boost Your "Ong" Campaign by earning entry(s) corresponding to the "Tier" as set out in Table 1 below ("**Entries**"). Please refer to HLB's Website for the HLB's Boost Your "Ong" Campaign terms and conditions.

Table 1

Tier	Early Facility Acceptance Amount	Number of Entries
1	RM300,000 – RM499,999	1
2	RM500,000 – RM999,999	5
3	RM1,000,000 – RM2,999,999	10
4	RM3,000,000 – RM4,999,999	50
5	RM5,000,000 and above	100

GENERAL

3. The Campaign is not valid and cannot be used in conjunction with any other ongoing campaign related to SMF offered by HLB from time to time, unless notified otherwise.
4. By participating in the Campaign, the Eligible Customers agree:
 - i. that they have read, understood, accept and agree to be bound by the T&Cs herein;
 - ii. that they have read, understood and agree to be bound by the HLB's Privacy Notice, both of which are available on HLB's Website;
 - iii. that all records of the fulfilment of the requirements above captured by HLB's system within the Campaign Period are accurate and the selection Successful Participants shall be final. No further appeal or correspondence will be entertained;
 - iv. that HLB's decisions on all matters regarding the Campaign shall be final, conclusive and binding on all Customers;
 - v. to be responsible for providing HLB with their valid and current contact details including mobile numbers and email addresses, and promptly notifying HLB in the event of changes;
 - vi. to access HLB's Website at regular intervals to view the T&Cs of the Campaign to ensure that they keep up-to-date with any changes or variations to the T&Cs; and
 - vii. to 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 this Campaign.
11. HLB reserves the right:
 - i. to approve or reject any application submitted and to determine the Facility amount to be approved for the same;
 - ii. to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, or to terminate the Campaign by way of posting on the HLB's Website with twenty-one (21) days' prior notice, or in any other manner which HLB deems practical; and
 - iii. disqualify any participation for non-compliance of the T&Cs herein from participating in this Campaign.
12. The Customers agree that the T&Cs herein, the terms and conditions of the Facility and any other terms and conditions that may be imposed by HLB shall be read together with these T&Cs herein as an entire agreement.
13. In the event of any discrepancies between the T&Cs listed herein and any advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final T&Cs on the Campaign Website shall prevail.



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

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.