

**Personal Loan Consolidation 0.88% Cashback****CAMPAIGN PERIOD****Last updated on 17 Aug 2017**

1. The Hong Leong Bank Berhad (“HLB”) “Personal Loan Consolidation 0.88% Cashback” Campaign (“Campaign”) commences on 17 August 2017 and ends on 15 November 2017, inclusive of both dates (“Campaign Period”), unless notified otherwise.

**TERMS & CONDITIONS (“T&Cs”)****The following sets out the terms and conditions applicable to the Campaign:-****ELIGIBILITY**

2. The Campaign is open to all Malaysian individual customers (“Customers”) who:-
- (a) are aged between 21 to 60 years old;
  - b) earn a minimum annual income of Ringgit Malaysia Twenty Four Thousand (RM24,000.00);
  - (c) have no existing balance in arrears on any existing HLB Personal Loan and/or Hong Leong Islamic Bank Berhad (“HLISB”) Personal Financing-i and/or MACH I.O.U. Personal Loan;
  - (d) apply for a HLB Personal Loan Consolidation or HLISB Personal Financing-i Consolidation with a minimum amount of Ringgit Malaysia Five Thousand (RM5,000) and up to Ringgit Malaysia Two Hundred and Fifty Thousand (RM250,000)(“Facility”) during the Campaign Period; and
  - (d) accept the Facility on or before 15 December 2017.

For the purpose of this Campaign, Customers who have fulfilled all the criteria in Clause 2 above shall be referred to as “Eligible Customers”.

3. 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 and/or HLISB 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 are determined by HLB and/or HLISB to be potentially committing any of the wrongful acts stipulated herein.
- iii. Permanent and contract employees of HLB and/or HLISB.

#### 4. CAMPAIGN MECHANICS

Eligible Customers are entitled to 0.88% cash back (“Cash Back”) which is calculated in accordance with the following illustration:

Financing amount (RM)	Facility Tenure (Years)	Interest Rate (per annum)	Total Interest Payable for 5 years/ 60 months (RM)	Total Cash back on Interest Payable @0.88% for 5 years / 60 months (RM)	Total Interest Payable with this Campaign (RM)
5,000	5	7.50%	1,875.00	16.50	1,858.50
10,000	5	7.50%	3,750.00	33.00	3,717.00
20,000	5	7.50%	7,500.00	66.00	7,434.00
30,000	5	7.50%	11,250.00	99.00	11,151.00
40,000	5	7.50%	15,000.00	132.00	14,868.00
50,000	5	7.50%	18,750.00	165.00	18,585.00

- i. The Eligible Customers who pay the Facility’s monthly instalment amount on or before the due date each month during the Facility Tenure will be entitled to receive the Cash Back.
- ii. HLB will notify the Eligible Customers by letter on their eligibility for the Cash Back on the 6<sup>th</sup> month of their Facility Tenure , based on last updated mailing addresses as per HLB’s record.
- iii. The Cash Back will be paid on a monthly basis with payment of the first (1st) Cash Back to commence after the seventh (7th) monthly instalment is paid by the Eligible Customer. The Cash Back which is rounded down to the nearest Ringgit Malaysia One (RM1) will be credited into the Eligible Customers’ active and valid Facility account one (1) day after the next monthly instalment due date and subsequent months thereafter until the last Cash Back payment as stated in Clause (iv) below.
- iv. The last Cash Back together with all the adjustments due to the earlier rounding down payment to be paid on the sixth (6<sup>th</sup>) month before the final instalment of the Facility is paid by the Eligible Customer.
- v. The monthly Cash Back will be treated as advance payment in the Facility account.
- vi. For the avoidance of doubt, in the event that any of the monthly instalments are not paid promptly or no payment during the Facility Tenure, the entitlement for Cash Back shall cease immediately.

vii. It is the Eligible Customers' responsibility to notify HLB 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 monthly Cash Back, failing which, the Eligible Customers are deemed to have received and accepted the Cash Back from HLB and any further dispute shall not be entertained by HLB.

viii. The Eligible Customers' eligibility for the Cash Back will be disqualified and further Cash Back payments will be immediately terminated upon the occurrence of any of the following events:

- I. the Eligible 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 HLB;
- II. early settlement notice is given by the Eligible Customers prior to the maturity of the Facility Tenure; or
- III. the Eligible Customers have committed or are suspected of committing any fraudulent or wrongful acts in relation to the use of Facility.

#### **GENERAL**

5. By participating in this Campaign, the Customers:

- (a) agree that they have read, understood and agreed to be bound by the T&Cs;
- (b) agree to access the HLB's Website at [hbl.com.my](http://hbl.com.my) at regular time intervals to view the T&Cs and to ensure to be kept up-to-date on any changes or variations to the T&Cs;
- (c) agree that the decision of HLB on all matters relating to the Campaign shall be final, conclusive and binding and no further correspondence and/or appeal to dispute such decisions will be entertained; and
- (d) 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.

6. HLB reserves the right to:

- (a) reject at its sole and absolute discretion any application submitted for HLB Personal Loan Consolidation or HLISB Personal Financing-i Consolidation without assigning any reason thereof;
- (b) disqualify any Customers at its sole and absolute discretion from participating in the Campaign; and
- (c) add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, or to suspend or terminate the Campaign, at any time at its absolute discretion, by way of posting on the HLB's

Website or in any other manner deemed suitable by HLB in order to give **twenty-one (21)** calendar days' prior notice to the Customers.

7. The T&Cs herein and the terms and conditions governing the Hong Leong Personal Loan including Hong Leong Personal Loan Terms and Conditions shall be read together as an entire agreement. In the event of any discrepancies, the specific T&Cs herein shall prevail to the extent of such discrepancies.

8. 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 HLB's Website shall prevail.

9. 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.

10. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.