

“DIGITAL DAY” PROMOTION

Latest updated on 4 July 2017

PROMOTION PERIOD

The Hong Leong Bank Berhad (97141-X) (“HLB”)’s and/ or Hong Leong Islamic Bank Berhad (HLISB)’s “Digital Day” (“Promotion”) is applicable for Hong Leong Connect, HLB/HLISB branches, HLB Mortgage Center, HLB Telemarketing, HLB Credit Card and Personal Loan Direct Sales Team (“Participating Channel”). The Promotion consists of online fixed deposits/-i, IBG & instant transfer, current & saving account (“CASA/-i”), debit card/-i, fixed deposits/-i, bancaassurance, credit cards, online personal loan/financing, auto loan/financing, mortgage/-i, telegraphic transfer (TT), personal loan/financing and share margin financing promotion. The Promotion commences on 07 July 2017 to 13 July 2017 (both dates inclusive) (“Promotion Period”) unless notified otherwise.

HLB and HLISB are collectively known as “the Bank”.

TERMS & CONDITIONS (“T&Cs”)

BRANCH OFFER: PERSONAL LOAN/FINANCING CASH BACK PROMOTION (“PERSONAL LOAN/FINANCING PROMOTION”)

ELIGIBILITY

1. This Personal Loan/Financing Promotion is open to all Malaysian individuals who apply for a new HLB Personal Loan / HLISB Personal Financing (“Facility”) for the facility tenure of two (2) to five (5) years (“Facility”) during the Promotion Period. The acceptance and disbursement of the Facility is to be completed on or before 13 August 2017 (“Eligible Personal Loan/Financing Customers”). For avoidance of doubt, it is essentially the obligations of the Eligible Personal Loan / Financing Customers to provide all necessary documents as may be required by the Bank in order for the Bank to process the facility application in a timely manner. The Bank shall not entertain any appeal in the event that the facility cannot be accepted and disbursed on or before 13 August 2017.
2. Application of the Facility has to be made at any HLB branches, HLISB branches or via HLB Direct Sales road shows/agents and / or Telemarketing agents only.
3. The following are NOT eligible to participate in this Personal Loan/ Financing Promotion:
 - a. employees of HLB or HLISB, whether on permanent or on contractual basis, employees of any of the HLB and HLISB’s representatives or agents (including external auditors, vendors, suppliers, advertising and Promotion agents) and their respective immediate family members (e.g. spouse, children, parent, brother or sister);
 - b. 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/HLISB or have been declared bankrupts or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period;
 - c. Customers who have committed, or determined by HLB/HLISB to be potentially committing any of the wrongful acts stipulated herein shall be disqualified immediately from participating in the this Personal Loan/Financing Promotion; and
 - d. Customers that are non-individuals.
 - e. Customers who apply for the Facility directly via HLB’s website at www.hlb.com.my (“HLB’s Website”) or HLISB’s website at www.hlisb.com.my (“HLISB’s Website”).
 - f. An existing Personal Loan/ Financing accountholder; and

- g. Eligible Personal Loan/ Financing Customers who opt for other Personal Loan/Financing promotional offerings during the Promotion Period.

MECHANICS

4. The Eligible Personal Loan/Financing Customers who pay the Facility's monthly installment amount on or before the due date each month during the tenure of the Facility will be entitled to receive cash back ("Personal Loan/Financing Cash Back") which is calculated in accordance with the following formula. Formula: Personal Loan/Financing Cash Back = Cash Back Percentage x Total interest/Profit on Personal Loan/Financing Amount
5. The Personal Loan/Financing Cash Back Percentages will be granted according to the Loan/Financing Amount as set-out in the table below:

Personal Loan/Financing Amount (RM)	Cash Back Percentage
5,000 – 49,000	20%
50,000 – 99,000	35%
100,000 – 250,000	70%

Illustrations of how Personal Loan/Financing Cash Back is calculated as provided below:

A. Personal Loan/Financing Amount = RM10,000

Tenure = 3 years

Interest/Profit Rate = 12.5% per annum (p.a.)

Cash Back Percentage = 20%

Total Personal Loan/Financing Cash Back to be awarded under this Personal Loan/ Financing Promotion

= 20% x (RM10,000 x 12.5% p.a. x 3 years)

= 20% x RM3,750

= **RM750**

B. Personal Loan/Financing Amount = RM150,000

Tenure = 5 years

Interest/Profit Rate = 9% per annum (p.a.)

Cash Back Percentage = 70%

Total Personal Loan/Financing Cash Back to be awarded under this Personal Loan/Financing Promotion

= 70% x (RM150,000 x 9% p.a. x 5 years)

= 70% x RM67,500

= **RM47,250**

Eligible Personal Loan/Financing Customers will be notified via letter in the event that they are entitled for the Personal Loan/Financing Cash Back

6. The Personal Loan/Financing Cash Back will be paid on a monthly basis and the first (1st) Personal Loan/Financing Cash Back will be paid after the seventh (7th) monthly instalment is/has been paid by the Eligible Personal Loan/Financing Customer. The last Personal Loan/Financing Cash Back will be paid six (6) months before the final instalment of the Facility is paid by the Eligible Personal Loan/ Financing Customer. The Personal Loan/ Financing Cash Back which is rounded down to the nearest Ringgit Malaysia One (RM1) will be credited into the Eligible Personal Loan/Financing Customers' active and valid Facility account one (1) day after the monthly instalment due date. The

monthly Personal Loan/ Financing Cash Back will be treated as advance payment in the Facility account.

7. It is the Eligible Personal Loan/ Financing 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 Personal Loan/ Financing Cash Back, failing which, the Eligible Personal Loan/ Financing Customers are deemed to have received and accepted the Personal Loan/ Financing Cash Back from HLB/HLISB and any further dispute shall not be entertained by HLB/HLISB.
8. The Eligible Personal Loan/ Financing Customers' eligibility for the Personal Loan/ Financing Cash Back will be disqualified and further Personal Loan/ Financing Cash Back payments shall cease immediately upon the occurrence of any of the following events:
 - a. the Eligible Personal Loan/ Financing Customer fails 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/HLISB; or
 - b. early settlement notice is given by the Eligible Personal Loan/ Financing Customers prior to the maturity of the Facility's tenure; or
 - c. the Eligible Personal Loan/ Financing Customers have committed or are suspected of committing any fraudulent or wrongful acts in relation to the use of Facility.

GENERAL

9. Eligible Online FD/-i Customers, Eligible IBG/Instant Transfer Customers, Eligible Personal Loan/ Financing Customers (including Shortlisted Online Customers), Eligible Bonus Interest/Profit Accountholders, Debit Cardholders, HLB Cardholders, Eligible Credit Cardholders, Eligible FD/-i Customers, Eligible PowerLink Customers, Eligible Banca Customers, Eligible Credit Card Applicants, Eligible Mortgage/-i Customers, Qualified Auto Loan/Financing Customers, Eligible Personal Loan/Financing Customers, Eligible SMF Customers, Eligible Participants and Eligible TT Customers are collectively known as "the Customers".

Promotional eFD / eFD-i Rates, Fee Waiver, Personal Loan / Financing Online Cash Back, Bonus Interest/Profit, Cash Back, Grab Redemption, Credit Card Gifts, Online Cash Back, UT Promotional FD Rate, Banca Promotional FD Interest, Mortgage/-i Cash Back, Personal Loan/Financing Cash Back, Auto Loan/Financing Rebate, SMF Rebate, Promotional FD/-i Rate and Remittance Offer are collectively known as "the Gifts".

The iPhone 7 and FD Prize are collectively known as "the Prize".

Online FD/-i Promotion, Zero Cost IBG & Instant Transfer Promotion, Personal Loan / Financing Online Promotion (including the iPhone Giveaway Contest), Bonus Interest/Profit Promotion, Cash Back Promotion, Grab Promotion, FD/-i Promotion, Online Shopping Cash Back Promotion, Unit Trust Promotion, Banca Promotion, Credit Card Promotion, Personal Loan/Financing Promotion, Auto Loan/Financing Promotion, Mortgage/-i Promotion, SMF Promotion, Contest and TT Promotion are collectively known as "the Promotion" and each as "each Promotion".

10. By participating in the Promotion, the Customers:
 - (i) agree to have read, understood and to be bound by the T&Cs of the Promotion;
 - (ii) agree that HLB's/HLISB's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Customers and no further correspondence and/or appeal to dispute HLB/HLISB's decision shall be entertained;
 - (iii) agree that the T&Cs herein, HLB's/HLISB's General Terms and Conditions of Accounts, HLB's Remittance Application Form where applicable, and other applicable Terms & Conditions are

- read as an entire agreement and if there is any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy; and
- (iv) agree to access HLB's website at www.hlb.com.my ("HLB's Website"), HLISB's website at www.hlisb.com.my ("HLISB's Website") and Hong Leong Facebook page at regular time intervals to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs.
 - (v) authorizes HLB/HLISB to disclose their personal data (i.e. names, NRIC Numbers and contact details) to the Bank's service providers including but not limited to Dynamic Search and M3Tech for the purpose of running and fulfilling this Promotion;
 - (vi) consent to HLB/HLISB disclosing or publishing their names and IC numbers (in masked form) or photos in media, marketing or advertising materials
 - (vii) agree that any reversal of Eligible Online Spend shall be excluded; and
11. HLB/HLISB reserves the right:
- (i) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part at its absolute discretion, by way of posting on HLB's/HLISB's Website or in any other manner which HLB/HLISB's deems practical;
 - (ii) to substitute any or all of the Gifts/Prize with alternative products of similar value at any time with prior notice;
 - (iii) to disqualify any of the Customers for any reason whatsoever as HLB/HLISB may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Gift/Prize; and
 - (iv) to forfeit the Gifts/Prize in the event of non-compliance to the T&Cs herein.
 - (v) to forfeit the Gifts/Prize in the circumstance where there is reversal of Eligible Online Spend, termination of HLB Credit Card for any reason whatsoever during the Promotion Period or non-compliance to the terms and conditions herein
12. The Credit Card Gifts are limited to one (1) each per new applicant on a first-come, first-served basis and subject to stock availability during the Promotion Period and subject to the terms and conditions of each Promotion.
13. 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/HLISB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period shall NOT be eligible to participate in any of the Promotion and/or shall NOT be entitled for the Gift and/or the Prize.
14. The respective Customers are liable and shall personally bear all applicable taxes, government fees, all the cost related to delivery or installation or any other charges that may be levied against them under applicable laws, if any, in relation to participating in the Promotion and/or collection of the Gifts/Prize.
15. HLB/HLISB shall not be liable and responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated/MasterCard Worldwide, merchant establishments, postal or any party in which may result in the Customers being omitted from the Promotion herein;
16. HLB/HLISB shall not be responsible for nor does HLB/HLISB have any control whatsoever on the network or internet connection failure and/or interruptions and/or network traffic congestion on the part of the respective telecommunications service provider ("Telco") or for any other reason whatsoever during the process of performing transactions pertaining to the Promotion herein (including but not limited to TT Transaction), which may result in the delay of the relevant transactions (including but not limited to TT Transaction) being performed during the Promotion Period.

17. The Customers' account(s) must be valid/ active, in good standing and must not be in breach of any of the terms and conditions of this Promotion and/or Cardholder Agreement at all times.
18. The Gifts and/or the Prize will be provided on an "As Is" basis. The Gifts/Prize featured in all printed materials and/or website are for illustration purposes only. Any props, accessories or equipment featured with the Gifts and/or the Prize in any pictorial materials are for decorative purposes and shall not form part of the Gifts and/or the Prize.
19. HLB/HLISB gives no representation or warranty with respect to the quality or suitability of the Gifts and/or the Prize and shall not be responsible to replace any lost, stolen or damaged Gifts and/or the Prize (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). The Customers shall deal directly with the relevant merchant(s) and/or manufacturer(s) for all warranty information and claims without recourse to HLB/HLISB.
20. The Gifts/Prize are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.
21. In the event of any discrepancy between these T&Cs as compared to any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on HLB's/HLISB's Website shall prevail.
22. In addition to the terms stipulated above, the Customers agree that the general terms and conditions in the Cardholder Agreement, Share Financing Agreement, Insurance Contract, General Terms and Conditions of Accounts/Debit Card/Connect/Mortgage/Mortgage-i/Personal Loan/Financing, Terms and Conditions stated in HLB's Remittance Application Form/Hong Leong Fixed Deposit-i/Hong Leong Current and Savings Account-I (Tawarruq CASA-i) or relevant terms and conditions that the Bank may specify from time to time are read as an entire agreement. . Any discrepancies between these terms and conditions as compared to the general terms and conditions contained in the Cardholder Agreement, Share Financing Agreement, General Terms and Conditions of Accounts/Debit Card/Connect Mortgage/Mortgage-i/Personal Loan/Financing and Terms and Conditions stated in HLB's Remittance Application Form/Hong Leong Fixed Deposit-i/Hong Leong Current and Savings Account-I (Tawarruq CASA-i), the specific terms above shall prevail to the extent of such discrepancy.
23. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Accountholders agree to submit to the jurisdiction of the Courts of Malaysia.
24. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*

Deposit/Deposit-i and Insurance Products are eligible for protection by PIDM.