

“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”)

ONLINE OFFER: 70% CASH BACK AND STAND A CHANCE TO WIN IPHONE 7 (PRODUCT) RED ONLINE APPLICATION FOR HONG LEONG PERSONAL LOAN/FINANCING (“PERSONAL LOAN / FINANCING ONLINE PROMOTION”)

ELIGIBILITY

1. Personal Loan / Financing Online Promotion is open to all Malaysian individuals who apply for a new HLB Personal Loan / HLISB Personal Financing with a minimum of Ringgit Malaysia Twenty Five Thousand (RM25,000.00) and above for the facility tenure of 2 to 5 years (“Personal Loan / Financing Facility”) during the Promotion Period via the Bank’s website at www.hlb.com.my and www.hlisb.com.my (“Customers”).
2. The acceptance and disbursement of the Personal Loan / Financing Facility must be on or before 13 August 2017 (“Eligible Personal Loan/ Financing Customers”). For the 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 Personal Loan / Financing Facility application in a timely manner. The Bank shall not entertain any appeal in the event that the Personal Loan / Financing Facility cannot be accepted and disbursed on or before 13 August 2017.
3. The following are NOT eligible to participate in this Personal Loan / Financing Online Promotion:
 - a. employees of HLB or HLISB, whether on permanent or on contractual basis,
 - 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 the Bank or have been declared bankrupts or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period;
 - c. Customers who have committed, or determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be disqualified immediately from participating in the this Personal Loan/ Financing Online Promotion;
 - d. Customers that are non-individuals;
 - e. An existing Personal Loan/ Financing accountholder; and
 - f. Eligible Personal Loan/ Financing Customers who opt for other Personal Loan/Financing promotional offerings during the Promotion Period.

MECHANICS

4. This Personal Loan / Financing Online Promotion is based on a cash back equivalent to 70% of the total interest paid based on 12.5% per annum (“Personal Loan / Financing Online Cash Back”).
5. The Eligible Personal Loan/ Financing Customers who pay the Personal Loan / Financing Facility’s monthly installment amount on or before the due date each month during the tenure of the Personal Loan / Financing Facility will be entitled to receive Personal Loan/ Financing Online Cash Back which is calculated in accordance with the following formula.

Formula:

Cash Back Amount = Total interest/ profit x Cash Back Percentage

Illustration on cash back

Personal Loan/financing Amount	Tenure	Total Interest/ Profit Rate*	Personal Loan/ Financing with 70% Cash Back (RM)	Net Interest/ Profit (RM)	Net Interest/ Profit Rate p.a. (%)
25,000	2	6,250	4,375	1,875	3.75%
50,000	3	18,750	13,125	5,625	3.75%
75,000	4	37,500	26,250	11,250	3.75%
100,000	5	62,500	43,750	18,750	3.75%
150,000	5	93,750	65,625	28,125	3.75%

*based on interest /profit rate of 12.5%

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

6. The Personal Loan/ Financing Online Cash Back will be paid on a monthly basis and the first (1st) Personal Loan/ Financing Online 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 Online Cash Back will be paid six (6) months before the final instalment of the Personal Loan / Financing Facility is paid by the Eligible Personal Loan/ Financing Customer. The Personal Loan/ Financing Online 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 Personal Loan / Financing Facility account one (1) day after the monthly instalment due date. The monthly Personal Loan/ Financing Online Cash Back will be treated as advance payment in the Personal Loan / Financing Facility account.
7. It is the Eligible Personal Loan/ Financing Customers’ responsibility to notify HLB/HLISB 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 Online 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 Online Cash Back will be disqualified and further Personal Loan/ Financing Online 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 Personal Loan / Financing Facility by the due date, or such other sums owing under and pursuant to the Personal Loan / Financing 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 Personal Loan / Financing 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 Personal Loan / Financing Facility.
9. Daily iPhone 7 Giveaway ("iPhone 7 Giveaway Contest")
- a. During the Promotion Period, the Eligible Personal Loan/ Financing Customers may also stand a chance to win one (1) unit of Apple iPhone 7 128GB (**PRODUCT**) **RED** ("iPhone 7") each day
 - b. Each day during the Promotion Period, Eligible Personal Loan / Financing Customers will be shortlisted on a random selection basis ("**Shortlisted Online Customers**", each a "**Shortlisted Online Customer**") and will be contacted at his/ her latest mobile number(s) furnished by such Shortlisted Online Customers as shown in, and are duly captured by and reflected in the Bank's system and/or records by the Bank's authorised agent, Dynamic Search Sdn. Bhd. (136574-V) ("**Dynamic Search**") to answer two (2) questions provided by the Bank.
 - c. Only one (1) Shortlisted Online Customers who answer the two questions correctly within the fastest time will win the iPhone 7 on daily basis (one (1) Winner per day) ("Online Cash Back Winner")
 - d. A maximum of three (3) attempts will be made by Dynamic Search to contact the Shortlisted Online Customers from Monday to Friday (excluding public holidays), 31 August 2017 till 15 September 2017 between 10:00 a.m. to 6:00 p.m. Dynamic Search's records of attempted calls to the Shortlisted Online Customers shall be conclusive on the matter. In the event that Dynamic Search is unable to contact the Shortlisted Online Customer after three (3) attempts, he/ she shall be disqualified from this iPhone 7 Giveaway Contest and shall not stand a chance to win the iPhone 7. It is essentially the obligations of the Personal Loan / Financing Customers to provide their latest, valid and accurate mobile numbers to the Bank and the Bank shall not be responsible or held liable in the event that Dynamic Search is unable to contact the Shortlisted Online Customers for any reasons whatsoever.
 - e. The Online Cash Back Winners shall be notified by the Bank either in writing, by short message services ("**SMS**") or in any other manner which the Bank deems practical on a best effort basis at the address or latest mobile number(s) furnished by the Personal Loan / Financing Customer, and are duly captured by and reflected in the Bank's system and/or records within 15 September 2017 till 30 September 2017. The SMS service provider for the Campaign is M3 Technologies (Asia) Berhad ("**M3Tech**").
 - f. The iPhone 7 will be delivered via courier service to the Online Cash Back Winners' latest respective mailing address furnished by the Winners as shown in, and are duly captured by and reflected in the Bank's system and/or records within 1 October 2017 till 30 November 2017. It is essentially the obligations of the Online Cash Back Winners to provide their latest, valid and accurate mailing address to the Bank and the Bank shall not be responsible for any lost, stolen, damage or non-receipt of the iPhone 7 and any claim for the reimbursement of the iPhone 7 shall not be entertained by the Bank.

GENERAL

10. 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”.

11. 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

12. 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

13. 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.
14. 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.
15. 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.
16. 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;
17. 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.
18. 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.
19. 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.
20. 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.
21. The Gifts/Prize are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.
22. 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.
23. 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.

24. 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.
25. 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.