

MORTGAGE: FIRST YEAR FIXED RATE - Terms and Conditions (“T&Cs”)

PROMOTION PERIOD

1. The Hong Leong Bank Berhad (97141-X) and Hong Leong Islamic Bank Berhad (686191-W) (collectively referred to as “the Bank”) **“Mortgage: First Year Fixed Rate Promotion” (“the Promotion”)** commences on **01 May 2017** and ends on **31 July 2017**, both dates inclusive (**“Promotion Period”**) unless notified otherwise by way of posting on the Bank’s website at www.hlb.com.my and www.hlisb.com.my (“the Bank’s Website”).

Terms and Conditions (“T&Cs”)

The following sets-out the terms and conditions applicable to the Promotion:-

ELIGIBILITY

2. The Promotion is open to both **new and existing individual and non-individual applicants** who apply for the selected participating Conventional and/or Islamic facility(ies) as set-out herein below (“Participating Facility”) with a minimum Facility Amount of Ringgit Malaysia Two Hundred Thousand (RM200,000) for Residential Property or Ringgit Malaysia Four Hundred Thousand (RM400,000) for Non-Residential Property during the Promotion Period and accept the said Participating Facility (with Promotion Pricing Package as described in clause No.5) by signing the Letter of Offer on or before 20 October 2017 (“Acceptance Date”):
 - Hong Leong Housing/Shop Loan;
 - Hong Leong MortgagePlus Housing/Shop Loan;
 - Hong Leong Branch Business Housing/Shop Loan; and
 - Hong Leong CM Flexi Property Financing-i (House/Shop Financing)And take-up of **Mortgage Decreasing Term Assurance (“MDTA”)** or **Mortgage Reducing Term Takaful (“MRTT”)**. (“Eligible Customers”).
3. This Promotion is applicable to Participating Facility for purposes of refinancing as well as financing the purchase of completed and under-construction residential and non-residential properties.
4. For the avoidance of doubt, the following persons are NOT eligible to participate in this Promotion:
 - Permanent and contract employees of Hong Leong Group (including its subsidiaries and related companies); and/or
 - employees of the Bank, the Bank’s business partners, representatives or agents (including external auditors, vendors, suppliers, advertising and promotion agents) and their respective immediate family members (such as spouse, children , parents, and siblings).
5. Non-individual customers refer to businesses registered as sole-proprietorships, partnerships, professional bodies and private limited companies (Sdn Bhd) with annual sales turnover of not more than RM20mil.

PROMOTION PRICING PACKAGE

6. Eligible Customers are required to accept the following Promotion Pricing Package for this Promotion on or before the Acceptance Date:

a. Individual customers

(i) Hong Leong Housing/Shop Loan or Hong Leong CM Flexi Property Financing-i (House/Shop Financing):

Property Types	Residential Property	Non-Residential Property
Completed and Under-Construction Properties	<ul style="list-style-type: none"> ▪ First Year: 4.15% Fixed Rate ▪ Thereafter: Bank's Prevailing Rate 	<ul style="list-style-type: none"> ▪ First Year: 4.25% Fixed Rate ▪ Thereafter: Bank's Prevailing Rate

(ii) Hong Leong MortgagePlus Housing/Shop Loan:

Property Types	Residential Property	Non-Residential Property
Completed and Under-Construction Properties	<ul style="list-style-type: none"> ▪ First Year: 4.20% Fixed Rate ▪ Thereafter: Bank's Prevailing Rate 	<ul style="list-style-type: none"> ▪ First Year: 4.30% Fixed Rate ▪ Thereafter: Bank's Prevailing Rate

b. Non-individual customers

(i) Hong Leong Branch Business Housing/Shop Loan or Hong Leong CM Flexi Property Financing-i (House/Shop Financing):

Property Types	Residential/Non-Residential Property
Completed and Under-Construction Properties	<ul style="list-style-type: none"> ▪ First Year: 4.25% Fixed Rate ▪ Thereafter: Bank's Prevailing Rate

7. The Fixed Rate for the first year shall commence from the date of first drawdown of the Participating Facility or from the expiry of three (3) months from the issuance date of the Letter of Offer, whichever is earlier.

8. In the event MDTA/MRTT is not taken up by the Eligible Customer for any reason whatsoever or not approved by the insurer/takaful operator after the Eligible Customer has accepted the Participating Facility, the Bank reserves the right to increase the First Year Fixed Rate by an additional 0.05%.

9. Eligible Customers will enjoy the Promotion Pricing Package with a 3-year lock-in/holding period, which shall commence from the date of first disbursement of the Participating Facility. For the avoidance of doubt, in the event that the Eligible Customers determine / terminate the Participating Facility before the maturity of the 3-year lock-in/holding period, the provisions of the early redemption clause in the Letter of Offer shall apply.

10. It is the duty of the Eligible Customers to furnish all relevant documents to the Bank and/or fulfill the requirements as set out by the Bank (if any) upon the application of the Participating Facility in order for the Bank to approve the Participating Facility timely, and the Bank shall not be held liable/responsible in the event of any delay of the signing of the Letter of Offer after the Acceptance Date for any reasons whatsoever.

GENERAL

11. By participating in this Promotion, the Eligible Customers:
 - a. Have read, understood, and agree to be bound by the T&Cs herein;
 - b. agree that the Bank's decision on all matters relating to the Promotion shall be final and binding;
 - c. agree that all applications for the Participating Facility are subject to the Bank's credit evaluation and approval; and
 - d. agree to access the Bank's websites 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.
12. The Bank reserves the right to:
 - a. add, delete or vary the T&Cs contained herein, wholly or in part, at its absolute discretion by way of posting the amended T&Cs on the Bank's Website or in any manner deemed suitable by the Bank at any time with prior notice;
 - b. reject at its sole and absolute discretion any application for the Participating Facility without assigning any reason whatsoever thereof; and
 - c. disqualify any Eligible Customers from participating in this Promotion for any reason whatsoever as the Bank in its absolute discretion deems fit.
13. The T&Cs herein shall be read with the terms and conditions of Hong Leong Housing/Shop Loan, Hong Leong MortgagePlus Housing/Shop Loan, Hong Leong Branch Business House/Shop Loan and Hong Leong CM Flexi Property Financing-i (Housing/Shop Financing) as an entire agreement. In the event of any discrepancy, the T&Cs herein shall prevail to the extent of such discrepancy.
14. In the event of any discrepancy between the T&Cs and any advertising, promotional publicity and other materials relating to or in connection with the Promotion, the final T&Cs on the Bank's Website shall prevail.
15. The T&C shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the jurisdiction of the Courts of Malaysia.