

## **HONG LEONG SHARE MARGIN FINANCING – SMF Perfect 3 Campaign**

### **CAMPAIGN PERIOD**

The Hong Leong Bank Berhad's ("HLB") "SMF Perfect 3" Campaign ("the Campaign") commences on **1 July 2017** and ends on **31 December 2017**, both dates inclusive ("the Campaign Period"), unless notified otherwise.

### **Terms and Conditions**

**The following sets out the terms and conditions applicable to the Campaign ("T&Cs")**

### **ELIGIBILITY**

1. This Campaign is open to all new and existing HLB customers who submit a new application for HLB Share Margin Financing Facility ("the Facility") during the Campaign Period until 31 December 2017. ("Customers").
2. The following 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.
  - (iii) Customers who submit new application for the Facility to purchase shares under the Employee Stock Option Scheme (ESOS) and Initial Public Offering (IPO).
  - (iv) Existing customers with existing Share Margin Financing Account ("SMF Account") prior to the Campaign Period who have during the Campaign Period submitted their new application for the Facility for increase in the existing facility limit.
  - (v) Existing customers who have closed their previous SMF Account and have applied to open a new SMF account under this Campaign within one (1) year from the date of such closure.
  - (vi) Permanent and contract employees of HLB.

### **CAMPAIGN MECHANICS**

3. Customers who fulfil the criterias in clause 4 of this T&Cs ("Eligible Customers") are entitled to the interest rate below:-
  - (i) Interest rate at 3% fixed rate for the first three (3) months; and
  - (ii) Thereafter, for the fourth (4<sup>th</sup>) month onwards, the interest will be charged at the rate of BR + 1.26%.
4. In order to participate in this Campaign, the Customers are required to perform and to fulfil the following requirements/criteria as set out below:-
  - (i) To submit a new application for the Facility during the Campaign Period; and
  - (ii) To accept the Facility and to open a new SMF Account in relation to the Facility on/or before 31<sup>st</sup> January 2018. For the avoidance of doubt, Customers are given a further grace period of one (1) month from the expiry of the Campaign Period until 31<sup>st</sup> January 2018 strictly for the purpose of enabling Customers who have submitted new applications for the Facility within the Campaign Period, to accept the Facility and to open a new SMF Account.

### **GENERAL**

5. The Campaign is not valid and cannot be used in conjunction with any other ongoing campaigns related to Share Margin Financing offered by HLB from time to time, unless notified otherwise.
6. By participating in this Campaign, the Customers:
  - (i) agree that they have read, understood and agreed to be bound by the T&Cs herein;

- (ii) agree to access HLB's website at [www.hlb.com.my](http://www.hlb.com.my) ("HLB's Website") 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;
  - (iii) agree that all customers' records captured by HLB's system for the Campaign are accurate and final;
  - (iv) agree that the HLB's decision on all matters relating to the Campaign, including the eligibility of Customers to participate in the Campaign, shall be final and binding on all Customers and no further correspondence and/or appeal to dispute such decisions will be entertained;
  - (v) agree that all applications for the Facility are subject to HLB's credit evaluation and approval.
7. HLB reserves the right to :
- (i) reject at its sole and absolute discretion any application for the Facility submitted without assigning any reason thereof;
  - (ii) disqualify any Customer for any reason whatsoever as HLB may in its absolute discretion deem fit to participate in this Campaign;
  - (iii) add, delete, suspend or vary the T&Cs contained herein, wholly or in part at its absolute discretion by way of posting on HLB's Website, or in any manner deemed suitable by HLB in order to give prior notice to the Customers of such additions, deletions or amendments.
8. Customers are 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.
9. 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 HLB's Website shall prevail.
10. 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 jurisdiction of the Courts of Malaysia.