

Personal Loan/Financing-i: CNY 2020 Connect One Day Fatt Fatt Campaign

Campaign Period

The Hong Leong Bank Berhad (“**HLB**”)’s and Hong Leong Islamic Bank Berhad’s (“**HLISB**”)’s (collectively referred to as “the Bank”) “Personal Loan/Financing-i: CNY 2020 Connect One Day Fatt Fatt Campaign” (“**Campaign**”) commences on 3 February 2020 at 0001 hours and ends on 3 February 2020 at 2359 hours, (“**Campaign Period**”), unless specified or notified otherwise.

Terms & Conditions

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

Eligibility

1. The Campaign is open to all Malaysian individuals (“**Customers**”) who have fulfilled the following eligibility criteria:-
 - (a) aged between 21 – 60 years old;
 - (b) a registered user of Hong Leong Connect Online Banking (“**Connect**”);
 - (c) employed or self-employed with a minimum income of Ringgit Malaysia Twenty Four Thousand (RM24,000.00) per annum;
 - (d) have a valid and active individual current account/current account-i and/or saving account/saving account-i with the Bank (collectively referred to as “**Hong Leong CASA/CASA-i**”);
 - (e) have no existing HLB personal loan and/or HLISB personal financing-i;
 - (f) apply for at least one (1) of the following products during the Campaign Period for two to five (2-5) years financing tenure (“**Facility Tenure**”) and the Applied Facility Amount is within the range as provided in the table below:

Facility	Applied Facility Amount	
	Minimum Amount	Maximum Amount
HLB Personal Loan	RM5,000	RM250,000
HLISB Personal Financing-i	RM5,000	RM150,000

Both HLB Personal Loan and HLISB Personal Financing-i are collectively known as “**Facility**”;

- (g) submit the application for the Facility through Connect channel; and
 - (h) disbursement of the approved Facility by the Bank no later than 31 March 2020.
2. For the purpose of this Campaign, Customers who have fulfilled all the criteria under Clause 1 above shall be referred to as “**Eligible Customers**”.
3. The following are **NOT** eligible to participate in the Campaign:
 - (a) 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 bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period.
 - (b) Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein.
 - (c) Permanent and contract employees of the Bank.

Campaign Mechanics

A. Promotional Interest/Profit Rate for Facility

4. Eligible Customers who have applied for a Facility via the channel as mentioned under Clause 1(g) during the Campaign Period and whose Facility is approved with approved Facility amount as stated in Table 1 below and disbursed by no later than 31 March 2020 will be charged interest/profit rates in the manner as specified in Table 1:

Table 1

Type of Facility	Approved Facility Amount	Interest/Profit Rate Charged	Facility Tenure
HLB Personal Loan	RM5,000 – RM250,000	3.88% p.a.	2 to 5 years
HLISB Personal Financing-i	RM5,000 – RM150,000		

Note: The effective interest/profit rates vary from 7.21% p.a. to 7.29% p.a. depending on loan/financing-i tenure from 2 to 5 years.

5. An illustration of monthly instalments payable for an approved Facility amount of Ringgit Malaysia Five Thousand (RM5,000) over a five (5) year tenure taken over a Facility Tenure of five (5) years is illustrated as per Table 2 below.

Table 2

Approved Facility Amount*	Facility Tenure (Years)	Interest/Profit Rate (per annum) on Approved Facility Amount	Total Interest/Profit Payable over Facility Tenure	Monthly Instalment**
(a)	(b)	(c)	(d) = (a) x (b) x (c)	(e) = (a + d) / (b x 12)
5,000	5	3.88%	RM970	RM100

*0.50% of the Approved Facility Amount will be deducted from the Facility upon disbursement for stamp duty payable on the Facility.

**Instalment will be rounded up to the nearest Ringgit Malaysia Five (RM5).

B. Interest/Profit Prosperity Cashback of 3 months

6. Eligible Customers who have applied for Facility during the Campaign Period and fulfil the criteria below will be entitled to full interest/profit cashback of three (3) months (“Cashback”):
- Application for the Facility is approved with approved Facility amount as stated in Table 1 above and disbursed by 31 March 2020; and
 - Pay their Facility’s monthly instalment amount by the due date of each month for the first three (3) months of their Facility Tenure;
 - Have at least one (1) valid and active principal Hong Leong Credit Card as reflected by the Bank’s records as at 30 June 2020 (“**Credit Card**”); and
 - For HLISB Personal Financing-i applications, the Cashback may only be paid to existing Credit Cards i.e. the Hong Leong Credit Card must be activated prior to 8 January 2020.

Eligible Customers who fulfil Clause 6 above will be referred to as “**Successful Customer**”.

7. The Cashback will be paid to the Successful Customer’s Credit Card by 31 July 2020 (“**Fulfilment Date**”).
8. In the event the Successful Customer has more than one (1) Credit Card, the Cashback will be paid to the Credit Card with the latest transaction record, as determined by the Bank.
9. An illustration of the Cashback paid to the Successful Customer’s Credit Card is as illustrated in Table 3 below.

Table 3

Monthly Interest/Profit Payable**	Cashback
(a)	(b) = (a) x 3
$RM970^* \div 60 \text{ months}$ = RM16	$RM16 \times 3 \text{ months}$ = RM48

*Total interest/profit payable over Facility Tenure as illustrated in Table 2.

**For the purpose of calculation of the Cashback, the Monthly Interest/Profit Payable will be rounded down to the nearest Ringgit Malaysia One (RM1).

For the avoidance of doubt, the calculation of the Monthly Interest/Profit Payable as shown above is meant to be used solely for deriving the Cashback in this Campaign. The same method may not be used to determine the monthly interest/profit proportion of the monthly instalment amount.

10. It is the Successful Customers’ responsibility to notify the Bank in writing no later than one (1) month from the Fulfilment Date (i.e. by 31 August 2020) in the event of non-receipt of the Cashback, failing which, the Successful Customers are deemed to have received the Cashback from the Bank and any further dispute or request for the reimbursement of the Cashback shall not be entertained by the Bank.
11. The Successful Customers’ eligibility for the Cashback will be disqualified and subsequent Cashback payments will be immediately terminated upon the occurrence of any of the following events:
 - (a) the Successful Customers fail to pay any of the first three (3) monthly instalments of the Facility by the due date or such other sums owing under and pursuant to the Facility when demanded by the Bank;
 - (b) early settlement notice is given by the Successful Customers prior to the maturity of the Facility Tenure; or
 - (c) the Successful Customers have committed or are suspected of committing any fraudulent or wrongful acts in relation to the use of the Facility.

GENERAL

12. By participating in the Campaign, the Customers hereby:
- (i) agree that they have read, understood and agreed to be bound by the T&Cs herein and the HLB Personal Loan Terms and Conditions and HLISB Personal Financing-i Terms and Conditions;
 - (ii) agree to access the Bank's website at www.hlb.com.my or www.hlisb.com.my ("**Bank's Websites**") at regular time intervals to view the T&Cs and to keep-up-to-date on any changes or variations to the T&Cs;
 - (iii) agree that they have read, understood and agreed to the HLB/HLISB [Privacy Notice](#) which is available at the Bank's Websites;
 - (iv) agree to furnish all the relevant documents as may be requested by the Bank in a timely manner in order for the Facility to be approved and disbursed by 31 March 2020 and the Bank shall not be responsible in the event that the Facility cannot be disbursed by 31 March 2020 for any reasons whatsoever;
 - (v) agree that the decision by the Bank on all matters relating to the Campaign (including but not limited to the approval of the Facility and/or the approval amount of the Facility) shall be final, conclusive and binding and no further correspondence and/or appeal to dispute such decisions will be entertained;
 - (vi) 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.
13. The Bank reserves the right to:
- (i) reject at its sole and absolute discretion any Facility application;
 - (ii) disqualify any Customer at its sole and absolute discretion from participating in the Campaign;
 - (iii) add, delete, suspend or vary the T&Cs contained herein, wholly or in part, or to suspend or terminate the Campaign at its absolute discretion, by giving prior notice to the Customer by way of posting on the Bank's Websites or in any other manner which the Bank deems practical.
14. The T&Cs herein and [HLB Personal Loan Terms and Conditions /HLISB Financing-i Terms and Conditions](#) shall be read together as an entire agreement. In the event of any discrepancies between the T&Cs of this Campaign and the HLB Personal Loan Terms and Conditions / HLISB Financing-i Terms and Conditions, the specific T&Cs herein shall prevail to the extent of such discrepancies.
15. 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 Bank's Websites shall prevail.
16. 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.

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