

Personal Loan/Financing-i: Kickstart 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: Kickstart Campaign” (“**Campaign**”) commences on 22 July 2019 and ends 31 October 2019, both dates inclusive (“**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 existing and new Malaysian individual accountholders of the Bank (“**Customers**”) who are within the following eligibility criteria:
 - (a) Aged between 21 – 60 years old;
 - (b) Employed or self-employed with a minimum income of Ringgit Malaysia Twenty Four Thousand (RM24,000.00) per annum; and
 - (c) No existing balance in arrears in any of their existing HLB Personal Loan and/or HLISB Personal Financing-i with the Bank prior to the Campaign Period (applicable for existing Customers only).

2. 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.
 - (d) Existing Customers who hold more than one existing Facility (as defined below) with the Bank.

Campaign Mechanics

3. In order to participate in this Campaign, the Customers are required to attend to the following during the Campaign Period:
 - (a) Apply for either one of the following products during the Campaign Period for two (2) to five (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 (RM)	
	Minimum Amount	Maximum Amount
HLB Personal Loan	5,000	250,000
HLISB Personal Financing-i	5,000	150,000
HLB Personal Loan Consolidation	5,000	250,000
HLISB Personal Financing-i Consolidation	5,000	150,000

*For the avoidance of doubt, the approved Facility amount may not necessarily be the amount of Facility applied for.

Both HLB Personal Loan and HLIBS Personal Financing-i are collectively known as “**PL Facility**”, whereas both HLB Personal Loan Consolidation and HLIBS Personal Financing-i Consolidation are collectively known as “**PLC Facility**” (Both PL Facility and PLC Facility will be jointly known as “**Facility**”).

(b) Submit the application for the Facility through either one of the following application channels:

Channel	Platforms
Offline	Branch walk-in, am:pm Terminals, Direct Sales, Telemarketing
Bank’s Website	Bank’s website at www.hlb.com.my or www.hlisb.com.my
Connect	Hong Leong Connect Online Banking

For the avoidance of doubt, Customers who choose to submit their application via Connect channel and am:pm Terminals must fulfil all the criteria below:

- (i) Have a valid and active individual Hong Leong current account/current account-i and/or saving account/saving account-i (collectively referred to as “**Hong Leong CASA/CASA-i**”);
- (ii) Must not have any existing Facility with the Bank; and
- (iii) A registered user of Connect. (applicable to applications via Connect channel)

(c) For the purpose of this Campaign, Customers who have fulfilled the criteria under Clause 3 above shall be referred to as “**Eligible Customers**”.

A. Interest/Profit rate and Pay-On-Time Rebate for Facility

4. Eligible Customers whose applications for the Facility that have been approved and disbursed no later than 30 November 2019 will be entitled to enjoy flat interest/profit rates and Pay On Time Rebate in the manner as specified in Table 1 below depending on application channel, type of Facility and approved Facility amount;

Table 1

Application Channel	Type of Facility	Flat Interest/ Profit Charged	Facility Tenures	Approved Facility Amount	Pay on Time Rebate
Hong Leong Connect Online Banking	PL Facility	4.80% p.a.	2 to 5 years	RM5,000 – RM250,000	Not applicable
Bank’s Website	PL Facility	6.00% p.a.			Not applicable

Bank's Website & Offline	PLC Facility	Board rates applicable as defined in Clause 5	2 to 5 years	RM5,000 – RM250,000	30%
Offline	PL Facility	9.00% p.a.	2 to 5 years	RM5,000 – RM49,000	30%
				RM50,000 – RM99,000	40%
				RM100,000 – RM250,000	50%

Note: The effective interest/profit rates vary as follows for loan/financing-i tenure from 2 – 5 years:

- (i) Flat rate 4.80%p.a. – Effective interest/profit rates vary from 8.81%p.a. to 8.96%p.a.
- (ii) Flat rate 6.00%p.a. – Effective interest/profit rates vary from 10.85%p.a. to 11.13%p.a.
- (iii) Flat rate 9.00%p.a. – Effective interest/profit rates vary from 15.71%p.a. to 16.43%p.a.

5. The flat interest/profit charged promotion rates stated under Clause 4 are **NOT** applicable for PLC Facility. Whereas for PLC Facility, board rate applicable is such that the Effective Interest/Profit Rate (“**EIR**”) on the PLC Facility shall be a maximum of 2%p.a. lower than the consolidated EIR on the consolidated interest/profit charges of the Eligible Customer’s existing outstanding personal loan/financing-i and credit card facilities with minimum flat interest/profit rate of 7.50% p.a.
6. Eligible Customers who have applied for Facility during the Campaign Period and whose Facility is approved and disbursed by 30 November 2019 and pay their Facility’s monthly instalment amount by the due date of each month during the Facility Tenure (“**Qualified Customer**”) will be entitled to a Pay-On-Time Rebate on their total interest/profit payable (“**Rebate**”) as specified in Table 1 above.
7. The Rebate will be paid monthly to the Qualified Customer after the seventh (7th) month instalment due date and subsequent months thereafter until the sixth (6th) month before the final instalment of the Facility (“**Rebate Period**”). **Therefore, the Rebate Period will always be twelve (12) months’ less than the Facility Tenure.**
For example, a 60-month Facility has an effective Rebate Period of 48 months.
8. An illustration of monthly instalments payable for an approved PL Facility amount of RM5,000.00 taken over a Facility Tenure of five (5) years with applicable Rebate of 30% is illustrated as per Table 2 below.

Table 2

Approved Facility Amount*	PL Facility Tenure (Years)	Interest/Profit Rate (per annum) on approved Facility Amount	Total Interest/Profit Payable over PL Facility Tenure	Monthly Instalment during Normal Period**
(a)	(b)	(c)	(d)= a x b x c	(e)= (a+d) / (b x 12)
RM5,000	5	9.00% p.a.	RM2,250	RM125

*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 RM5.

9. The calculation of monthly instalment after Rebate during Rebate Period is as illustrated in Table 3 below:

Table 3: Illustration of monthly instalments payable for an approved PL Facility amount of RM5,000 taken over a 5-year tenure (With reference to Table 2 above)

30% Rebate on Total Interest/Profit Payable over PL Facility Tenure	Monthly Rebate receivable over Rebate Period	Monthly Instalment after Rebate during Rebate Period (round to nearest RM5)
(a)	(b) = (a)/Rebate Period	(c) = Monthly Instalment – (b)
RM2,250* x 30% = RM675	RM675/48months = RM14	RM125** – RM14 = RM115

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

** Monthly Instalment as illustrated in Table 2. Monthly Instalment after the Rebate will be rounded up to the nearest RM5.

Visual illustration of monthly instalments payable for an approved PL Facility amount of RM5,000 taken over a tenure of 5 years with applicable Rebate of 30% throughout the PL Facility tenure:



Note: The Rebate Period is indicated by the blue shaded area

10. Qualified Customers who are entitled to receive the Rebate will be notified by the Bank on the 6th month of their Facility Tenure, based on the last updated mailing addresses provided by the Qualified Customers as captured in the Bank’s record.

11. It is the Qualified Customers’ responsibility to notify the Bank 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 Rebate, failing which, the Qualified

Customers are deemed to have received the Rebate from the Bank and any further dispute or request for the reimbursement of the Rebate shall not be entertained by the Bank.

12. The Qualified Customers' eligibility for the Rebate will be disqualified and subsequent Rebate payments will be immediately terminated upon the occurrence of any of the following events:
 - a. the Qualified Customers fail 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 the Bank;
 - b. early settlement notice is given by the Qualified Customers prior to the maturity of the Facility Tenure; or
 - c. the Qualified Customers have committed or are suspected of committing any fraudulent or wrongful acts in relation to the use of the Facility.

B. Bonus Payout for PLC Facility

13. Customers who fulfil the criteria below will be entitled to receive a payout of Ringgit Malaysia One Thousand Only (RM1,000.00) ("**Payout**") to their Hong Leong CASA/CASA-i:
 - (a) Provide at least one Credit Card Statement from any other banks in Malaysia besides the Bank ("**Credit Card Statement**") to any of the Bank's Personal Loan/Financing-i sales staff (the Bank's branches, Direct Sales team and Telemarketing team);
 - (b) Credit Card Statement(s) date(s) must not be earlier than 1 January 2019. Any Credit Card Statement before 1 January 2019 shall not be accepted by the Bank;
 - (c) Outstanding balance as stated in Credit Card Statement refer to retail and/or online purchases only. Any portfolio sales, for example, Balance Transfer, Call for Cash or conversions to instalments are not applicable to qualify for the Payout; and
 - (d) Do not get any interest/profit savings from consolidating their credit card outstanding balance with the PLC Facility based on the Personal Loan/Personal Financing-i Consolidation calculator.

For the purposes of this Campaign, Customers who fulfil the criteria under Clause 13 above will be referred to as "**Successful Customers**".

14. A maximum of thirty (30) Successful Customers will be entitled to the Payout throughout the Campaign Period on a first come first serve basis depending on the submission date of their Credit Card Statement.
15. Successful Customers will receive a call from the Bank notifying them of their entitlement to the Payout no later than 30 days from the date of submission of their Credit Card Statement.
16. The Payout will be credited to the Successful Customer's Hong Leong CASA/CASA-i as provided by the Successful Customer latest by 31 December 2019 and the Payout is not transferrable to any third party. For the purposes of this initiative, the Successful Customer must provide an active Hong Leong CASA/CASA-i number. Otherwise, the Payout will be credited to the Successful Customer's Hong Leong CASA/CASA-i number as reflected in the Bank's record.

17. Therefore, it is essentially the obligation of the Eligible Customers to provide their latest, valid and accurate Hong Leong CASA/CASA-i number and mobile phone number to the Bank upon submission of their Credit Card Statement and the Bank shall not be responsible in the event that the Bank for the non-receipt of the Payout and the Bank shall not reimburse the Payout to the Successful Customer.
18. In the event that the Successful Customer does not receive the Payout within the time frame as stated in Clause 16 above, the Successful Customer shall notify the Bank in writing latest by 31 January 2020, failing which the Successful Customer is deemed to have received the Payout and the Bank bears no responsibility for the non-receipt of the Payout and the Bank shall not reimburse the Payout to the Successful Customer.

GENERAL

19. 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 that they have read, understood and agreed to be bound by the [Bank's Privacy Notice](#);
 - iii. agree to access the Bank's Website at regular time intervals to view the T&Cs and to keep-up-to-date on any changes or variations to the T&Cs;
 - 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 30 November 2019 and the Bank shall not be responsible in the event that the Facility cannot be disbursed by 30 November 2019 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;
 - vii. agree that the Bank is authorised to publish and display the Customer's name and NRIC number (in masked form) on the Bank's website for the purposes of the Campaign.
20. The Bank reserves the right to:
- i. reject at its sole and absolute discretion any Facility's application submitted without assigning any reason thereof;
 - 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 Website or in any other manner which the Bank deems practical.

- iv. amend and/or replace the Payout herein with an alternative gift of similar value at its absolute discretion by way of posting on the Bank's Website or in any other manner which the Bank deems practical, in order to give prior notice to Customers.
21. The T&Cs herein and [HLB Personal Loan/HLISB Personal 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/HLISB Personal Financing-i Terms and Conditions, the specific T&Cs herein shall prevail to the extent of such discrepancies.
22. 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 Website shall prevail.
23. 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.
24. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.