

Personal Loan/Financing-i: Kickstart Loyalty 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 Loyalty Campaign” (“**Campaign**”) commences on 22 July 2019 and ends on 31 October 2019, both dates inclusive (“**Campaign Period**”), unless 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 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;
 - (c) No existing balance in arrears in any existing HLB Personal Loan and/or HLISB Personal Financing-i with the Bank prior to the Campaign Period; and
 - (d) Received an invitation to participate in the Campaign from the Bank either via e-Direct Mailer (“**EDM**”) and/or received a call from the Bank’s telemarketing and/or direct sales and/or branch staff (“**Phone Call**”) and/or targeted advertisement on Facebook platform (“**Facebook**”) and/or targeted banner on Hong Leong Connect (“**Connect Banner**”).

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; and
 - (d) 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 at least one of the following products for a minimum of two to a maximum of 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 (RM)*	
	Minimum Amount	Maximum Amount
HLB Personal Loan	5,000	250,000
HLISB Personal Financing-i	5,000	150,000

*For avoidance of doubt, the approved Facility Amount may not necessarily be the Applied Facility Amount.

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

(b) Submit the application for the Facility through either one of these application channels such as online application via Bank’s website at www.hlb.com.my or www.hlisb.com.my (“**Bank’s Website**”) or Hong Leong Connect Online Banking (“**Connect**”) or application via telemarketing, direct sales and Bank branches during the Campaign Period.

Customers who choose to submit their application via Connect channel must fulfil 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 be a registered Connect user; and
- (iii) Must not have any existing Facility with the Bank

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

Interest / Profit Rate for Facility

- 4. Eligible Customers whose applications for the Facility that have been approved and disbursed by no later than 30 November 2019 will be entitled to enjoy a flat interest/profit rate in the manner as specified in Table 1 below:

Table 1

Approved Facility Amount	Flat Interest/Profit Rate Charged	Facility Tenure
RM5,000 – RM250,000 (HLB Personal Loan) RM5,000 – RM150,000 (HLISB Personal Financing-i)	4.80% p.a.	2 years to 5 years

Note: The effective interest/profit rates vary from 8.81% p.a. to 8.96% p.a. for loan/financing-i tenure from 2 to 5 years.

- 5. An illustration of monthly instalments payable for a Facility Approved Amount of RM5,000 over a 5 year Facility Tenure is illustrated as per Table 2 below.

Table 2

Approved Facility Amount*	Facility Tenure	Flat Interest/Profit Rate Charged	Total Interest/Profit Payable over Facility Tenure	Monthly Instalment**
(a)	(b)	(c)	(d)= a x b x c	(e)=(a+d) / (b x 12)
RM5,000	5	4.80% p.a.	RM1,200	RM105

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

**Monthly Instalment will be rounded up to the nearest RM5.

GENERAL

- 6. 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 Hong Leong Personal Loan Terms and Conditions and Hong Leong Personal Financing-i Terms and Conditions;
 - ii. 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;
 - iii. agree that they have read, understood and agreed to the HLB/HLISB [Privacy Notice](#) which is available at the Bank's Website;
 - 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.
7. 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 Website or in any other manner which the Bank deems practical.
8. 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.
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 the Bank 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 exclusive jurisdiction of the Courts of Malaysia.
11. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.