

## Personal Loan National Day Special

### Campaign Period

1. The Hong Leong Bank Berhad's ("HLB") "Personal Loan National Day Special" ("Campaign") commences on 16<sup>th</sup> August 2017 and ends on 31st August 2017, both dates inclusive ("Campaign Period"), unless notified otherwise.

### Terms & Conditions ("T&Cs")

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

#### Eligibility

2. The Campaign is open to all Malaysian individual customers ("Customers") who fulfill the following eligibility criteria:-
  - (a) employed with a minimum annual income of Ringgit Malaysia Twenty Four Thousand (RM24,000.00);
  - (b) no existing balance in arrears on any existing HLB Personal Loan and/or Hong Leong Islamic Bank Berhad ("HLISB") Personal Financing-i and/or MACH I.O.U. Personal Loan;
  - (c) apply for a HLB Personal Loan or a Personal Loan Consolidation with a minimum amount of Ringgit Malaysia Twenty Thousand (RM20,000) ("Facility") via HLB's website at [www.hlb.com.my](http://www.hlb.com.my) ("HLB's Website") during the Campaign Period; and
  - (d) disbursement of the approved Facility by HLB no later than 8 September 2017.

For the purpose of this Campaign, Customers who have fulfilled all the criteria in Clause 2 above shall be referred to as "Eligible Customers".

3. The following are **NOT** eligible to participate in the Campaign:
  - i. Customers who apply for a HLISB Personal Financing-I, Personal Financing-I Consolidation or MACH I.O.U. Personal Loan during the campaign period.
  - ii. 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 and/or HLISB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period.
  - iii. Customers who are determined by HLB and/or HLISB to be potentially committing any of the wrongful acts stipulated herein.
  - iv. Permanent and contract employees of HLB and/or HLISB.

### Campaign Mechanics

4. There are a total of one thousand and five hundred (1,500) Golden Screen Cinema e-vouchers to be won in this Campaign. One (1) Golden Screen Cinema e-vouchers will be defined as one (1) "Gift". The Gifts will be given out on a first-come, first-served basis and each Eligible Customer can only win once throughout the Campaign Period regardless of whether the Eligible Customer is qualified under Category A or Category B as defined below.

**5. Category A**

A total of one thousand and two hundred (1,200) Gifts will be given for this category. The first sixty (60) Customers who have fulfilled all the eligibility criteria set out in Clause 2 above within the Campaign Period (“Eligible Customers”) shall be eligible to receive twenty (20) Gifts each.

**6. Category B**

A total of three hundred (300) Gifts will be given for this category. The next sixty (60) Eligible Customers after Category A shall be eligible to receive five (5) Gifts each.

- 7.** The Gifts will be sent to the Eligible Customers by way of email to the Eligible Customers valid email addresses captured in the HLB’s records on the respective dates tabulated below based on the respective disbursement dates of the Facility , or by other means as deemed fit by HLB , based on the following schedule by the date of Facility disbursement:

Facility disbursed by:	Emailed by:
16-20 August 2017	25 August 2017
21-27 August 2017	1 September 2017
28 August – 8 September 2017	12 September 2017

- 8.** The use of the Gifts is subject to the following terms and conditions prescribed by Golden Screen Cinemas Sdn Bhd:
- Only redeemable via e-Payment ticketing and GSC Mobile App. Not valid for redemption via the Cinema Counter.
  - Valid for the following film format : Normal, 2D only.
  - Valid for the following movie class : Normal Class only.
  - Valid for the following seats : Normal only.
  - One (1) e-voucher number is valid for one (1) movie ticket in any Golden Screen Cinemas in Malaysia, except GSC Signature KL.
  - The e-voucher is not exchangeable for cash.
  - The e-voucher cannot be upgraded.
  - The expiry date for the e-voucher is 2 Oct 2017 and will not be extended.

**GENERAL**

- 9.** By participating in the Campaign, the Customers hereby:
- agree that they have read, understood and agreed to be bound by the T&Cs;
  - agree to access the HLB website at [www.hlb.com.my](http://www.hlb.com.my) (“HLB Website”) at regular time intervals to view the T&Cs and to ensure to keep-up-to-date on any changes or variations to the T&Cs;
  - agree that the decision by HLB on all matters relating to the Campaign shall be final, conclusive and binding and no further correspondence and/or appeal to dispute such decisions will be entertained;
  - agree that the Gifts are not exchangeable for cash, credit or in kind;
  - agree that HLB gives no representation or warranty with respect to the quality of suitability of the Gifts and that any complaints or disputes concerning the Gifts under this Campaign shall be settled between the Eligible Customer and Golden Screen Cinemas Sdn Bhd without any recourse to;

- (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.
10. HLB reserves the right to:
- (i) reject at its sole and absolute discretion any Facility application submitted without assigning any reason thereof;
  - (ii) disqualify any Customer at its sole and absolute discretion from participating in the Campaign;
  - (iii) forfeit the Gifts in the event of non-compliance with the T&Cs herein and non-compliance with the terms and conditions of HLB Personal Loan or HLB Personal Loan Consolidation;
  - (iv) substitute the Gifts with alternative gifts of similar value at its absolute discretion with prior notice; and
  - (v) add, delete, suspend or vary the T&Cs contained herein, wholly or in part, or terminate the Campaign at its absolute discretion, by way of posting on HLB Website or in any other manner which HLB deems practical in order to give **twenty-one (21)** calendar days' prior notice to the Customers.
11. The T&Cs herein and the terms and conditions governing the Hong Leong Personal Loan including Hong Leong Personal Loan 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 terms and conditions governing the HLB Personal Loan and the specific T&Cs herein shall prevail to the extent of such discrepancies.
12. 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 HLB Website shall prevail.
13. 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.
14. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.