

Personal Loan/Financing-i: Online Exclusive Campaign

Campaign Period

1. The Hong Leong Bank Berhad's ("HLB") and Hong Leong Islamic Bank Berhad's ("HLISB") (collectively referenced as "The Bank") "Personal Loan/Financing-i Online Exclusive Campaign" ("Campaign") commences on 13th October 2017 and ends on 21 January 2018, 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/Personal Loan Consolidation and/or HLISB Personal Financing-i/Personal Financing-i Consolidation and/or MACH I.O.U. Personal Loan;
 - (c) apply for a HLB Personal Loan/Add-a-Loan (excluding Personal Loan Consolidation) with a minimum amount of Ringgit Malaysia Five Thousand (RM5,000) up to Ringgit Malaysia Two Hundred and Fifty Thousand (RM250,000) ("Facility") or HLISB Personal Financing-i/Add-a-Financing (excluding Personal Financing-i Consolidation) with a minimum amount of Ringgit Malaysia Five Thousand (RM5,000) up to Ringgit Malaysia One Hundred and Fifty Thousand (RM150,000) ("Facility") during the Campaign Period via online application at www.hlb.com.my ("The Bank's website") for one (1) to seven (7) year loan/financing tenure.
 - (d) disbursement of the approved Facility by The Bank no later than 15 January 2018.

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 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.
 - ii. Customers who are determined by HLB and/or HLISB to be potentially committing any of the wrongful acts stipulated herein.
 - iii. Permanent and contract employees of HLB and/or HLISB.

Campaign Mechanics

4. A cash rebate is given to the Eligible Customer based on a percentage of the Interest/Profit payable (“Cash Back”) which is calculated in accordance with the following illustration:

Loan/Financing amount (RM)*	Facility Tenure (Years)	Interest/Profit Rate (per annum)	Total Interest/Profit payable by Eligible Customer before Cash Back (RM)	Cash Back Percentage on Total Interest/Profit Payable by Eligible Customer	Total Cash Back payable to Eligible Customer (RM)	Total Interest/Profit payable by Eligible Customer after Cash Back (RM)	Interest/Profit Rate after Cash Back
(a)	(b)	(c)	(d)=[(a) x (b) x (c)]	(e)	(f)=[(d) x (e)]	(g)=[(d)-(f)]	(h)=[[(g)/(b)] / (a)]
10,000	1	12.50%	1,250.00	65%	812.50	437.50	4.38%
10,000	2	12.50%	2,500.00	60%	1,500.00	1,000.00	5.00%
10,000	3	12.50%	3,750.00	50%	1,875.00	1,875.00	6.25%
10,000	4	12.50%	5,000.00	20%	1,000.00	4,000.00	10.00%
10,000	5	12.50%	6,250.00	20%	1,250.00	5,000.00	10.00%
10,000	6	13.50%	8,100.00	20%	1,620.00	6,480.00	10.80%
10,000	7	13.50%	9,450.00	20%	1,890.00	7,560.00	10.80%
150,000	1	9.00%	13,500.00	65%	8,775.00	4,725.00	3.15%
100,000	2	10.00%	20,000.00	60%	12,000.00	8,000.00	4.00%
60,000	3	11.00%	19,800.00	50%	9,900.00	9,900.00	5.50%

*0.5% of Facility Loan/Financing amount will be deducted for stamp duty.

5. The Cash Back is payable as follows:-

- i. The Eligible Customers who pay the Facility’s monthly instalment amount on or before the due date each month during the Facility Tenure will be entitled to receive the Cash Back.
- ii. The Bank will notify the Eligible Customers by letter on their eligibility for the Cash Back on the 6th month of their Facility Tenure, based on last updated mailing addresses as per The Bank’s record.
- iii. The Cash Back will be paid on a monthly basis with payment of the first (1st) Cash Back to commence after the seventh (7th) monthly instalment is paid by the Eligible Customers. The Cash Back which is rounded down to the nearest Ringgit Malaysia One (RM1) will be credited into the Eligible Customers’ active and valid Facility account one (1) day after the seventh (7th) monthly instalment due date and subsequent months thereafter until the last Cash Back payment as stated in Clause (iv) and (v) below.
- iv. For one (1) year loan tenure, the last Cash Back together with all the adjustments due to the earlier rounding down payment to be paid on the second (2nd) month before the Eligible Customers pay the final instalment of the Facility.
- v. For two to seven (2-7) year tenure, the last Cash Back together with all the adjustments due to the earlier rounding down payment to be paid on the sixth (6th) month before the Eligible Customers pay the final instalment of the Facility.

- vi. The monthly Cash Back will be treated as advance payment in the Facility account.
- vii. For the avoidance of doubt, in the event that the monthly instalments are not paid promptly or no payment during the Facility Tenure, the entitlement for Cash Back shall cease immediately.
- viii. It is the Eligible 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 Cash Back, failing which, the Eligible Customers are deemed to have received and accepted the Cash Back from The Bank and any further dispute shall not be entertained by The Bank.
- ix. The Eligible Customers' eligibility for the Cash Back will be disqualified and further Cash Back payments will be immediately terminated upon the occurrence of any of the following events:
 - a. the Eligible 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 Eligible Customers prior to the maturity of the Facility Tenure; or
 - c. the Eligible Customers have committed or are suspected of committing any fraudulent or wrongful acts in relation to the use of Facility.

Lucky Draw

6. In addition to the Cash Back, this Lucky Draw is applicable for those Eligible Customers who apply for the Facility via The Bank's Website and The Facility is disbursed by 15 February 2018, where they may stand a chance to win **One (1)** of the following prizes listed below:

Category	Prize (One (1) winner per category)
Entrepreneur/Other (all other categories excluding New Home Buyer and Holiday Maker).	RM10,000 cash.
New Home Buyer	RM10,000 worth of IKEA Gift Cards (10x IKEA gift cards with a denomination of RM1,000 loaded into each card)
Holiday Maker	RM10,000 worth of travel vouchers.

- 7. Ten (10) Eligible Customers from each Category shall be randomly selected and shortlisted after the end of the Campaign Period for the Prize winner selection ("Shortlisted Participants").
- 8. The Shortlisted Participants shall be contacted by HLB or its appointed Contest Manager, Dynamic Search Sdn. Bhd. (136574V) ("Dynamic Search") on a best effort basis at the latest telephone number(s) furnished by the Shortlisted Participants as shown in HLB's system TWICE at any time during office hours (9:00 am to 5:00 pm) for a question and answer session ("Q&A") to answer two (2) questions.

9. If the Shortlisted Participants fail to answer the telephone after five (5) rings for any reason whatsoever, the Shortlisted Participants are deemed to have missed the winning chance and The Bank or Dynamic Search shall have the absolute right to select other Shortlisted Participants whenever necessary.
10. The first Shortlisted Participant for each Category who answers both questions correctly will win the corresponding Prize and will be declared the winner on the spot (“Winner”). For the avoidance of doubt, there will only be one (1) Winner for each category.
11. In the event that all the Shortlisted Participants fail to answer both questions correctly, another five (5) additional Eligible Customers shall be randomly selected and shortlisted for the Prize winner selection as above.
12. The Entrepreneur/Other Prize of RM10,000 cash will be credited into the customers’ HLB/HLISB savings or current account. If the Winner does not have a savings or current account, the Winner is required to open one at the nearest branch.
13. The New Home Buyer Prize of IKEA Gift Cards will be delivered by GD Express Sdn Bhd (“GDEX”), (a courier service provider appointed by HLB) to the latest home or office address furnished by the Winner as shown in HLB’s system.
14. The Holiday Maker Prize of Travel Vouchers will be provided by Mayflower Holidays Sdn Bhd (“Travel Agency”), and the Winner will be notified of the contact number (0392321999) and email (retail@mayflower-group.com) of the Travel Agency during the call in clause 10 and via email at their valid email address. The Winner shall subsequently contact the Travel Agency to obtain the Travel Voucher Terms & Conditions and plan their utilization of the Travel Voucher. The Travel Voucher is non-transferable to third parties.
15. The Winners’ HLB Personal Loan and/or HLISB Personal Financing-i account must be valid or active, in good standing and must not be in breach of any of the T&Cs of the Campaign at the point of awarding the Prizes.
16. The Winner must claim the Prizes by 31 March 2018 by way of:
 - i. Having existing savings/current account or opening one at any HLB/HLISB branch.
 - ii. Receiving the IKEA Gift Cards where proof of delivery is provided by GDEX.
 - iii. Contacting the Travel Agency.
17. The Bank shall not be responsible for any unclaimed Prize after 31 March 2018 and any claim for the Prize after 31 March 2018 shall not be entertained.

18. In the event that the Winners did not receive the Prizes, the Winners shall notify the bank by 31 March 2018 in writing. Failing which, the winners shall be deemed to have received the prizes and the bank bears no responsibilities for the non-receipt of the prizes.

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;
- (ii) agree to access The Bank's 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;
- (iii) agree that the decision by The Bank 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;
- (iv) agree that all Prizes are not exchangeable for cash, credit or in kind;
- (v) agree that The Bank gives no representation or warranty with respect to the quality of suitability of all Prizes and that any complaints or disputes concerning any of the Prizes under this Campaign shall be settled between the Winner and IKEA/ Travel Agency without any recourse to The Bank; and
- (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.

20. The Bank 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 Prizes in the event of non-compliance with the T&Cs herein and non-compliance with the terms and conditions of HLB Personal Loan/Add-A-Loan/HLISB Personal Financing-i/Add-a-Financing ;
- (iv) substitute all or any of the Prizes with alternative prizes 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 The Bank's Website or in any other manner which The Bank deems practical.

21. The T&Cs herein and the terms and conditions governing the HLB Personal Loan/ Add-a-Loan/Personal Financing-i/Add-a-Financing 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/ Add-a-Loan/Personal Financing-i/ Add-a-Financing/ 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 HLB 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.