

## **HONG LEONG SHARE MARGIN FINANCING – SMF Double Rebate Campaign**

### **Terms & Conditions (“T&Cs”)**

Last Updated 1 April 2017

### **CAMPAIGN PERIOD**

1. The Hong Leong Bank Berhad’s (“HLB”) “SMF Double Rebate” Campaign (“the Campaign”) commences on **1 November 2016** and ends on **30 June 2017**, both dates inclusive (“the Campaign Period”), unless notified otherwise.

### **ELIGIBILITY**

2. This Campaign is open to all new and existing HLB customers who submit a new application for HLB Share Margin Financing Facility (“the Facility”) during the Campaign Period (“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 or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period and until 31 July 2017.
  - (ii) Customers who have committed, or determined by HLB to be potentially committing any of the wrongful acts stipulated herein.
  - (iii) Customers who submit new application for the Facility to purchase shares under the Employee Stock Option Scheme (ESOS) and Initial Public Offering (IPO).
  - (iv) Existing customers with existing Share Margin Financing Account (“SMF Account”) prior to the Campaign Period who have during the Campaign Period submitted their new application for the Facility for increase in the existing facility limit.
  - (v) Existing customers who have closed their previous SMF Account and have applied to open a new SMF account under this Campaign within one (1) year from the date of such closure.
  - (vi) Permanent and contract employees of HLB.

### **CAMPAIGN MECHANICS**

4. The Customers who accept the Facility and open a new SMF Account in relation to the Facility during the Campaign Period shall be eligible for the following Interest Rebate and Brokerage Rebate (“Eligible Customers”):
  - i. Interest Rebate
    - The Eligible Customers are entitled to interest rebates of 25% (“Interest Rebate”) on interest charged from the acceptance date of the Facility (“Facility Acceptance Date”) plus subsequent three (3) months.
  - ii. Brokerage Rebate
    - The Eligible Customers are entitled to brokerage rebates of 25% (“Brokerage Rebate”) on brokerage charged from Facility Acceptance Date plus subsequent three (3) months.
5. For the purpose of this Campaign, Eligible Customers who **utilize** the Facility at any time and during the Campaign Period after the Facility Acceptance Date shall be entitled to the Interest Rebate and Brokerage Rebate in the manner stipulated above.
6. The Interest Rebate and Brokerage Rebate for each month will be credited into the Eligible Customers’ SMF Account by the end of the following month. The rebate amount will be reflected in the Facility monthly statement accordingly.
7. For the avoidance of doubt, Interest Rebate and Brokerage Rebate must be of a capped minimum amount of at least RM5 and the Eligible Customers shall not be entitled to any amount of rebate below RM5 whether under the Interest Rebate or the Brokerage Rebate.

8. An illustration of the Rebate computation for three (3) months from the Facility Acceptance Date is as follows:

**Example:**

**Facility Acceptance Date: 15<sup>th</sup> November 2016**

\* Below numbers are for illustration purposes only

Period	Interest Charged (RM)	Interest Rebate (%)	Interest Rebate (RM)	Eligibility	Brokerage Charged (RM)	Brokerage Rebate (%)	Brokerage Rebate (RM)	Eligibility	Total Payout (RM)
Month 0: 15-30 Nov 16	10	25%	3	No	50	25%	13	Yes	13
Month 1: 1-31 Dec 16	500	25%	125	Yes	120	25%	30	Yes	155
Month 2: 1-31 Jan 17	2,500	25%	625	Yes	550	25%	138	Yes	763
Month 3: 1-28 Feb 17	5,000	25%	1,250	Yes	1,500	25%	375	Yes	1,625

9. Notwithstanding the Campaign Period, a further grace period of one (1) month from the expiry of the Campaign Period, i.e. until **31 July 2017** will be given to the Customers strictly only for the purpose to enable the Customers to accept the Facility for application submitted prior to the expiry of the Campaign Period.

**GENERAL**

10. The Campaign is not valid and cannot be used in conjunction with any other ongoing campaigns related to Share Margin Financing offered by HLB from time to time, unless notified otherwise.
11. By participating in this Campaign, the Customers:
- agree that they have read and understood the T&Cs herein and agree to be bound by the T&Cs of the Campaign;
  - agree to access HLB's website at [www.hlb.com.my](http://www.hlb.com.my) ("HLB's Website") at regular time intervals to view the T&Cs and to ensure to be kept up-to-date on any changes or variations to the T&Cs;
  - agree that all records captured by HLB's system for the Campaign are accurate and final;
  - agree that the HLB's decision on all matters relating to the Campaign, including the eligibility of Customers to participate in the Campaign, shall be final and binding on all Customers and no further correspondence and/or appeal to dispute such decisions will be entertained;
  - agree that all applications for the Facility are subject to HLB's credit evaluation and approval.
12. HLB reserves the right to :
- reject at its sole and absolute discretion any application for the Facility submitted without assigning any reason thereof;
  - disqualify any Customer for any reason whatsoever as HLB may in its absolute discretion deem fit to participate in this Campaign;
  - add, delete, suspend or vary the T&Cs contained herein, wholly or in part at its absolute discretion by way of posting on HLB's Website, or in any manner deemed suitable by HLB in order to give prior notice to the Customers of such additions, deletions or amendments.
13. Customers are 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.
14. 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 HLB's Website shall prevail.
15. 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 jurisdiction of the Courts of Malaysia.