

HONG LEONG PERSONAL LOAN Festive 12 Months ZERO Interest Rate CAMPAIGN

CAMPAIGN PERIOD

1. The Hong Leong Bank Berhad (“HLB”) Personal Loan Festive 12 Months **ZERO** Interest Rate Campaign (“Campaign”) will commence from 01 June 2017 until 31 August 2017, inclusive of both dates (“Campaign Period”), unless notified otherwise.

TERMS & CONDITIONS (“T&Cs”)

The following sets out the T&Cs applicable to the Campaign.

ELIGIBILITY

2. The Campaign is open to all Malaysian individuals (“Customers”) who
 - a. aged between 21 to 60 years old;
 - b. earn a minimum annual income of RM24,000;
 - c. apply for a new Hong Leong Personal Loan with a minimum of Ringgit Malaysia Five Thousand (RM5,000.00) and up to Ringgit Malaysia Two Hundred and Fifty Thousand (RM250,000.00) (“Facility”) for the Facility tenure of five (5) years **ONLY** (“Facility Tenure”), directly via HLB’s website at www.hlb.com.my (“HLB’s Website”) during the Campaign Period; and
 - d. accept the Facility before the end of the Campaign Period and the Facility is completely disbursed on or before 30th September 2017.
3. The following individuals are **NOT** eligible to participate in this Campaign:
 - a. employees of HLB or Hong Leong Islamic Bank Berhad (“HLISB”), whether on permanent or on contractual basis, employees of any of the HLB and HLISB’s representatives or agents (including external auditors, vendors, suppliers, advertising and Campaign agents) and their respective immediate family members (i.e spouse, children, parent, brother or sister);
 - b. 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 bankrupts (pursuant to a petition by either banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period; and
 - c. customers who have committed, or determined by HLB to be potentially committing any of the wrongful acts stipulated herein shall be disqualified immediately from participating in the Campaign; and
 - d. non-individuals customers.

CAMPAIGN MECHANICS

4. Eligible Customers who participate in the Campaign will be entitled to:

- a. 12 Months ZERO Interest Rate saves 12 months interest payable for the Facility (“Cash Back”) during the facility tenure of five (5) years in accordance to the T&Cs below; and
- b. receive a petrol card (“Petrol Card”) worth Ringgit Malaysia Fifty (RM50.00) in value once the Facility is disbursed.
- c. there will be a total of 150 Petrol Cards to be given away during this Campaign Period.

A. ZERO INTEREST RATE

- i. The 12 Months ZERO Interest Rate is calculated in accordance with the following illustration:

Financing Amount	Facility Tenure (years)	Interest Rate (Per Annum)	Interest Payable for 5 years / 60 months	12 Months Interest Payable	Total Interest Payable with this Campaign	Cash Back
5,000	5	12.50%	3,125	625	2,500	625
10,000	5	12.50%	6,250	1,250	5,000	1,250
20,000	5	12.50%	12,500	2,500	10,000	2,500
30,000	5	12.50%	18,750	3,750	15,000	3,750
40,000	5	12.50%	25,000	5,000	20,000	5,000
50,000	5	12.50%	31,250	6,250	25,000	6,250

- ii. 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 Cash Back.
- iii. Bank will notify the Eligible Customers by letter to the last updated mailing address as per HLB’s record.
- iv. The Cash Back will be paid on a monthly basis with the first (1st) Cash Back to be paid after the seventh (7th) monthly instalment is paid by the Eligible Customer. 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 monthly instalment due date.
- v. The last Cash Back together with all the adjustments due to the earlier rounding down payment to be paid six (6) months before the final instalment of the Facility is paid by the Eligible Customer.
- 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 any of the monthly instalments are not paid promptly or missing payment during the Facility Tenure, the entitlement for Cash Back shall cease immediately.
- viii. It is the Eligible Customers’ responsibility to notify HLB 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 HLB and any further dispute shall not be entertained by HLB.
- 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:
 - I. the Eligible Customer fails 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 HLB;

- II. early settlement notice is given by the Eligible Customers prior to the maturity of the Facility Tenure; or
- III. the Eligible Customers have committed or are suspected of committing any fraudulent or wrongful acts in relation to the use of Facility.

B. PETROL CARD

- 5. The Petrol Card will be sent to Eligible Customer’s mailing address as per HLB’s record by end of the following month from the loan disbursement date.

Monthly Prize

- 6. A total of three (3) Petrol Cards (“worth Ringgit Malaysia Two Hundred Fifty (RM250.00) in value each (“Monthly Prize”) will be available to be won by the Eligible Customers who have been selected and shortlisted after the conclusion of the respective Disbursement Period as set out in the table below, subject to the fulfillment of the requirements specified herein:

Description	Disbursement Period (Both Dates Inclusive)	Monthly Prize	No. of Winner
Disbursement Period 1	1 st June 2017 – 15 th July 2017	Petrol Card worth RM250.00	One (1)
Disbursement Period 2	16 th July 2017 – 31 st August 2017	Petrol Card worth RM250.00	One (1)
Disbursement Period 3	1 st September 2017 – 30 th September 2017	Petrol Card worth RM250.00	One (1)

- 7. The Petrol Card can only be used to purchase fuel from any PETRONAS petrol station located in Malaysia.

Monthly Prize Selection & Requirements

- 8. Ten (10) Eligible Customers shall be randomly selected and shortlisted after the end of each Disbursement Period as set out in the table in clause 6 above (“Shortlisted Participants”, each a “Shortlisted Participant”).

9. The Shortlisted Participants shall be contacted at random by HLB's appointed service provider, Dynamic Search Sdn. Bhd. (Company No. 136574V) ("Dynamic Search") on a best effort basis at the latest telephone number(s) furnished by the Shortlisted Participants as shown in HLB's record TWICE at any time during office hours (9:00 a.m. to 5:00 p.m.) between Monday to Friday (except for public holidays) for a question and answer session ("Q&A") to answer two (2) questions.
10. If that Shortlisted Participant fails to answer the telephone call after five (5) rings for any reason whatsoever, that Shortlisted Participant is deemed to have missed the chance to win the Monthly Prize and Dynamic Search shall have the absolute right to contact other Shortlisted Participants.
11. The first Shortlisted Participant in respect of each Disbursement Period who answers both questions correctly will be the winner of the Monthly Prize ("Monthly Prize Winner").
12. In the event that all the Shortlisted Participants selected for a particular Disbursement Period fail to answer both questions correctly, five (5) additional Eligible Customers shall be randomly selected and shortlisted ("Additional Shortlisted Participants") for that Disbursement Period for the selection of a Monthly Prize Winner in accordance with clause 9 to clause 11 above.
13. If all the Additional Shortlisted Participants selected for a particular Disbursement Period also fail to answer both questions correctly, the same approach as clause 12 above will be used by Dynamic Search until the Monthly Prize is won.
14. The Monthly Prize will be sent to Monthly Prize Winner's mailing address as per HLB's record by 31 October 2017.
15. For avoidance of doubt, each Eligible Customer is only entitled to win the Monthly Prize **once** throughout the Campaign Period.

GENERAL

16. By participating in the Campaign, the Customers:
 - a. agree that they have read, understood and agree to be bound by the T&Cs;
 - b. agree to access the 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;

- c. agree that the decision of the HLB on all matters relating to the Campaign shall be final, conclusive and binding on all Customers and no further correspondence and/or appeal to dispute such decisions will be entertained; and
 - d. 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.
17. HLB reserves the right to:
- a. reject at its sole and absolute discretion any Personal Loan application submitted without assigning any reason thereof;
 - b. disqualify any Customers at its sole and absolute discretion from participating in the Campaign; and
 - c. add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, or to suspend or terminate the Campaign, at any time at its absolute discretion, by way of posting on the HLB's Website.
18. The T&Cs herein and the terms and conditions governing the facility shall be read together as an entire agreement. In the event of any discrepancies, the specific T&Cs herein shall prevail to the extent of such discrepancies.
19. 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's Website shall prevail.
20. 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.
21. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*.