

CFC 1.28% ONE-TIME FEE (DIGITAL DAY CAMPAIGN)**CAMPAIGN PERIOD**

1. Hong Leong Bank Berhad's ("HLB") "CFC 1.28% One-Time Fee" ("Campaign") is open to eligible Principal Cardholders and commences on 7th July 2019 and ends on 21st July 2019 ("Campaign Period"), both dates inclusive unless notified otherwise.

Terms and Conditions

The following sets out the terms and conditions applicable to the Campaign ("T&Cs"):

ELIGIBILITY

2. Only Cardholders whose account is current and in good standing may apply for the CFC. The Cardholder whose application(s) for CFC is approved shall be able to draw and receive cash from the Cardholder's existing credit limit of his/her Card.

APPLICATION CHANNEL

3. Eligible Cardholders may apply the CFC 1.28% One-Time fee for 6 months period via Hong Leong Connect Internet Banking only.
4. Eligible Cardholders will be notified of approval or rejection of his/her CFC application via email and Short Message Service ("SMS").

GENERAL

5. The CFC allows the Cardholder to draw up to 90% of the Cardholder's existing credit limit (subject to HLB's approval) by the following mode:-
 - a) Internal transfer to the Cardholder's bank account maintained in HLB; or
 - b) Interbank GIRO (IBG) transfer to the Cardholder's bank account maintained with other licensed bank in Malaysia at the Cardholder's choice.
6. The minimum CFC amount is RM500 and in any case is subject to HLB's sole and absolute discretion and may be varied by HLB from time to time.
7. The Cardholder will not be awarded rewards points and / or cash rebates for the CFC.
8. An application for the CFC specified above will be deemed to be acceptance of the terms and conditions herein contained.
9. The approval or otherwise of the Cardholder's application will be subject to:
 - i. the current standing of the Cardholder's account; and
 - ii. the Cardholder's available credit limit at the time of application;

HLB reserves the right to disqualify a Cardholder at its sole and absolute discretion from participating in the Campaign.
10. The Cardholder shall specify the following:
 - i. the amount he / she wishes to draw ("the CFC Amount"); and
 - ii. the name of the bank and particulars of the bank account.
11. The Cardholder shall select in his / her application, a period for the payment of his / her CFC Amount ("the CFC Installment Period"):-
 - i. The CFC Installment Period available for selection is 6 months;
 - ii. During the CFC Installment Period, the CFC Amount shall be paid by way of equal monthly installments ("the CFC Monthly Installment"). Neither the CFC Installment Period nor the CFC Monthly Installment may be altered or varied thereafter.

HLB is entitled to and shall charge interest fee on the CFC Amount ("CFC One-Time Interest Fee"). The CFC One-Time Interest Fee varies according to the plan selected.

12. Upon HLB's approval of the Cardholder's application and the disbursement of the CFC Amount to the Cardholder's account,

- i. The Cardholder's existing available Credit Limit will be provisionally reduced by the earmarking of an amount equivalent to the full CFC Amount, which will not be available to the Cardholder but will be progressively restored on a monthly basis as the Cardholder makes his / her repayment of each CFC Monthly Installment. HLB shall not be responsible to the Cardholder for any transaction rejected by merchants due to the unavailability of the amount debited from the Cardholder's Card; and
 - ii. The CFC One-Time Interest Fee will be charged upfront on the CFC Amount approved and shall be billed to the Cardholder's credit card account and reflected accordingly in the next the Cardholder's Monthly Credit Card Statement date following HLB's approval of the Cardholder's application
13. The CFC Monthly Installment is computed as the sum of CFC Amount divided by the number of months in the CFC Installment Period.
14. All remaining CFC outstanding balances will be billed to the credit card and applicable late payment charge and finance charges shall be levied if:
 - i. Cardholder defaults in any of his/her obligations stated herein or under Hong Leong Cardholder Agreement Terms & Conditions ("HLB Cardholder Agreement");
 - ii. Cardholder defaults in paying the CFC Monthly Installment or such other sums due and payable to HLB in excess of sixty (60) days from the due date; and/or
 - iii. The CFC is cancelled or terminated.

Cardholder shall forthwith settle all CFC outstanding balances including all fees and finance charges levied.

15. In the event of any delay, failure to pay or partial payment received on the CFC Monthly Installment, the terms of the HLB Cardholder Agreement shall apply to the CFC Monthly Installment as if the amount was a charge from a cash transaction and levied with a 18% per annum Cash Interest except if the CFC is applied under Hong Leong Platinum Business Card, the CFC Monthly Installment will be treated as if the amount was charged from a retail transaction where the prevailing finance charges based on Tiered Pricing Structure shall be levied.
16. In the event the Cardholder defaults in any of his/her obligations herein, the terms and conditions in the HLB Cardholder Agreement shall apply.
17. All application forms in faxed or scanned copy submitted to HLB shall be regarded as original for processing purposes. The information contained in the said faxed or scanned copy of application form shall be deemed as true and accurate and all transactions arising in relation to it shall be valid and binding on Cardholder. Notwithstanding this, Cardholder agrees to retain the original signed application form at all times and make it available to HLB upon request.
18. The Cardholder is responsible to provide the true and correct account number to HLB for the purpose of disbursing the approved CFC Amount. HLB will not be liable for disbursement made to any inaccurate or wrong account provided by the Cardholder.
19. In accordance with the HLB Cardholder Agreement, in the event the specified minimum payment of the Current Balance is not received in full by the Payment Due Date, the applicable late payment charge and finance charges shall be levied on the unpaid amount which includes the CFC Monthly Installment or part thereof.
20. HLB reserves the right to add, alter, modify, change or vary the terms and conditions contained herein, either in part or whole. HLB may at its discretion mail directly to the Cardholder or notify in the mass media or posting up a notice in HLB's banking hall or HLB's website at www.hlb.com.my or any method which HLB deems practical to give prior notice to the Cardholder on such additions, modifications or amendments of the terms and conditions.
21. The Cardholder shall give HLB one (1) month written notice should the Cardholder wish to make early settlement of the unpaid balances. The Cardholder shall continue to serve all the outstanding balances reflected in monthly statement until the remaining unbilled principal is billed into the Cardholder's next credit card statement.
22. The Cardholder shall forthwith settle all CFC outstanding balances including fee and interest if:
 - i. The Cardholder defaults in any of his / her obligations stated herein or under HLB Cardholder Agreement
 - ii. Default is made in the payment of the CFC Monthly Installment or any sums due
 - iii. The CFC is cancelled, terminated or early settled

Otherwise, the outstanding balances as if the amount was a charge from a cash transaction and will be levied with a 18% per annum Cash Interest except if the CFC was applied under Hong Leong Platinum Business Card, the outstanding

balances will be treated as if the amount was charged from a retail transaction where the prevailing finance charges based on Tiered Pricing Structure shall be levied.

23. In addition to the terms stipulated above, the Cardholder agrees that the general terms and conditions in the HLB Cardholder Agreement shall be read together with this terms and conditions as an entire agreement. Any discrepancies between this terms and conditions with the general terms and conditions contained in the HLB Cardholder Agreement, the specific terms above shall prevail.