

**Personal Loan/Financing-i: Make It Count Year End Special Campaign**

**Campaign Period**

The Hong Leong Bank Berhad (“**HLB**”) and Hong Leong Islamic Bank Berhad (“**HLISB**”) (collectively referred to as “the **Bank**”) “Personal Loan/Financing-i: Make It Count Year End Special Campaign” (“**Campaign**”) commences on 25 December 2019 and ends 7 January 2020, both dates inclusive (“**Campaign Period**”), unless specified or notified otherwise.

**Terms & Conditions**

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

**Eligibility**

1. The Campaign is open to all existing and new Malaysian individual accountholders of the Bank (“**Customers**”) who meet the following eligibility criteria:
  - (a) Aged between 21 – 60 years old;
  - (b) Employed or self-employed with a minimum income of Ringgit Malaysia Twenty Four Thousand (RM24,000) per annum; and
  - (c) Have no existing balance in arrears in any of their existing HLB Personal Loan and/or HLISB Personal Financing-i with the Bank prior to the Campaign Period (applicable for existing Customers only).
  
2. The following are **NOT** eligible to participate in the Campaign:
  - (a) Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period.
  - (b) Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein.
  - (c) Permanent and contract employees of the Bank.
  - (d) Existing Customers who have more than one (1) existing Facility (as defined below) with the Bank.

**Campaign Mechanics**

3. In order to participate in this Campaign, the Customers are required to attend to the following during the Campaign Period:
  - (a) Apply for any one of the following facilities (“**Facility**”) during the Campaign Period with a tenure of two (2) to five (5) years (“**Facility Tenure**”) and the facility amount is within the range as provided in the table below (“**Applied Facility Amount**”):

Facility	Applied Facility Amount	
	Minimum Amount	Maximum Amount
HLB Personal Loan	RM5,000	RM250,000
HLISB Personal Financing-i	RM5,000	RM150,000

\*For the avoidance of doubt, the Approved Facility Amount may not necessarily be the Applied Facility Amount.

(b) Submit the application for the Facility through either one of the following application channels below:

Channels
Branch walk-in, am:pm Terminals, InBranch Sales and Service Tablets, Direct Sales or Telemarketing

For the avoidance of doubt, Customers who choose to submit their application via InBranch Sales and Service Tablets and am:pm Terminals must fulfil all of the criteria below:

- (i) Have a valid and active individual Hong Leong current account/current account-i and/or saving account/saving account-i; and
- (ii) Must not have any existing Facility with the Bank.

(c) For the purpose of this Campaign, Customers who have fulfilled the criteria under Clause 3 above shall be referred to as “**Eligible Customers**”.

**A. Interest/Profit Rate and Pay-On-Time Rebate for Facility**

4. Eligible Customers whose applications for the Facility that have been approved and disbursed no later than 29 February 2020 will be entitled to enjoy flat interest/profit rates and Pay On Time Rebate (“**Rebate**”) in the manner as specified in Table 1 below depending on the Approved Facility Amount:

**Table 1**

Approved Facility Amount	Flat Interest/Profit Rate Charged	Rebate Applicable	Facility Tenure
RM5,000 – RM49,000	6.00% p.a.	None	Two (2) to Five (5) years
RM50,000 – RM99,000		15%	
RM100,000 – RM250,000 (up to RM150,000 for HLISB Personal Financing-i)		30%	

Note: The effective interest/profit rates applicable to flat rate of 6.00% p.a. vary from 10.85% p.a. to 11.13% p.a. based on the Facility Tenure.

5. Eligible Customers who have applied for Facility during the Campaign Period and whose Facility is approved and disbursed by 29 February 2020 and pay their Facility’s monthly instalment amount by the due date of each month during the Facility Tenure (“**Qualified Customer**”) will be entitled to a Rebate on their total interest/profit payable as specified in Table 1 above.

6. The Rebate will be paid monthly to the Qualified Customer from the seventh (7<sup>th</sup>) month instalment due date onwards until the sixth (6<sup>th</sup>) month before the final instalment of the Facility (“**Rebate Period**”) i.e. **the Rebate Period will always be twelve (12) months’ less than the**

**Facility Tenure.** For example, a sixty (60) month tenure Facility has an effective Rebate Period of forty eight (48) months.

- An illustration of monthly instalments payable for a Facility with Approved Facility Amount of RM50,000 taken over a Facility Tenure of five (5) years with applicable Rebate of fifteen percent (15%) is illustrated as per Tables 2 and 3 below.

**Table 2**

Approved Facility Amount*	Facility Tenure (Years)	Interest/Profit Rate (per annum) on Approved Facility Amount	Total Interest/Profit Payable over Facility Tenure	Monthly Instalment during Non-Rebate Period**
(a)	(b)	(c)	(d) = a x b x c	(e) = (a + d) / (b x 12)
RM50,000	5	6.00% p.a.	RM15,000	RM1,085

\*0.50% of the Approved Facility Amount will be deducted from the Facility upon disbursement as stamp duty payable on the Facility.

\*\*Monthly Instalment will be rounded up to the nearest Ringgit Malaysia Five (RM5).

**Table 3**

15% Rebate on Total Interest/Profit Payable over Facility Tenure	Monthly Rebate receivable over Rebate Period	Monthly Instalment after Rebate during Rebate Period
(a)	(b) = (a)/Rebate Period	(c) = Monthly Instalment – (b)
RM15,000* x 15% = RM2,250	RM2,250/48 months = RM46	RM1,085** – RM46 = RM1,040

\*Total interest/profit payable over Facility Tenure as illustrated in Table 2.

\*\* Monthly Instalment as illustrated in Table 2. Monthly Instalment after the Rebate will be rounded up to the nearest Ringgit Malaysia (RM5).

**Visual illustration of monthly instalments payable for an Approved Facility amount of RM50,000 taken over a tenure of five (5) years with applicable Rebate of fifteen (15%) throughout the Facility Tenure:**



Note: The Rebate Period is indicated by the blue shaded area

- Qualified Customers who are entitled to receive the Rebate will be notified by the Bank on the 6<sup>th</sup> month of their Facility Tenure, based on the last updated mailing addresses provided by the Qualified Customers to the Bank.

9. It is the Qualified 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 from the subsequent months' monthly instalment thereafter in the event of non-receipt of the monthly Rebate for the respective month, failing which, the Qualified Customers are deemed to have received the Rebate from the Bank and any further dispute or request for the reimbursement of the Rebate shall not be entertained by the Bank.
  
10. The Qualified Customers' eligibility for the Rebate will be disqualified and subsequent Rebate payments will be immediately terminated upon the occurrence of any of the following events:
  - a. the Qualified 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 Qualified Customers prior to the maturity of the Facility Tenure; or
  - c. the Qualified Customers have committed or are suspected of committing any fraudulent or wrongful acts in relation to the use of the Facility.

#### **GENERAL**

11. By participating in the Campaign, the Customers hereby:
  - i. agree that they have read, understood and agreed to be bound by the T&Cs herein and the HLB Personal Loan Terms and Conditions and HLISB Personal Financing-i Terms and Conditions;
  - ii. agree that they have read, understood and agreed to be bound by the [Bank's Privacy Notice](#);
  - iii. agree to access the Bank's Website at regular intervals to view the T&Cs and to keep-up-to-date on any changes or variations to the T&Cs;
  - iv. agree to furnish all the relevant documents as may be requested by the Bank in a timely manner in order for the Facility to be approved and disbursed by 29 February 2020 and the Bank shall not be responsible in the event that the Facility cannot be disbursed by 29 February 2020 for any reasons whatsoever;
  - v. agree that the decision by the Bank on all matters relating to the Campaign (including but not limited to, the approval of the Facility and/or the Approved Facility Amount) shall be final, conclusive and binding and no further correspondence and/or appeal to dispute such decisions will be entertained;
  - vi. agree that they shall be liable and shall personally bear all applicable taxes, government fees, stamp duty and any other charges that may be levied against them under applicable laws, if any, in relation to their participation in the Campaign and/or application for the Facility.
  
12. The Bank reserves the right to:
  - i. reject at its sole and absolute discretion any Facility application submitted;
  - ii. disqualify any Customer at its sole and absolute discretion from participating in the Campaign;

- iii. add, delete, suspend or vary the T&Cs contained herein, wholly or in part, or to suspend or terminate the Campaign at its absolute discretion, by giving prior notice to the Customer by way of posting on the Bank's Website or in any other manner which the Bank deems practical.
13. These T&Cs and the [HLB Personal Loan/HLISB Personal Financing-i 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 HLB Personal Loan/HLISB Personal Financing-i Terms and Conditions, the specific T&Cs herein shall prevail to the extent of such discrepancies.
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 the Bank'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 exclusive jurisdiction of the Courts of Malaysia.
16. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.