

Referral Rewards Program (RRP): Refer and Get Rewarded

PERIOD

The Hong Leong Bank Berhad's ("HLB") and Hong Leong Islamic Bank Berhad's ("HLISB") (collectively referred to as "the Bank") "**Refer and Get Rewarded**" ("Campaign") commences on **1 June 2017 and ends on 30 November 2017**, both dates inclusive ("Campaign Period"), unless 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 new and existing Real Estate Agents/negotiators/salesperson who have registered under the HLB's Property Financing Referral Rewards Programme ("RRP") before the expiry of the Campaign Period ("Participants") and who meet the Eligibility Criteria set out below.
2. Participants, Eligible Participants (as defined under clause 4 herein) and/or Winners (as defined under clause 8 herein) 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 (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 shall NOT be eligible to participate in the Campaign and/or be entitled to the Prizes.
3. Any changes of the eligibility to participate in this Campaign will be notified via the HLB's websites at www.hlb.com.my ("the Bank's Websites") or in any manner deemed suitable by the Bank.

CAMPAIGN MECHANICS AND PRIZES

4. Participants who fulfill the requirements/criteria for Successful Referral (as defined under clause 5 herein) shall be referred to as "Eligible Participants".
5. Referral would be considered Successful Referral when the following requirements are fulfilled before the expiry of the Campaign Period:-
 - (i) that the customer's application for any of the Participating Facilities (as defined under Clause 6 herein) must be approved by the Bank;
 - (ii) that the purpose of the Participating Facilities is to finance the purchase of completed residential and/or commercial properties;
 - (iii) that the minimum property value must be Ringgit Malaysia Two Hundred Thousand (RM200,000.00) and the minimum facility amount for each Participating Facility must be Ringgit Malaysia One Hundred Thousand (RM100,000.00);
 - (iv) that the Letter of Offer issued by the Bank must be accepted by the customer; and

(v) that the customers will have to execute the relevant financing and security documents.

6. The Participating Facility(ies) for this Campaign are as follows:-
- (i) Hong Leong Housing/Shop Loan;
 - (ii) Hong Leong MortgagePlus Housing/Shop Loan;
 - (iii) Hong Leong CM Flexi Property Financing-I;
 - (iv) Skim Rumah Pertamaku;
 - (v) Special Housing Loan;
 - (vi) Hong Leong Branch Business Housing/Shop Loan
7. This Campaign is NOT applicable to referral of any of the Participating Facility(ies) for purposes of refinancing as well as for financing of the purchase of under-construction residential and commercial properties.
8. The top thirty five (35) Eligible Participants who perform the highest total financing amount of Successful Referral which are approved by the Bank during the Campaign Period ("Accumulated Successful Referral") will be eligible for the following prizes ("Prizes") in the following manner.
- (i) **One (1) SENHENG Cash Voucher worth RM2,000.00 will be awarded to the top first (1st) to the top fifth (5th) Eligible Participants that respectively has a minimum Accumulated Successful Referral of RM8Mil ("First Prize Winner");**
 - (ii) **One (1) SENHENG Cash Voucher worth RM1,500.00 will be awarded to the next top sixth (6th) to the top fifteen (15th) Eligible Participants that respectively has a minimum Accumulated Successful Referral of RM6Mil ("Second Prize Winner"); and**
 - (iii) **One (1) SENHENG Cash Voucher worth RM750.00 will be awarded to the subsequent top sixteen (16th) to the top thirty fifth (35th) Eligible Participants that respectively has a minimum Accumulated Successful Referral of RM4Mil ("Consolation Prize Winner"), (hereinafter collectively referred to as the "Winners")**

Category	Eligible Participants	Prize	Accumulated Successful Referral
First Prize Winner	Top 1 st to Top 5 th	SENHENG Cash Voucher worth RM2,000.00	RM8Mil
Second Prize Winner	Top 6 th to Top 15 th	SENHENG Cash Voucher worth RM1,500	RM6Mil
Consolation Prize Winner	Top 16 th to Top 35 th	SENHENG Cash Voucher worth RM750	RM4Mil

9. The Prizes are limited to the top thirty five (35) Eligible Participants and each Eligible Participants is only entitled to win once under the Campaign.
10. Any Participating Facilities approved which is a Retail Community Business ("RCB") mortgage shall be accorded with an additional 25% sales recognition. An illustration is provided as follows:-

Type	Approved Loan Amount	Sales Recognition
Mortgage	RM1.5Mil	RM1.5Mil
RCB Mortgage	RM1.5Mil	RM1.5Mil + (25%) = RM1.875Mil

11. The Bank will track the Accumulated Successful Referral based on the transaction posted and reflected in the Bank's system. The manner and method in which the Bank tracks and identifies each and every Successful Referral in order to determine the Accumulated Successful Referral shall NOT be questioned and all decisions made by the Bank pursuant to the tracking system shall be final and conclusive.
12. The borrowers must ensure their facility accounts remain active and not be terminated or in default during the Campaign Period, failing which the financing amount of the non-active and terminated account shall be deducted from the Accumulated Successful Referral at the end of Campaign Period.
13. The Winners shall be notified by the Bank either in writing or by way of a telephone call no later than 31 December 2017 ("Notification"). The Eligible Participants who do not receive the Notification by 15 January 2018 are deemed NOT to be the Winners.
14. The Winners shall be responsible to collect the Prizes no later than 15 January 2018, failing which such Prizes shall be forfeited accordingly. The Bank shall not be responsible for any unclaimed Prizes or for any delay by the Winners in claiming the Prizes.
15. The Winners may be requested to attend a Prize giving ceremony, which date, time and venue, will be notified by the Bank. All transportation, accommodation, personal expenses and any other costs incurred in relation to attending the prize giving ceremony shall be borne by the Winners.
16. The Bank reserves the right to change the mode of Prize giving under this Campaign for any reason whatsoever as the Bank may in its absolute discretion deem fit, with prior notice to the Eligible Participants.

GENERAL

17. By participating in this Campaign, the Participants:
 - (a) have read, understood and agree to be bound by the T&Cs of the Campaign, the terms and conditions of the Referral Rewards Programme which are available at and any other relevant terms and conditions that the Bank may impose from time to time;
 - (b) agree to access to HLB and / or HLISB's Website at regular time intervals to view the T&Cs and to ensure to be kept up-to-date on any change or variation to the T&Cs;
 - (c) agree to the publishing or display of their photos, names, IC numbers (in masked form), or photos in media, marketing or advertising materials or HLB / HLISB's Website for the purpose of this Campaign (where applicable);
 - (d) HLB / HLISB's decision on all matters relating to the Campaign and Prizes shall be final, conclusive and binding on all the Participants, and no further correspondence and / or appeal to dispute HLB / HLISB's decision shall be entertained; and
 - (e) agree to be personally liable for all taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to accepting the Prizes.
18. The Prizes featured in all printed materials and/or on the Bank's Websites are shown for illustration purposes only. Any props, accessories or equipment featured together with the Prizes in any advertising, promotional, publicity and pictorial materials are for decorative purposes and shall not form part of the Prizes.
19. The Bank gives no representation or warranty with respect to the quality or suitability of the Prizes and shall not be responsible to replace any lost, damaged or stolen Prize or otherwise. Any

complaints or disputes concerning the Prizes shall be settled directly between the Winners and SENHENG ELECTRIC (KL) SDN BHD without recourse to the Bank.

20. The Prizes are non-transferable to any third (3rd) party and non-exchangeable for up-front cash, credit, cheque or in kind.
21. The Bank reserves the right to :
- (i) substitute the Prizes with other products of similar value at any time with twenty-one (21) calendar days' prior notice via the Bank's Websites;
 - (ii) disqualify any Participants/Eligible Participants for any reason whatsoever as the Bank may in its absolute discretion deem fit to participate in the Campaign and/or be entitled to the Prizes; and
 - (iii) add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, at the Bank's discretion by way of posting on the Bank's Website, or in any manner deemed suitable by the Bank with twenty-one (21) calendar days' prior notice.
22. Participants, Eligible Participants and/or Winners agree that the T&Cs herein, the terms and conditions of the Referral Rewards Programme in respect of the respective Participating Facility(ies) and any other terms and conditions that may be imposed by the Bank shall be read together with the T&Cs herein as an entire agreement. In the event of any discrepancy between the T&Cs herein and the terms and conditions of the Referral Rewards Programme in respect of the respective Participating Facility(ies) and any other terms and conditions that may be imposed by the Bank, the specific T&Cs herein shall prevail to the extent of such discrepancy.
23. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Participants and/or Winners agree to submit to the jurisdiction of the Courts of Malaysia.