

## REFERRAL REWARDS PROGRAM (“RRP”) TACTICAL CAMPAIGN TERMS AND CONDITIONS (“T&Cs”)

### 1. REFERRAL REWARDS PROGRAM (“RRP”) TACTICAL CAMPAIGN

- 1.1. The Hong Leong Bank Berhad (193401000023 (97141-X)) (“**HLB**”)/Hong Leong Islamic Bank Berhad (200501009144 (686191-W)) (“**HLISB**”) (collectively referred to as “the Bank”) Referral Rewards Program is a program that provides incentive (“**RRP Incentive**”) to real estate agents/negotiators (“**Agent**”) for successful referrals of potential customers (“**Customers**”) to the Bank in respect of loan/financing for the purchase of real properties (“**Property Financing**”) for both individual and non-individual application.
- 1.2. The Bank’s “Referral Rewards Program (RRP) Tactical Campaign” (“**Campaign**”) commences on the 12 August 2020 and ends on 31 January 2021, both dates inclusive (“**Campaign Period**”), unless notified otherwise, subject to and upon the terms and conditions herein.

### 2. ELIGIBILITY CRITERIA

- 2.1. **ALL** of the following terms and conditions must be fulfilled in order for the Agent’s Customer referral to be considered successful and eligible for the RRP Campaign Incentive (“**Successful Referral**”):
  - (i) The Campaign is open to all new and existing Agents who have successfully registered under the Bank’s Property Financing Referral Rewards Program (“**RRP**”) before or during the Campaign Period (“**Participants**”).
  - (ii) For the avoidance of doubt, Participants 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 are NOT eligible to participate in the Campaign and/or be entitled to the incentives.
  - (iii) Any changes of the eligibility to participate in this Campaign will be notified via the HLB’s website at [www.hlb.com.my](http://www.hlb.com.my) (“the Bank’s Website”) or in any manner deemed suitable by the Bank.
  - (iv) The Participating Facilities for this Campaign (as described in Clause 3.3 below) are applicable for financing of the residential and/or non-residential properties which are under construction by the property developer only and before the properties are issued with the Certificate of Completion and Compliance by the relevant authority (“Under Construction Properties”).

### 3. CAMPAIGN MECHANICS AND INCENTIVE PAYOUTS

- 3.1. In order to participate in this Campaign, the Participants are required to fulfill the requirements/criteria for Successful Referral as set out under Clause 3 below and the Participants who fulfill these criteria shall be referred to as “**Eligible Participants**”.
- 3.2. Successful Referral refers to the fulfillment of the following requirements during the Campaign Period:
  - (i) the Customer’s application for any of the Participating Facility(ies) (as defined under Clause 3.3 herein) must be approved by the bank & accepted by the customer;
  - (ii) the purpose of the Participating Facility(ies) is to finance the purchase of the Under Construction Properties;
  - (iii) the minimum loan/financing amount approved by the Bank must be Ringgit Malaysia One Hundred Fifty Thousand (RM150,000);
  - (iv) the Letter of Offer issued by the Bank for the Participating Facility must be accepted by the Customer by 28 February 2021; and
  - (v) The Participating Facility approved by the Bank and accepted by the Customer must remain active and not cancelled or terminated by either Customer or the Bank for any reason whatsoever prior to the Incentive payout by the Bank (as described in Clauses 3.7 and 3.8 below)

- 3.3. 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 (House/Shop Financing);
  - (iv) Skim Rumah Pertamaku/Skim Rumah Pertamaku-i;
  - (v) Special Housing Loan/Special Housing Financing-i;
  - (vi) Hong Leong Branch Business Housing/Shop Loan;
  - (vii) Hong Leong Branch Business House/Shop Financing;
  - (viii) Hong Leong Shop-A-Loan (Standard) and
  - (ix) Hong Leong Home-A-Loan.

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 completed residential and non-residential properties under the similar programme which is currently being offered by the Bank with RRP incentive payable 0.10% for every Ringgit Malaysia One (RM1) (inclusive of any government tax, if applicable) of the approved Property Financing amount, rounded down to the nearest Ringgit.

- 3.4. Eligible Participants who perform the Successful Referral (as described in Clause 3.2 above) during the Campaign Period will be eligible for the following corresponding incentive (“**Incentive**”) in the following manner:
- Incentive = 0.05% of total loan/financing amount approved by the Bank and accepted by the Customer (minimum loan/financing amount approved by the Bank and accepted by the Customer is Ringgit Malaysia One Hundred Fifty Thousand (RM150,000)) to be paid into the Agent’s nominated HLBB/HLISB savings account or current account, (“**Agent’s Nominated CASA/CASA-i**”)
- 3.5. Total amount of the Campaign is limited on a first come, first served basis based on the acceptance date and time of the facility as captured in the bank’s system.
- 3.6. The Bank will track the 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 Successful Referral shall NOT be questioned by Eligible Participants and all decisions made by the Bank pursuant to the tracking system shall be final and conclusive.
- 3.7. The Eligible Participants must ensure that their customers’ facility accounts remain active and not be terminated or in default prior to the incentive payout, failing which the financing amount of the non-active and terminated accounts of such Successful Referrals shall be excluded from the incentive amount.
- 3.8. Payment of the RRP Incentive will be credited into the Agent’s Nominated CASA/CASA-i between six (6) to eight (8) weeks from the end of the month in which the relevant financing accepted by customer. The Agent is responsible to ensure that the Agent’s Nominated CASA/CASA-i is active for purposes of the Incentive payment, failing which the Incentive will be forfeited.

#### 4. **GENERAL**

- 4.1. By participating in this Campaign, the Eligible Participants:
- (i) have read, understood and agree to be bound by the T&Cs of the Campaign which are available at <https://www.hlb.com.my/en/personal-banking/campaigns/mg-rrp.html>, the terms and conditions of the Referral Rewards Program which are available at [www.hlb.com.my](http://www.hlb.com.my) and any other relevant terms and conditions that the Bank may impose from time to time;
  - (ii) agree to access the Bank’s Website at regular intervals to view the T&Cs and to ensure to be kept up-to-date on any change or variation to the T&Cs;
  - (iii) agree to the publishing or display of their photos, names, IC numbers (in masked form), or photos in media, marketing or advertising materials at the Bank’s Website for the purpose of this Campaign (where applicable);

- (iv) agree to the Bank's decision on all matters relating to the Campaign and Incentives shall be final, conclusive and binding on all the Eligible Participants; and
  - (v) 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 Incentive.
- 4.2. The Incentives are non-transferable to any third (3rd) party and non-exchangeable for up-front cash, credit, cheque or in kind.
- 4.3. The Bank reserves the right to:
- (i) disqualify any Participants/Eligible Participants for any reason whatsoever as the Bank may in its discretion deem fit to participate in the Campaign; and
  - (ii) 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.
- 4.4. Participants/Eligible Participants agree that the T&Cs herein, the terms and conditions of the Referral Rewards Program, terms and conditions of the 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 Program, terms and conditions of the 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.
- 4.5. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Participants agree to submit to the jurisdiction of the Courts of Malaysia.