



Referral Rewards Program (RRP): Easy To Win Extra Bonus

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's ("HLB") and Hong Leong Islamic Bank Berhad's ("HLISB") (collectively referred to as "the Bank") "Easy To Win Extra Bonus" ("Campaign") commences on 1 December 2017 and ends on 28 February 2018, 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") during the Campaign Period ("Participants").
2. Participants, Eligible Participants (as defined under clause 4 herein) and/or Winners (as defined under clause 9 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. In order to participate in this Campaign, the Participants are required to fulfill the requirements/criteria for Successful Referral as set out in clause 5 below and Participants who fulfill the same shall be referred to as "Eligible Participants".
5. Successful Referral refers to fulfillment of the following requirements during the Campaign Period:-
 - (i) that the customer's application for any of the Participating Facility(ies) (as defined under Clause 6 herein) must be approved by the Bank;
 - (ii) that the purpose of the Participating Facility(ies) is to finance the purchase of completed residential and/or commercial properties;
 - (iii) that the minimum value of the property whether residential or commercial 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);and

- (iv) that the Letter of Offer issued by the Bank must be accepted by the customer during the Campaign Period;

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 winning criteria of this Campaign will be computed based on the total accumulated financing amount of all the Successful Referrals obtained and approved by the Bank during the Campaign Period ("Accumulated Successful Referral") by each Eligible Participant, in order to determine the Prizes to be won by the Eligible Participants.

9. Eligible Participants who perform the Accumulated Successful Referral of the respective Accumulated Threshold as tabulated below during the Campaign Period will be eligible for the following corresponding prizes ("Prizes) in the following manner ("Winners"):-

Accumulated Threshold (RM)	Prizes
≥16,000,000	Bank Simpanan Nasional ("BSN") Cash Voucher worth RM3000
15,000,000	BSN Cash Voucher worth RM2500
14,000,000	BSN Cash Voucher worth RM2400
13,000,000	BSN Cash Voucher worth RM2300
12,000,000	BSN Cash Voucher worth RM2200
11,000,000	BSN Cash Voucher worth RM2100
10,000,000	BSN Cash Voucher worth RM1000
9,000,000	BSN Cash Voucher worth RM900
8,000,000	BSN Cash Voucher worth RM800
7,000,000	BSN Cash Voucher worth RM700
6,000,000	BSN Cash Voucher worth RM600
5,000,000	BSN Cash Voucher worth RM500
4,000,000	BSN Cash Voucher worth RM400
3,000,000	BSN Cash Voucher worth RM300



2,000,000	BSN Cash Voucher worth RM200
1,000,000	BSN Cash Voucher worth RM100

10. Eligible Participants must achieve the minimum Accumulated Threshold of Ringgit Malaysia One Million (RM1,000,000) by the end of the Campaign Period and each Eligible Participant is only entitled to win one (1) Prize under the Campaign.
11. Total amount of the Prizes is capped up to Ringgit Malaysia Thirty Thousand (RM30,000) and is limited on a first-come-first-serve basis.
12. 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 by Eligible Participants and all decisions made by the Bank pursuant to the tracking system shall be final and conclusive.
13. The Eligible Participants must ensure that their customers' 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 accounts of such Successful Referrals shall be deducted from the Accumulated Successful Referral at the end of Campaign Period.
14. The Winners shall be notified by the Bank either in writing or by way of a telephone call no later than 31 March 2018 ("Notification"). The Eligible Participants who do not receive the Notification by 15 April 2018 are deemed NOT to be the Winners.
15. The Winners shall be responsible to collect the Prizes no later than 15 April 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.
16. 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.
17. The Bank reserves the right to change or substitute the Prizes under this Campaign with other products of similar value for any reason whatsoever as the Bank may in its absolute discretion deem fit, with prior notice to the Eligible Participants by way of posting on the Bank's Website or in any other manner which HLB deems practical.



GENERAL

18. By participating in this Campaign, the Eligible 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 www.hlb.com.my/rpeasy(TBC) 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 Eligible 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.
19. 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.
20. 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 Bank Simpanan Nasional without recourse to the Bank.
21. The Prizes are non-transferable to any third (3rd) party and non-exchangeable for up-front cash, credit, cheque or in kind.
22. The Bank reserves the right to:
- (i) 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
 - (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.
23. Participants, Eligible Participants and/or Winners agree that the T&Cs herein, the terms and conditions of the Referral Rewards Programme, 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 Programme, 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.

24. 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