

CONNECT ONLINE 0% INTEREST FLEXI PAYMENT PLAN CAMPAIGN

CAMPAIGN PERIOD

- Hong Leong Bank Berhad's ("HLB") "Connect Online 0% Interest Flexi Payment Plan campaign" ("Campaign") commences on 3rd September 2018 and ends on 30th June 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

- The Campaign is open to selected existing Principal Cardholders of Hong Leong Credit Cards with credit card accounts that are in good standing or not in default ("Eligible Cardholders"), and who have registered for Hong Leong Connect.
- The following Eligible Cardholders shall NOT be eligible to participate in this Campaign:
 - Eligible Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB / Hong Leong Islamic Bank Berhad ("HLISB"), 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, during or after the Campaign Period; or
 - Eligible Cardholders who have committed, or are determined by HLB / HLISB to be potentially committing any of the wrongful acts stipulated herein.

CAMPAIGN MECHANICS

- Eligible Cardholders may apply via Hong Leong Connect Internet Banking or Connect App to convert Eligible Retail Transactions (as defined in Clause 7 below) into Flexi Payment Plan ("FPP") at a Special FPP Flat Interest Rate of 0% for a tenure of 12 months ("FPP Instalment Period") subject to a current outstanding due and owing to HLB and shall be at a Minimum Eligible Retail Transaction Amount as set out below:

FPP Tenure	Special FPP Flat Interest Rate	Minimum Eligible Retail Transaction Amount
12 months	0% p.a.	RM500.00

- FPP allows Eligible Cardholders to repay outstanding Eligible Retail Transactions with a prescribed Minimum Retail Transaction Amount (as defined in Clause 4 above) which have already been debited to the Eligible Cardholder's credit card account and / or recorded in the current credit card statement, by way of monthly instalments over a prescribed FPP Instalment Period ("FPP Monthly Instalment") as agreed between the Eligible Cardholder and HLB.
- The Eligible Retail Transactions must not have passed its payment due date at the point of the FPP conversion.
- For the purpose of this Campaign, FPP is applicable to all retail transactions save and except for cash advance, instalment amount payable under other programmes of HLB such as Balance Transfer, Balance Transfer Plus, Extended Payment Plan, Cash-on-Call, Call-for-Cash, Call-for-Cash Plus, annual fees, card forward balances and other charges imposed by HLB as provided in the Cardholder Agreement ("Eligible Retail Transactions").
- FPP conversion is not entitled to any reward points and / or cash rebates unless otherwise notified by HLB.
- The FPP Monthly Instalment is calculated by dividing the FPP Amount approved by HLB with the FPP Instalment Period, and shall be billed to the Eligible Cardholder's Credit Card Account on a monthly basis until the FPP Instalment Period is completed. Illustration as follows:

$$\text{FPP Monthly Instalment} = \text{Total FPP Interest Amount} \div \text{FPP Instalment Period (in months)}$$

Example of FPP Monthly Instalment calculation:

Eligible Cardholder applies for a FPP amount of RM12,000.00 for a 12-month tenure with a corresponding effective interest rate of 0% p.a. Based on this example, the FPP Monthly Instalment payable over 12 months will be RM1000.00.

- Eligible Cardholders must pay the full FPP Monthly Instalment amount in addition to the 5% monthly minimum payment due on the rest of the credit card outstanding balance. In the event this payment is not received by HLB in full on or before the payment due date as specified in the monthly card statement, the prevailing finance charges and late payment fee shall be charged on the combined sum consisting of the FPP Monthly Instalment plus the 5% minimum payment, in accordance with the terms and conditions of the Cardholder Agreement.

11. Eligible Cardholders shall forthwith settle all FPP outstanding balances including fee and interest if:

- (a) They are in default of any of the T&Cs herein or any of the terms under the Cardholder Agreement;
- (b) They are in default of payment of the FPP Monthly Instalment and / or any sums due;
- (c) The FPP is cancelled or terminated due to any reason whatsoever; or
- (d) In the event the credit card account is in default for 90 days, or is cancelled or terminated.

Otherwise, the prevailing finance charges including late payment fee (if any) shall be levied on the said FPP outstanding balances until full settlement of all FPP outstanding balance.

12. Eligible Cardholders will be notified of approval or rejection of his / her FPP application via email and Short Message Service ("SMS").

GENERAL

13. By participating in the Campaign, the Eligible Cardholders agree:

- (a) To have read, understood and to be bound by the T&Cs herein;
- (b) That HLB's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Eligible Cardholders and no further correspondence and / or appeal to dispute HLB's decision shall be entertained;
- (c) To access HLB's website at www.hlb.com.my ("HLB Website") at regular intervals to view the T&Cs of the Campaign and keep up-to-date on any changes or variations to the T&Cs.

14. HLB reserves the right:

- (a) To approve or reject the FPP application submitted by the Eligible Cardholder without assigning any reason thereof;
- (b) To disqualify any Eligible Cardholders from participating in the Campaign for any reason whatsoever as HLB may in its absolute discretion deem fit, without assigning any reason thereof;
- (c) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part at HLB's discretion, by way of posting on HLB's Website, or in any manner deemed suitable by HLB at any time with prior notice.

15. The T&Cs herein, the General Terms and Conditions in the HLB Cardholder Agreement and any relevant terms and conditions that HLB may specify from time to time shall be read together as an entire agreement. If there is any discrepancy between these T&Cs and the General Terms and Conditions in the HLB Cardholder Agreement, the specific T&Cs herein shall prevail to the extent of such discrepancy.

16. In the event of any discrepancies between the T&Cs herein and any advertising, publicity and other materials relating to or in connection with the Campaign, the final T&Cs on HLB's Website shall prevail.

17. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.