

PERSONAL LOAN/FINANCING-i: A NEW BEGINNING (EXCLUSIVE) CAMPAIGN

Campaign Period

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and Hong Leong Islamic Bank Berhad's (2005501009144 (686191-W)) ("**HLISB**") (collectively referred to as "**the Bank**") "**Personal Loan/Financing-i: A New Beginning (Exclusive) Campaign**" ("**Campaign**") commences on 1 January 2021 and ends on 31 March 2021, 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 Malaysian individual accountholders of the Bank ("**Customers**") who fulfil 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;
 - (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); and
 - (d) Have an outstanding personal loan/financing facility and/or outstanding credit card/credit card-i balance with other banks and/or have asset(s) under management with the Bank amounting to a minimum of Ringgit Malaysia Three Hundred Thousand (RM300,000).

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; and
 - (d) Existing Customers who hold more than one existing Facility (as defined in Table 1 below) with the Bank.

Campaign Mechanics

3. In order to participate in this Campaign, the Customers are required to perform the following during the Campaign Period:
 - (a) Apply for any one (1) of the following PF Facility products with a financing tenure between two (2) to five (5) years ("**PF Facility Tenure**") and the facility amount within the range as provided in the Table 1 below:

Table 1

PF 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 PF Facility Amount may not necessarily be the amount of PF Facility that the Customer has applied.

Both HLB Personal Loan and HLISB Personal Financing-i are collectively known as “**PF Facility**” for the purpose of this Campaign.

- (b) Submit the application for the PF Facility via any of the available platforms as listed for Offline channel in Table 2 below:

Table 2

Application Channel	Platforms
Offline	Branch walk-in, am:pm Terminals, Direct Sales, Telemarketing and Inbranch Sales and Service Tablets

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

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 30 April 2021 will be entitled to enjoy **Flat Interest/Profit Rates** specified in Table 3 below depending on monthly verified income (defined below).

Table 3

Application Channel	Monthly Verified Income	Flat Interest/Profit Rate	Pay on Time Rebate on Total Interest/Profit	PF Facility Tenure
Offline	RM2,000 - RM4,999	7.00% p.a.	25%	2 to 5 years
	RM5,000 and above		50%	

Note: The effective interest/profit rates vary from to 12.50% p.a. to 12.91% p.a. for loan/financing-i tenure from 2 – 5 years.

The “Monthly Verified Income” is the monthly income that has been verified by the Bank and may vary from the monthly income derived by the Eligible Customers.

- Eligible Customers whose application is approved and disbursed by 30 April 2021 and pay their Facility’s monthly instalment amount by the due date of each month during the PF Facility Tenure (“**Qualified Customers**”) will be entitled to a Pay-On-Time Rebate on the total interest/profit payable (“**Rebate**”) as specified in Table 3 above.
- The Rebate will be credited monthly to the Facility account of the Qualified Customers after the seventh (7th) month instalment’s due date and subsequent months thereafter until the sixth (6th) month before the final instalment of the PF Facility (“**Rebate Period**”). **Therefore, the Rebate Period will always be twelve (12) months less than the PF Facility Tenure.** For example, a 60-month PF Facility has a Rebate Period of 48 months.
- An example of the monthly instalment payable for an approved PF Facility applied via Offline channel of amount RM5,000 with a PF Facility Tenure of five (5) years with applicable Rebate of 25% is illustrated in Table 4 and Table 5 below:

Table 4

Approved PF Facility Amount*	PF Facility Tenure (Years)	Interest/Profit Rate (per annum) on approved PF Facility Amount	Total Interest/Profit Payable over PF Facility Tenure	Monthly Instalment during Non-Rebate Period**
(a)	(b)	(c)	(d)= a x b x c	(e)= (a+d) / (b x 12)
RM5,000	5	7.00% p.a.	RM1,750	RM115

*0.50% of the Approved PF Facility Amount will be deducted upon disbursement for stamp duty payable on the PF Facility.

**Instalment will be rounded up to the nearest RM5.

Table 5

25% Rebate on Total Interest/Profit Payable over PF Facility Tenure	Monthly Rebate receivable over Rebate Period	Monthly Instalment after Rebate during Rebate Period (rounded to nearest RM5)
(a)	(b) = (a)/Rebate Period	(c) = Monthly Instalment – (b)
RM1,750 x 25% = RM437	RM437/48months = RM9	RM115 – RM9 = RM110

Visual illustration of monthly instalments payable for an approved PF Facility amount of RM5,000 taken over a tenure of 5 years with applicable Rebate of 25% throughout the PF Facility tenure:



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

8. Qualified Customers who are entitled to receive the Rebate will be notified by the Bank on the 6th month of their PF Facility Tenure, based on the last updated mailing addresses provided by the Qualified Customers as captured in the Bank's record.
9. For the avoidance of doubt, the monthly Rebate credited into the Qualified Customers' Facility account during the Rebate Period as per Clause 6 above will be treated as advance payment of the monthly instalment and as such, the monthly instalment payable by the Qualified Customers shall be after deduction of the Rebate amount. The Qualified Customers may contact the Bank for information on the monthly instalment payable. 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 the subsequent months thereafter in the event of non-receipt of the respective monthly Rebate, failing which, the Qualified Customers are deemed to have received the Rebate from 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 PF Facility by the due date, or such other sums owing under and pursuant to the PF Facility when demanded by the Bank;
 - (b) early settlement notice is given by the Qualified Customers prior to the maturity of the PF 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 PF Facility.

GENERAL

11. By participating in the Campaign, the Customers hereby:
 - (i) agree they have read, understood and agreed to be bound by the T&Cs herein and the HLB Personal Loan Terms and Conditions and/or HLISB Personal Financing-i Terms and Conditions, as applicable;
 - (ii) agree they have read, understood and agreed to be bound by the [Bank's Privacy Notice](#);
 - (iii) agree to access the Bank's Website at www.hlb.com.my or www.hlisb.com.my ("**Bank's Websites**") 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 30 April 2021 and the Bank shall not be responsible in the event the Facility cannot be disbursed by 30 April 2021 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 PF Facility and/or the amount approved for the PF Facility) shall be final, conclusive and binding; and
 - (vi) agree that they shall be liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to their participation in the Campaign.

12. The Bank reserves the right to:
 - (i) reject any PF Facility application submitted;
 - (ii) disqualify any Customers for non-compliance of the T&Cs herein from participating in the Campaign; and
 - (iii) add, delete, suspend or vary the T&Cs contained herein, wholly or in part, or to suspend or terminate the Campaign at its discretion, by giving twenty-one (21) days' prior notice to the Customers by way of posting on the Bank's Websites or in any other manner which the Bank deems practical.
13. The T&Cs herein and [HLB Personal Loan Terms and Conditions or HLISB Personal Financing-i Terms and Conditions](#), as the case may be, 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 Terms and Conditions or HLISB Personal Financing-i Terms and Conditions, as the case may be, 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 Websites 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.