

## PERSONAL LOAN CONNECT CHRISTMAS CAMPAIGN

Last updated on 30 November 2022

### CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "Personal Loan Connect Christmas Campaign" ("Campaign") commences on 13 December 2022 at 0001 hours and ends on 13 December 2022 at 2359 hours ("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 Malaysian individuals ("Customers") who fulfil the following eligibility criteria:
  - (a) Aged between 21 – 60 years old;
  - (b) A registered user of Hong Leong Connect Online Banking ("Connect");
  - (c) Employed or self-employed with a minimum income of Ringgit Malaysia Twenty-Four Thousand (RM24,000) per annum;
  - (d) Have a valid and active individual current account/current account-i and/or savings account/savings account-i ("CASA-i") with HLB and/or Hong Leong Islamic Bank Berhad (collectively referred to as "the Bank"); and
  - (e) Have no existing HLB Personal Loan and/or HLISB Personal Financing-i.
2. The following persons are **NOT** eligible to participate in the Campaign:
  - (a) Customers who have committed or are suspected by the Bank 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; and
  - (b) Permanent and contract employees of the Bank.

### CAMPAIGN MECHANICS

3. In order to participate in this Campaign, the Customers are required to perform and fulfil the following during the Campaign Period:
  - (a) Apply for the following type of Facility for the prescribed Facility Amount with the prescribed Facility Tenure as provided in Table 1 below:

**Table 1**

Application Channel	Facility	Facility Amount*		Facility Tenure
		Minimum Amount	Maximum Amount	
HLB Connect	HLB Personal Loan	RM5,000	RM250,000	2 to 5 years

\*For the avoidance of doubt, the approved Facility Amount may not necessarily be the amount of Facility that the Customer has applied for.

- (b) Submit their applications for the Facility through Connect channel only.
- (c) Have their Facility approved and disbursed into their account no later than 31 January 2023.

4. If for some reason, the Customer's approved Facility Amount falls short of the Minimum Amount, despite applying for a Facility Amount that is above the Minimum Amount, the Customer would not qualify to participate in this Campaign. For the purpose of this Campaign, Customers who have fulfilled all of the criteria under Clause 3 above shall be referred to as "**Eligible Customers**".

#### A. CASHBACK

5. The first fifty (50) Eligible Customers who fulfil all the below requirements will be entitled to enjoy a cashback of Ringgit Malaysia Two Hundred Fifty (RM250) ("**Cashback**").
6. For Eligible Customers who qualify for the Cashback ("**Qualified Customers**"), the Cashback will be credited into the Eligible Customers' CASA/-i account maintained with the Bank. If the Eligible Customers have more than one CASA/-i with the Bank, the Cashback will be credited to the CASA/-i account with the latest transaction as of the Cashback Fulfilment Date as specified in Table 2 below:

**Table 2**

Application Period	Disbursement Period	Cashback Fulfilment Date
13 December 2022	By/On 31 January 2023	By/On 28 February 2023

7. Qualified Customers will be notified by HLB by way of posting the list of Qualified Customers (masked names, masked NRIC, masked CASA/-i account number and cashback entitlement) on [www.hlb.com.my/pl250cb](http://www.hlb.com.my/pl250cb) ("**Campaign Website**") prior to or by the respective Cashback Fulfilment Date indicated in Table 2 above.
8. In the event of non-receipt of Cashback, the Qualified Customers shall notify HLB within one (1) month after 28 February 2023, failing which Qualified Customers are deemed to have received the Cashback.

#### B. PROMOTIONAL INTEREST RATE

9. Eligible Customers whose applications for the Facility that have been approved and disbursed no later than 31 January 2023 will be entitled to enjoy the Flat Interest Rate as specified in Table 3 below:

**Table 3**

Application Channel	Product Type	Verified Monthly Income	Funded Facility Amount	Flat Interest Rate
HLB Connect	The Facility	RM2,000 and above	RM5,000 – RM49,000	6.00% p.a.
			RM50,000 – RM250,000	5.00% p.a.

Note: The effective Flat Interest Rates vary as follows for Facility Tenure from 2 to 5 years unless specified otherwise:

- (i) Flat Interest Rate 5.00% p.a.: Effective Flat Interest Rates vary from 9.15% p.a. to 9.32% p.a.
- (ii) Flat Interest Rate 6.00% p.a.: Effective Flat Interest Rates vary from 10.85% p.a. to 11.13% p.a.
10. The Eligible Customers will be notified by HLB via email registered on HLB's system regarding their entitlement to the Flat Interest Rate once their applications have been approved.

11. An example of the monthly instalments payable for a Funded Facility Amount of Ringgit Malaysia Five Thousand (RM5,000) with Facility Tenure of five (5) years is illustrated in Table 4 below:

**Table 4**

Funded Facility Amount*	Facility Tenure (Years)	Flat Interest Rate (per annum) on Funded Facility Amount	Total Flat Interest Rate Payable over Facility Tenure	Monthly Instalment**
(a)	(b)	(c)	(d) = a x b x c	(e) = (a+d) / (b x 12)
RM5,000	5	6.00% p.a.	RM1,500	RM110

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

\*\*Monthly Instalment will be rounded up to the nearest Ringgit Malaysia Five (RM5).

#### **GENERAL**

12. By participating in this Campaign, the Customers/Eligible Customers hereby:
- confirm that they have read, understood and agreed to be bound by the T&Cs herein and the HLB Personal Loan Terms and Conditions;
  - confirm that they have read, understood and agreed to be bound by the Bank's Privacy Notice;
  - agree to access the Campaign Website at regular intervals to view the T&Cs and to keep-up-to-date on any changes or variations to the T&Cs;
  - agree to furnish all the relevant documents as may be requested by the Bank on a timely manner in order for the Facility to be approved and disbursed by 31 January 2023. If the Customer is unable to furnish the relevant documents in a timely manner, HLB shall not be responsible in the event the Facility cannot be disbursed by 31 January 2023;
  - agree that the decision by HLB on all matters relating to the Campaign (including but not limited to the approval of the Facility and/or the amount approved for the Facility) shall be final, conclusive and binding on all the Eligible Customers; and
  - 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.
13. HLB reserves the right to:
- reject any unqualified Facility application submitted;
  - disqualify any Customers for non-compliance of the T&Cs herein from participating in the Campaign; and
  - 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 Campaign Website or in any other manner which HLB deems practical.
14. The T&Cs herein and HLB Personal Loan Terms and Conditions 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, as the case may be, the specific T&Cs herein shall prevail to the extent of such discrepancies.
15. 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 Campaign Website shall prevail.

16. 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.
17. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

If you have any enquiries regarding the terms and conditions, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my) or call 03-7626 8899.