

## **Campaign: Personal Financing-i Islamic First Promo 2022**

***Exclusive for HLISB Personal Financing-i ONLY***

*Last updated on 25 August 2022.*

### **CAMPAIGN PERIOD**

The Hong Leong Islamic Bank Berhad's 2005501009144 (686191-W) ("**HLISB**") **Personal Financing-i Islamic First Campaign ("Campaign")** commences on **01 September 2022 and ends on 31 October 2022**, both dates inclusive ("Campaign Period"), unless specified or notified otherwise.

### **Terms and Conditions ("T&Cs")**

The following sets out the terms and conditions applicable to the Campaign ("T&Cs"):-

#### **ELIGIBILITY**

1. The Campaign is open to all existing and new Malaysian individual accountholders ("**Customers**"), of Hong Leong Bank Berhad (HLB) and HLISB, collectively referred to as the Bank, who fulfil the following eligibility criteria:-
  - (a) Aged between twenty-one (21) – sixty (60) years old;
  - (b) 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);
  - (c) For the avoidance of doubt, new Customers refer to customers who do not have any current account/current account-i and/or savings account/savings account-i with the Bank prior to the Campaign Period; and
  - (d) Have obtained approval and disbursement for their HLISB Personal Financing-i with an amount of Ringgit Malaysia Forty Thousand (RM40,000) and above.
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.

### **CAMPAIGN MECHANICS**

3. In order to participate in the campaign, the Eligible Customers are required to perform the following:-

Apply for the HLISB Personal Financing-i facility via any of the following application channels as provided in Table 1 below:-

**Table 1**

<b>Minimum Facility Amount</b>	<b>Facility Tenure</b>	<b>Application Channel</b>
<b>Ringgit Malaysia Forty Thousand (RM40,000.00)</b>	<b>Two (2) to five (5) years</b>	Branch walk-in, am:pm Terminals, Direct Sales, Telemarketing and Inbranch Sales and Service Tablets
		Bank's website at <a href="http://www.hlb.com.my/pl">www.hlb.com.my/pl</a> or <a href="http://www.hlisb.com.my/pfi">www.hlisb.com.my/pfi</a> ("Bank's Website")
		HLB Connect Online Banking
<b>Last disbursement date 30 November 2022</b>		

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

In addition to the above, Customers who choose to submit their applications via HLB Connect channel or am:pm Terminals must first fulfil all the criteria below:-

- (i) Have a valid and active individual HLB/HLISB Current Account/Current Account-i and/or Savings Account/Savings Account-i;
- (ii) Must not have any existing Personal Loan/Personal Financing-i facility with the Bank; and
- (iii) Must be a registered user of HLB Connect (for applications via HLB Connect only).

For the purpose of the campaign, Customers who have fulfilled all the criteria under Clause 1 & 3 above shall be referred to as "**Eligible Customers**".

## Exclusive Gift

**Table 2**

Disbursed Amount	Gift	Allocation
RM40,000 and above	RM50 Touch'nGo eWallet Reload Pin	500

4. For the avoidance of doubt, this Campaign is only valid on a first come, first-served basis and/or subject to availability of the Gift.
5. The **Eligible Customers** who are entitled to receive the Gift will be notified via **SMS or E-Direct Mailer (EDM)** within ninety (90) business days from the campaign end date.
6. **Eligible Customers** who have applied for Personal Financing-i facility during the campaign period will be entitled to receive one (1) unit of the Gift, subject to the conditions as stated in table 2 above.
7. **Eligible Customers** will only be entitled to one (1) Gift per case irrespective of the number of applications submitted throughout the Campaign Period.
8. The Campaign is NOT valid on any other on-going campaign/promotions offered by HLISB in respect of the Personal Financing-i as in Table 1 above from time to time.
9. The Gift is neither transferable nor exchangeable. HLISB reserves the right to replace the gift with any other item of equal value at its discretion it may be due to unavailability of the Gift or due to unforeseen circumstances etc.

## GENERAL

10. By participating in the Campaign, the Eligible Customers hereby agree:-
  - (a) they have read, understood and agreed to be bound by the T&Cs herein and the Hong Leong Personal Financing-i Terms and Conditions, as applicable;
  - (b) they have read, understood and agreed to be bound by the Bank's Privacy Notice;
  - (c) to access the HLISB'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;
  - (d) that the decision by the HLISB on all matters relating to the Campaign (including but not limited to the approval of the Personal Financing-i Facility and/or the amount approved for the Personal Financing-i Facility) shall be final, conclusive and binding on all the Eligible Customers; and
  - (e) 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.

11. HLISB reserves the right to:-
  - (a) reject any Personal Financing-i application submitted;
  - (b) disqualify any Customers for non-compliance of the T&Cs herein from participating in the Campaign; and
  - (c) 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 HLISB's website or in any other manner which HLISB deems practical.
12. The T&Cs herein and 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 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.
13. 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 Bank's website shall prevail.
14. 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.

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