

PERSONAL LOAN/PERSONAL FINANCING-i: BLOOMING PROSPERITY CONNECT ONE-DAY OFFER

Last updated on 15 December 2022

CAMPAIGN PERIOD

The Hong Leong Bank Berhad (193401000023 (97141-X)) (“**HLB**”) and Hong Leong Islamic Bank Berhad (200501009144 (686191-W)) (“**HLISB**”) (collectively referred to as “**the Bank**”) “**Personal Loan/Personal Financing-i: Blooming Prosperity Connect One-Day Offer**” (“**Campaign**”) commences on 17 January 2023 at 0001 hours and ends on 17 January 2023 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 new Malaysian individual customers of the Bank (“**Customers**”) who fulfil the following eligibility criteria:
 - (a) Aged between 21 to 60 years old;
 - (b) A registered user of HLB Connect Online Banking (“**HLB 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/CASA-i**”) with the Bank; and
 - (e) Have no existing HLB Personal Loan and/or HLISB Personal Financing-i with the Bank.
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; 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 either one (1) of the following PF Facility products for the prescribed PF Facility Amount with the prescribed PF Facility Tenure as provided in Table 1 below:

Table 1

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

- (b) Submit their applications for the PF Facility through HLB Connect only; and
 - (c) Ensure that their applications for the PF Facility must be approved and disbursed into their account no later than 28 February 2023.
4. If for some reason, the Customer's approved PF Facility Amount falls short of the Minimum Amount, despite having applied for a PF Facility Amount that is above the Minimum Amount, the Customer would not then be qualified to participate in this Campaign. For the purpose of this Campaign, Customers who have fulfilled all 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 requirements below as set out in Table 2 below will be entitled to enjoy a cashback of Ringgit Malaysia Two Hundred Eighty-Eight (RM288) ("**Cashback**").
6. For Eligible Customers who qualify for the Cashback ("**Qualified Customers**"), the Cashback will be credited into the Eligible Customers' CASA/CASA-i account maintained with the Bank. If the Eligible Customers have more than one CASA/CASA-i with the Bank, the Cashback will be credited to the CASA/CASA-i account with the latest transaction as of the Cashback Fulfilment Date specified in Table 2 below:

Table 2

Application Period	Disbursement Period	Cashback Fulfilment Date
17 January 2023	By/On 28 February 2023	By/On 31 March 2023

7. Qualified Customers will be notified by the Bank by way of posting the list of Qualified Customers (masked names, masked NRIC, masked CASA/CASA-i account number and cashback entitlement) on www.hlb.com.my/pl288cb ("**Campaign Website**") prior to or by the Cashback Fulfilment Date indicated in Table 2 above.
8. In the event of non-receipt of Cashback by the Cashback Fulfilment Date, the Qualified Customers shall notify HLB within one (1) month after 31 March 2023, failing which the Qualified Customers are deemed to have received the Cashback. Any appeal thereafter by the Qualified Customers for the Cashback will not be entertained by the Bank.

B. PROMOTIONAL INTEREST/PROFIT RATE

9. Eligible Customers whose applications for the PF Facility that have been approved and disbursed no later than 28 February 2023 will be entitled to enjoy the Flat Interest/Profit Rate as specified in Table 3 below:

Table 3

Application Channel	Product Type	Verified Monthly Income	PF Facility Amount	Flat Interest/Profit Rate
HLB Connect	PF 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/Profit Rate vary as follows for PF Facility Tenure from 2 to 5 years unless specified otherwise:

- (i) Flat Interest/Profit Rate 5.00% p.a.: Effective Flat Interest/Profit Rates vary from 9.15% p.a. to 9.32% p.a.
 - (ii) Flat Interest/Profit Rate 6.00% p.a.: Effective Flat Interest/Profit Rates vary from 10.85% p.a. to 11.13% p.a.
10. The Eligible Customers will be notified by the Bank via email (based on the last updated email addresses provided by the Eligible Customers as captured in the Bank's system) regarding their entitlement to the Flat Interest/Profit Rate once their applications have been approved.
 11. An example of the monthly instalments payable for an approved PF Facility Amount of Ringgit Malaysia Five Thousand (RM5,000) with PF Facility Tenure of five (5) years is illustrated in Table 4 below:

Table 4

PF Facility Amount*	PF Facility Tenure (Years)	Flat Interest/Profit Rate (per annum) on PF Facility Amount	Total Flat Interest/Profit Rate Payable over PF 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 PF Facility Amount will be deducted from the PF Facility upon disbursement for stamp duty payable on the PF Facility.

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

GENERAL

12. By participating in this Campaign, the Customers/Eligible Customers hereby:
 - (i) confirm that 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) confirm that they have read, understood and agreed to be bound by the Bank's Privacy Notice available at www.hlb.com.my and www.hlisb.com.my;
 - (iii) 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;
 - (iv) agree to furnish all the relevant documents as may be requested by the Bank in a timely manner in order for the PF Facility to be approved and disbursed by 28 February 2023. If the Customer is unable to furnish the relevant documents in a timely manner, the Bank shall not be responsible in the event the PF Facility cannot be disbursed by 28 February 2023;
 - (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 on all the Eligible Customers; 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.
13. The Bank reserves the right to:
 - (i) reject any unqualified 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 Campaign Website or in any other manner which the Bank deems practical.
 14. The T&Cs herein, HLB Personal Loan Terms and Conditions and HLISB Personal Financing-i 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 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.
 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 contact the Bank via email at hlonline@hlbb.hongleong.com.my or call 03-7626 8899.