

HONG LEONG BANK SHARE MARGIN FINANCING FACILITY UTILIZATION CAMPAIGN

Last Updated on 01 June 2023

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "**Hong Leong Bank Share Margin Financing ("SMF") Facility Utilization Campaign**" ("**Campaign**") commences on **03 April 2023** and ends on **28 July 2023**, both dates inclusive ("**Campaign Period**"), unless notified otherwise by way of posting on HLB's website at www.hlb.com.my ("**HLB's Website**").

TERMS & CONDITIONS

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

ELIGIBILITY

1. The Campaign is open to selected customers shortlisted ("**Eligible Customers**" and each is an Eligible Customer) who have received an Electronic Direct Message ("**eDM**") or a message via In App Push in the Connect app ("**IAP**") from Hong Leong Bank and who are Malaysian citizens or Non-Malaysian citizens with Permanent Resident status in Malaysia and reside in Malaysia for a period exceeding one hundred eighty-two (182) days per calendar year, who fulfil the following criteria:
 - (a) aged between 18 to 70 years old at point of application; and
 - (b) apply for and accept:
 - i) an increase in limit to an existing SMF facility ("**Facility**") during the Campaign Period; or
 - ii) have an existing Facility with HLB.
2. The following HLB customers are NOT eligible to participate in the Campaign:
 - (i) customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful act in relation to any of the facilities granted by HLB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period;
 - (ii) customers who have committed, or are determined by HLB to be potentially committing any of the wrongful acts stipulated herein; and
 - (iii) customers who submit new applications for the Facility for the purpose of purchasing shares under an Employee Stock Option Scheme ("**ESOS**") and/or an Initial Public Offering ("**IPO**") or otherwise.

CAMPAIGN MECHANICS

3. No entry form or registration of participation is required to participate in the Campaign. To qualify and participate in the Campaign, Eligible Customers are required to utilize their Facility in such a way as to fulfil the required SMF Facility Utilization Rate ("**Utilization Rate**"). Utilization Rate is calculated on the Eligible Customer's monthly average utilization of the Facility limit. Successful Participants (as defined in **Clause 5** below) will receive one or more complimentary Shell vouchers ("**Reward**") as follows:

Table 1: Campaign Mechanics

SMF Facility Utilization Rate*	Shell Voucher Amount	Quantity of Vouchers Available
≥ 30% to ≤ 49%	RM100	65
≥50%	RM200	40

**Average utilization from 03 April 2023 to 28 July 2023*

4. Eligible Customers will be entitled to a Reward if they achieve a Utilization Rate within the campaign mechanics set out in **Table 1**. Eligible Customers are limited to one (1) Shell voucher per month throughout the Campaign Period as illustrated in **Tables 1.1(A) & (B)** below:

Table 1.1: Illustration of Campaign Mechanics

(A) Scenario:

Mr. A is one of the Eligible Customers for this Campaign. He has an approved limit of RM500,000 for his SMF Facility with Hong Leong Bank. On average, Mr. A has utilised RM180,000 (equivalent to 36%) of his SMF Facility limit in the month of April. He went on to utilise the remaining RM320,000 as pictured in table below.

Utilization Rate	Apr-23	May-23	Jun-23	Jul-23
Utilization Amount	180,000	80,000	90,000	220,000
Average Utilization (%) (please refer to part (B) below)	36	26	23	28.5
≥30% (RM100 Voucher entitlement)	≥ 30% utilization	×	×	×
≥50% (RM200 Voucher entitlement)	×	×	×	×

×: Insufficient utilization

Mr. A is entitled for the Reward for both April only. Reward breakdown is as follows:

April Voucher	RM100
May Voucher	Not Eligible
June Voucher	Not Eligible
July Voucher	Not Eligible
Total Vouchers Rewarded	RM100

(B) Calculation of Average Utilization

Period	Average utilization	Entitlement
April	$\left[\frac{(180)}{500} \times 100 \right] \div 1$ $= 36\%$	Entitled for RM100 Voucher
May	$\left[\frac{(80)}{500} \times 100 \right]$ $= 16\%$ $(16+36) \div 2 = 26\%$	Not entitled for voucher for the month
June	$\left[\frac{(90)}{500} \times 100 \right]$ $= 18\%$ $(18+16+36) \div 3 = 23 \%$	Not entitled for voucher for the month

<p style="text-align: center;">July</p>	$\left[\frac{(220)}{500} \times 100 \right]$ <p style="text-align: center;">=44%</p> $(44+18+16+36) \div 4 = 28.5 \%$	<p style="text-align: center;">Not entitled for voucher for the month</p>
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In total, Mr. A is entitled to a Reward of RM100 Shell voucher for the Campaign Period.

5. Eligible Customers who meet the SMF Facility Utilization Rates in **Table 1** above within the Campaign Period will be eligible to obtain the Reward ("**Successful Participants**"). The Reward for the Campaign is limited to:
 - (i) sixty-five (65) units of Ringgit Malaysia One Hundred (RM100) Shell vouchers; and
 - (ii) forty (40) units of Ringgit Malaysia Two Hundred (RM200) Shell vouchers; and
6. The Successful Participants will receive their designated Shell voucher(s) within ninety (90) days from the end of the Campaign Period. The Reward is available on a first come, first served basis, subject to availability of stock.
7. HLB will track the Utilization Rates of Eligible Customers automatically throughout the Campaign Period to determine the number of Successful Participants at the end of the Campaign Period.
8. The Successful Participants will be notified through designated HLB SMF Sales Officers for fulfilment. The Reward will be delivered to the Successful Participants by each designated HLB SMF Sales Officer.
9. The Reward might vary or be swapped for a suitable alternative of equivalent value at HLB's discretion, if considered necessary or appropriate (e.g. logistics limitation, supply chain issues etc.).
10. The Reward featured in all printed materials and/or HLB's Website are for illustration purposes only. Any props, accessories or equipment featured with the Reward in any pictorial materials are for decorative purposes and shall not form part of the Reward.
11. HLB also reserves the right to withhold the Reward in the event of a reversal/cancellation of the Facility.
12. Any request for replacement Rewards shall not be entertained by HLB and HLB gives no representation or warranty with respect to the quality or suitability of the Reward and shall not be responsible or liable to replace any lost, stolen or damaged Reward (whether due to defects in materials or workmanship by manufacturer/issuer whether under warranty or otherwise). The Successful Participants shall deal directly with the relevant merchant(s) and/or manufacturer(s) for all warranty information and in connection with any claims, without any recourse to HLB.

GENERAL

13. The Campaign is not valid and cannot be used in conjunction with any other ongoing campaign related to SMF offered by HLB from time to time, unless notified otherwise in writing.
14. By participating in the Campaign, the Eligible Customers agree:
 - (i) that they have read, understood, accept and agree to be bound by the T&Cs herein, as the same may be revised from time to time;
 - (ii) that they have read, understood and agree to be bound by the HLB's Privacy Notice, which is available on HLB's Website;

- (iii) that all records of the fulfilment of the requirements above as captured by HLB's system within the Campaign Period are deemed accurate and the selection of Successful Participants shall be final;
 - (iv) that HLB's decisions on all matters regarding the Campaign shall be final, conclusive and binding on all Eligible Customers and Successful Participants;
 - (v) to be responsible for providing HLB with their valid and current contact details including mobile numbers and email addresses, and promptly notifying HLB in the event of changes;
 - (vi) to access HLB's Website at regular intervals to view the T&Cs of the Campaign to ensure they keep up-to-date with any changes or variations to the T&Cs; and
 - (vii) to 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 this Campaign.
15. HLB reserves the right:
- (i) to approve or reject any application submitted for an increase in the Facility and to determine the Facility amount to be approved for the same;
 - (ii) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, or to terminate the Campaign by way of posting on the HLB's Website with twenty-one (21) days' prior notice, or in any other manner;
 - (iii) to disqualify any participant from participating in this Campaign for non-compliance of the T&Cs herein.
16. The Eligible Customers agree that the T&Cs herein and any other terms and conditions that may be imposed by HLB in respect of this Campaign shall be read together with these T&Cs herein as an entire agreement.
17. In the event of any discrepancies between the T&Cs listed herein and any advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final T&Cs on **HLB's Website** shall prevail.
18. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

If you have any enquiries regarding these T&Cs, you may seek clarification from the HLB staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my