

PERSONAL LOAN: JANUARY – MARCH 2026 ONLINE EXCLUSIVE PROMOTION

Last updated on 8 January 2026 ([Versi Bahasa Malaysia](#))

PROMOTION PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") "**Personal Loan: January – March 2026 Online Exclusive Promotion**" ("**Promotion**") commences on 8 January 2026 and ends on 31 March 2026, both dates inclusive ("**Promotion Period**"), unless specified or notified otherwise.

TERMS & CONDITIONS

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

ELIGIBILITY

1. The Promotion is open to all existing Malaysian individual account holders of HLB ("**Customers**") who fulfil the following eligibility criteria:
 - (a) aged between 21 to 60 years old;
 - (b) employed or self-employed with a minimum income of Ringgit Malaysia Twenty-Four Thousand (RM24,000) per annum;
 - (c) have a valid and active individual Current Account/Current Account-i and/or Savings Account/Savings Account-i with HLB ("**CASA/CASA-i**") for purposes of disbursement of the PF Facility (as defined below); and
 - (d) have no existing balance in arrears in any of their existing HLB Personal Loan and/or HLISB Personal Financing-i at the point of application (applicable to existing Customers only).
2. The following persons are **NOT** eligible to participate in the Promotion:
 - (a) customers who have committed any fraudulent, unlawful or wrongful acts 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 Promotion Period;
 - (b) permanent and contract employees of HLB; and
 - (c) customers who hold more than one (1) existing PF Facility (as defined in [Table 1](#) below) with HLB (applicable to existing Customers only).

PROMOTION MECHANICS

3. In order to participate in this Promotion, Customers are required to perform the following during the Promotion Period:
 - (a) apply for the following personal financing facilities product ("**PF Facility**") for the prescribed PF Facility Amount with the prescribed PF Facility Tenure as provided in [Table 1](#) below:

Table 1

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

*For the avoidance of doubt, the PF Facility Amount approved by HLB may differ from the PF Facility Amount applied for by the Customers.

- (b) submit the application for the PF Facility through HLB's website at www.hlb.com.my ("**HLB's Website**") only.

For the purpose of this Promotion, Customers who have fulfilled all the criteria under Clause 3 above shall be referred to as "**Eligible Customers**". For the avoidance of doubt, HLB will conduct its own internal assessment to determine, in its discretion, decide whether to approve the PF Facility applications by the Eligible Customers. Any decision by HLB to provide any PF Facility shall be subject to HLB's prevailing credit policies, procedures and eligibility criteria, and HLB shall have no obligation, whether express or implied, to approve or provide the PF Facility to any Eligible Customer.

Flat Interest Rate and Pay-On-Time Rebate on Total Interest for PF Facility

A) Flat Interest Rate on Total Interest for PF Facility

4. Eligible Customers whose applications for the PF Facility have been approved and the PF Facility is disbursed no later than 30 April 2026 will enjoy the **Flat Interest Rate** as specified in Table 2 depending on the relevant applicable segment as below:

Table 2

Salaried Customers

Platform	PF Facility	Customer's Verified Monthly Income	Disbursement to CASA/CASA-i	
			Flat Interest Rate	Pay-On-Time Rebate on Total Interest
HLB's Website followed by a follow up call by HLB	Personal Loan	RM2,000 – RM7,999	8.50% p.a.	20%
		RM8,000 and above		60%

Self-Employed Customers

Platform	PF Facility	Customer's Verified Monthly Income	Disbursement to CASA/CASA-i	
			Flat Interest Rate	Pay-On-Time Rebate on Total Interest
HLB's Website followed by a follow up call by HLB	Personal Loan	RM2,000 – RM7,999	8.20% p.a.	20%
		RM8,000 and above		65%

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

- (a) In relation to Self-Employed Customers: Flat Interest Rate 8.20% p.a.: Effective Flat Interest Rate varies from 15.44% p.a. to 16.11% p.a.
- (b) In relation to Salaried Customers: Flat Interest Rate 8.50% p.a.: Effective Flat Interest Rate varies from 15.99% p.a. to 16.71% p.a.

Flat Interest Rate is where the interest is calculated based on the principal loan amount disbursed at the beginning of the loan period.

Effective Flat Interest Rate is calculated based on a monthly reducing balance repayment/payment method whereby as the original loan amount is repaid/paid, the interest per month reduces progressively across the tenure of the loan.

For the avoidance of doubt, Eligible Customers will be notified by HLB once their applications have been approved, based on the latest updated email addresses captured in HLB's record.

B) Pay-On-Time Rebate on Total Interest for PF Facility

5. Eligible Customers who have fulfilled the following criteria ("**Qualified Customers**"), will be entitled to a Pay-On-Time Rebate on their total interest payable ("**Rebate**") as specified in Table 2 above:
 - (a) PF Facility applications have been approved;
 - (b) the PF Facility is disbursed to their CASA/CASA-i prior to or by 30 April 2026;
 - (c) pay their PF Facility's monthly instalment amount prior to or by the due date of each month during the Facility Tenure; and
 - (d) maintain a cumulative daily balance ("**DB**") of Ringgit Malaysia Five Hundred (RM500) in their CASA/CASA-i for the first thirteen (13) months from the disbursement date.

For the avoidance of doubt, if an Eligible Customer has more than one CASA/CASA-i, the DB will be calculated based on the sum of the DB of all their CASA/CASA-i.

Example of the required period to maintain a DB is illustrated in Table 3 below:

Table 3

Months on Book (MOB)	Dates
MOB 0: Disbursement date	25 January 2026
MOB 1	25 February 2026
MOB 2	25 March 2026
MOB 3	25 April 2026
MOB 4	25 May 2026
MOB 5	25 June 2026
MOB 6	25 July 2026
MOB 7	25 August 2026
MOB 8	25 September 2026
MOB 9	25 October 2026
MOB 10	25 November 2026
MOB 11	25 December 2026
MOB 12	25 January 2027
MOB 13	25 February 2027
Last day required to maintain DB	25 February 2027
DB not required anymore	26 February 2027 onwards

6. The CASA/CASA-i must be an active individual or sole-proprietor account. Joint accounts and business accounts are not allowed.
7. The Rebate will be credited monthly to the PF Facility account of the Qualified Customers AFTER the thirteenth (13th) month instalment's due date and subsequent months thereafter until the sixth (6th) month before the final instalment of the Facility ("**Rebate Period**"). **Therefore, the Rebate Period will always be eighteen (18) months less than the Facility Tenure.** For example, a 60-month Facility has a Rebate Period of 42 months.
8. For example, an Eligible Customer who applies for a PF Facility via HLB's Website, with a verified monthly income of Ringgit Malaysia Eight Thousand (RM8,000) and above, has their PF Facility disbursed into his/her CASA/CASA-i and is entitled to a Rebate of 65% based on PF Facility Amount of Ringgit Malaysia Fifty Thousand (RM50,000) with PF Facility Tenure of five (5) years is illustrated in Tables 4 and 5 (calculation table applicable for Self-Employed Customers) below:

Table 4

PF Facility Amount*	PF Facility Tenure (Years)	Flat Interest Rate (per annum) on PF Facility Amount	Total Flat Interest Rate 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)
RM50,000	5	8.20% p.a.	RM20,500	RM1,175

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

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

Table 5

65% Rebate on Total Interest Payable over PF Facility Tenure	Monthly Rebate receivable over the Rebate Period	Monthly Instalment after Rebate during the Rebate Period
(a)	(b) = (a) / Rebate Period	(c) = Monthly Instalment - (b)
RM20,500 x 65% = RM13,325	RM13,325 / 42 months = RM317***	RM1,175 - RM317 = RM858

***Monthly Rebate is rounded down to the nearest RM1.

Visual illustration of monthly instalments payable for PF Facility amount of RM50,000 over PF Facility Tenure of five (5) years with applicable Rebate of 65% is as follows:



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

9. Qualified Customers who are entitled to receive the Rebate will be notified by HLB on the thirteenth (13th) month of their PF Facility Tenure, based on the last updated mailing addresses provided by the Qualified Customers as captured in HLB's record.
10. For the avoidance of doubt, the monthly Rebate credited into the Qualified Customers' PF Facility accounts during the Rebate Period as per Clause 5 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 HLB for more information on the monthly instalment payable. It is the responsibility of the Qualified Customers to notify HLB in writing no later than one (1) month from the due date of the thirteenth (13th) 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 monthly Rebate from HLB.
11. The Qualified Customers will be disqualified for the Rebate 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 during the PF Facility Tenure, or such other sums owing under and pursuant to the PF Facility when demanded by HLB;

- (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

12. By participating in the Promotion, the Eligible Customers hereby:
 - (a) confirm they have read, understood and agreed to be bound by the T&Cs herein and the [HLB Personal Loan Terms and Conditions](#), as applicable;
 - (b) confirm they have read, understood and agreed to be bound by the [HLB Privacy Notice](#) available at HLB's Website;
 - (c) agree to access the Promotion Page at www.hlb.com.my/payontime at regular intervals to view the T&Cs and to keep up-to-date of any changes or variations to the T&Cs;
 - (d) agree to furnish all the relevant documents as may be requested by HLB in a timely manner to enable approval and disbursement of the PF Facility by 30 April 2026. If the Qualified Customers are unable to furnish the relevant documents in a timely manner, HLB shall not be responsible in the event the PF Facility cannot be disbursed by 30 April 2026;
 - (e) agree that the decision by HLB on all matters relating to the Promotion (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 Qualified Customers; and
 - (f) agree that they shall be liable for 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 Promotion; and
 - (g) that HLB is authorized to disclose the Eligible Customers' personal data, i.e. correspondence/email addresses and/or contact numbers to HLB's third party service provider(s), Infobip Asia Pacific Sdn. Bhd (201001014145 (898379-U)) as HLB deems fit for the purpose of providing SMS or email communications to the Eligible Customers in relation to the Promotion.
13. HLB reserves the right to:
 - (a) reject any unqualified PF Facility application submitted;
 - (b) disqualify any Qualified Customers for non-compliance of the T&Cs herein from participating in the Promotion; and
 - (c) add, delete, suspend or vary the T&Cs contained herein, wholly or partially, or to suspend or terminate the Promotion at its discretion, by giving twenty-one (21) days' prior notice to the Qualified Customers by way of posting on the Promotion Website or in any other manner which HLB deems practical.
14. The T&Cs herein together with HLB Personal Loan Terms and Conditions Terms and Conditions shall be read together as an entire agreement. In the event of any discrepancies between the T&Cs of this Promotion 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 Promotion, the final terms and conditions on the Promotion Website shall prevail to the extent of such discrepancy.

16. The T&Cs herein shall be governed by and constructed in accordance with the laws of Malaysia and the Qualified 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.

Member of Perbadanan Insurans Deposit Malaysia. CASA/CASA-i Products are protected by PIDM up to RM250,000 for each depositor (refer to [Products Eligible for Protection by PIDM](#)).

If you have any enquiries regarding these T&Cs, please contact HLB via email at hlonline@hlbb.hongleong.com.my or call 03-7626 8899.

PINJAMAN PERIBADI: PROMOSI EKSKLUSIF DALAM TALIAN JANUARI – MAC 2026
Kemas kini terakhir pada 8 JANUARI 2026 ([English Version](#))

TEMPOH PROMOSI

“Pinjaman Peribadi: Promosi Eksklusif Dalam Talian Januari – Mac 2026” (“**Promosi**”) Hong Leong Bank Berhad (193401000023 (97141-X)) (“**HLB**”) bermula pada 8 Januari 2026 dan tamat pada 31 Mac 2026, termasuk kedua-dua tarikh (“**Tempoh Promosi**”) kecuali ditentukan dan dimaklumkan sebaliknya.

TERMA & SYARAT

Berikut adalah terma dan syarat yang terpakai untuk Promosi (“**T&S**”).

KELAYAKAN

1. Promosi ini terbuka kepada semua individu warganegara Malaysia yang merupakan pemegang akaun perseorangan dengan HLB yang sedia ada (“**Pelanggan**”) yang memenuhi kriteria kelayakan berikut:
 - (a) berumur antara 21 hingga 60 tahun;
 - (b) bekerja bergaji atau bekerja sendiri dengan pendapatan minimum Ringgit Malaysia Dua Puluh Empat Ribu (RM24,000) setahun;
 - (c) mempunyai Akaun Semasa/Akaun Semasa-i dan/atau Akaun Simpanan/Simpanan-i individu yang sah dan aktif dengan HLB (“**CASA/CASA-i**”) bagi tujuan pengeluaran Kemudahan PF (seperti yang ditakrifkan di bawah); dan
 - (d) tidak mempunyai sebarang baki tertunggak atas mana-mana Pinjaman Peribadi HLB dan/atau Pembiayaan Peribadi-i HLISB sedia ada pada masa permohonan (terpakai kepada Pelanggan sedia ada sahaja).
2. Individu berikut **TIDAK** layak untuk menyertai Promosi:
 - (a) pelanggan yang telah melakukan sebarang penipuan, perbuatan atau kesalahan di sisi undang-undang yang berkaitan dengan mana-mana kemudahan yang diberikan oleh HLB atau Pelanggan yang telah diisytiharkan muflis atau tertakluk pada sebarang prosiding kemuflihan pada masa permohonan;
 - (b) kakitangan tetap dan kakitangan kontrak dengan HLB; dan
 - (c) pelanggan yang mempunyai lebih daripada satu (1) Kemudahan PF (definisi tertakluk di Jadual 1 di bawah) sedia ada dengan HLB (terpakai kepada Pelanggan sedia ada sahaja).

MEKANIK PROMOSI

3. Untuk menyertai Promosi ini, Pelanggan dikehendaki memenuhi terma yang berikut semasa Tempoh Promosi:
 - (a) memohon produk kemudahan pembiayaan peribadi (“**Kemudahan PF**”) berikut untuk Amaun Kemudahan PF dengan Tempoh Kemudahan PF yang ditetapkan seperti yang tertakluk pada Jadual 1 di bawah:

Jadual 1

Kemudahan PF	Amaun Kemudahan PF*		Tempoh Kemudahan PF
	Amaun Minimum	Amaun Maksimum	
Pinjaman Peribadi HLB	RM5,000	RM250,000	2 hingga 5 tahun

*Untuk mengelakkan sebarang keraguan, amaun Kemudahan PF yang diluluskan oleh HLB mungkin berbeza daripada amaun Kemudahan PF yang dimohon oleh Pelanggan.

- (b) menghantar permohonan untuk Kemudahan PF melalui laman web HLB di www.hlb.com.my ("**Laman Web HLB**") sahaja.

Untuk tujuan Promosi ini, Pelanggan yang telah memenuhi semua kriteria di Klausa 3 di atas akan dirujuk sebagai "**Pelanggan Layak**".

Kadar Faedah Rata dan Rebat Bayar-Tepat-Pada-Masa atas Jumlah Faedah untuk Kemudahan PF

A) Kadar Faedah Rata atas Jumlah Faedah untuk Kemudahan PF

4. Permohonan untuk Kemudahan PF bagi Pelanggan Layak yang telah diluluskan dan Kemudahan PF dikeluarkan sebelum/pada 30 April 2026 layak untuk menikmati **Kadar Faedah Rata** bergantung kepada segmen berkenaan seperti yang tertera dalam Jadual 2 di bawah:

Jadual 2

Pelanggan Bergaji

Platform	Kemudahan PF	Pendapatan Bulanan	Pengeluaran dimasukkan ke dalam CASA/CASA-i	
			Kadar Faedah Rata	Rebat Bayar-Tepat-Pada-Masa atas Jumlah Faedah
Laman Web HLB diikuti dengan panggilan susulan oleh HLB	Pinjaman Peribadi	RM2,000 – RM7,999	8.50% setahun	20%
		RM8,000 dan ke atas		60%

Pelanggan yang Bekerja Sendiri

Platform	Kemudahan PF	Pendapatan Bulanan	Pengeluaran dimasukkan ke dalam CASA/CASA-i	
			Kadar Faedah Rata	Rebat Bayar-Tepat-Pada-Masa atas Jumlah Faedah
Laman Web HLB diikuti dengan panggilan susulan oleh HLB	Pinjaman Peribadi	RM2,000 – RM7,999	8.20% setahun	20%
		RM8,000 dan ke atas		65%

Nota: Kadar Faedah Rata efektif berbeza seperti berikut bergantung kepada Tempoh Kemudahan PF dari 2 hingga 5 tahun kecuali dinyatakan sebaliknya:

- (a) Berhubung dengan Pelanggan yang Bekerja Sendiri: Kadar Faedah Rata 8.20% setahun: Kadar Faedah efektif berkisar dari 15.44% setahun hingga 16.11% setahun.
- (b) Berhubung dengan Pelanggan Bergaji: Kadar Faedah Rata 8.50% setahun: Kadar Faedah efektif berkisar dari 15.99% setahun hingga 16.71% setahun.

Kadar Faedah Rata dikira berdasarkan jumlah pinjaman asal yang dikeluarkan pada permulaan tempoh pinjaman.

Kadar Faedah Rata efektif dikira berdasarkan kaedah baki berkurangan bulanan di mana apabila jumlah pinjaman asal dibayar, faedah setiap bulan berkurangan secara progresif sepanjang tempoh pinjaman.

Untuk mengelakkan sebarang keraguan, Pelanggan Layak akan dimaklumkan oleh HLB apabila permohonan mereka telah diluluskan melalui e-mel yang didaftarkan dalam sistem HLB.

B) Bayar-Tepat-Pada-Masa Atas Jumlah Faedah untuk Kemudahan PF

5. Pelanggan Layak yang memenuhi kriteria berikut ("**Pelanggan Memenuhi Syarat**") akan berhak mendapat Rebat Bayar-Tepat-Masa ke atas jumlah faedah yang perlu dibayar ("**Rebat**") seperti yang dinyatakan dalam Jadual 2 di atas:
 - (a) Permohonan Kemudahan PF telah diluluskan;
 - (b) Kemudahan PF disalurkan ke akaun CASA/CASA-i pada/sebelum 30 April 2026;
 - (c) Membayar jumlah ansuran bulanan Kemudahan PF sebelum atau pada tarikh akhir setiap bulan sepanjang Tempoh Kemudahan; dan
 - (d) Mengekalkan baki harian terkumpul ("**DB**") sebanyak Ringgit Malaysia Lima Ratus (RM500) dalam akaun CASA/CASA-i untuk tiga belas (13) bulan yang pertama dari tarikh pengeluaran.

Untuk mengelakkan sebarang keraguan, jika Pelanggan Layak mempunyai lebih daripada satu CASA/CASA-i, DB akan dikira berdasarkan jumlah DB bagi semua CASA/CASA-i mereka.

Contoh tempoh yang diperlukan untuk mengekalkan DB diilustrasi dalam Jadual 3 di bawah:

Jadual 3

Bulan Pada Rekod (BPR)	Tarikh
MOB 0: Tarikh Pengeluaran	25 Januari 2026
BPR 1	25 Februari 2026
BPR 2	25 Mac 2026
BPR 3	25 April 2026
BPR 4	25 Mei 2026
BPR 5	25 Jun 2026
BPR 6	25 Julai 2026
BPR 7	25 Ogos 2026
BPR 8	25 September 2026
BPR 9	25 Oktober 2026
BPR 10	25 November 2026
BPR 11	25 Disember 2026
BPR 12	25 Januari 2027
BPR 13	25 Februari 2027
Hari terakhir untuk mengekalkan DB	25 Februari 2027
DB tidak diperlukan lagi	26 Februari 2027 seterusnya

6. CASA/CASA-i mestilah akaun individu atau akaun pemilik tunggal yang aktif. Akaun bersama dan akaun perniagaan tidak dibenarkan.
7. Rebat akan dikreditkan ke dalam akaun Kemudahan PF Pelanggan Memenuhi Syarat setiap bulan SELEPAS tarikh akhir pembayaran ansuran bulanan yang ketiga belas (13) dan bulan berikutnya sehingga bulan keenam (6) sebelum ansuran terakhir Kemudahan ("Tempoh Rebat"). **Oleh itu, Tempoh Rebat akan sentiasa lapan belas (18) bulan kurang daripada Tempoh Kemudahan.** Sebagai contoh, untuk Kemudahan enam puluh (60) bulan, Tempoh Rebat adalah empat puluh dua (42) bulan.
8. Sebagai contoh, Pelanggan Layak dengan Pendapatan Bulanan Yang Disahkan sebanyak Ringgit Malaysia Lapan Ribu (RM8,000) ke atas yang memohon Kemudahan PF melalui Laman Web HLB, dan Kemudahan PF dimasukkan ke dalam CASA/CASA-i layak mendapat Rebat 65% berdasarkan Jumlah Kemudahan PF sebanyak Ringgit Malaysia Lima Puluh Ribu (RM50,000) dengan Tempoh Kemudahan PF selama lima (5) tahun diilustrasi dalam Jadual 4 dan Jadual 5 (jadual pengiraan untuk Pelanggan yang Bekerja Sendiri) di bawah:

Jadual 4

Amaun Kemudahan PF*	Tempoh Kemudahan PF (Tahun)	Kadar Faedah Rata (setahun) atas Amaun Kemudahan PF	Jumlah Faedah Yang Perlu Dibayar sepanjang Tempoh Kemudahan PF	Ansuran Bulanan semasa Tempoh Tanpa Rebat**
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(a)	(b)	(c)	(d) = a x b x c	(e) = (a + d) / (b x 12)
RM50,000	5	8.20% setahun	RM20,500	RM1,175

*0.50% daripada Amaun Kemudahan PF akan ditolak daripada Kemudahan PF semasa penyaluran untuk duti setem yang perlu dibayar atas Kemudahan PF tersebut.

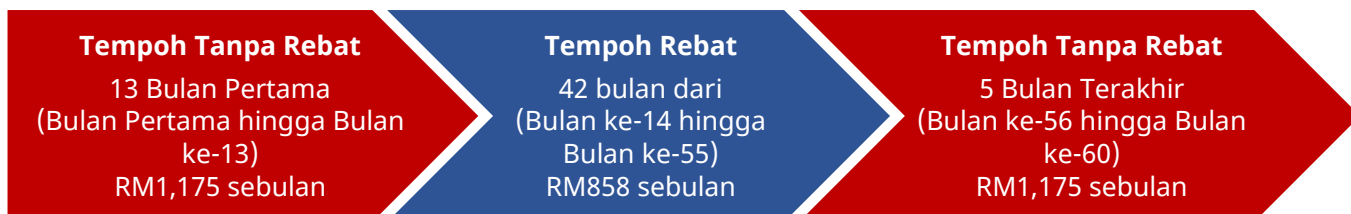
**Ansuran bulanan akan dibundarkan ke atas kepada Ringgit Malaysia Lima (RM5) terdekat.

Jadual 5

Rebat 65% atas Jumlah Faedah yang Perlu Dibayar Sepanjang Tempoh Kemudahan PF	Rebat Bulanan yang akan diterima sepanjang Tempoh Rebat	Ansuran bulanan selepas Rebat semasa Tempoh Rebat
(a)	(b) = (a) / Tempoh Rebat	(c) = Ansuran Bulanan - (b)
RM20,500 x 65% = RM13,325	RM13,325 / 42 bulan = RM317***	RM1,175 - RM317 = RM858

***Rebat bulanan akan dibundarkan ke bawah kepada RM1 terdekat.

Ilustrasi ansuran bulanan yang perlu dibayar untuk Kemudahan PF sebanyak RM50,000 untuk tempoh lima (5) tahun dengan Rebat sebanyak 65% adalah seperti berikut:



Nota: Tempoh Rebat diwakili oleh kawasan yang berwarna biru.

- Pelanggan Memenuhi Syarat yang layak menerima Rebat akan dimaklumkan oleh HLB pada bulan ketiga belas (13) Tempoh Kemudahan PF, berdasarkan alamat terkini yang diberikan oleh Pelanggan Memenuhi Syarat tersebut seperti yang terdapat di dalam rekod HLB.
- Untuk mengelakkan sebarang keraguan, Rebat bulanan yang dikreditkan ke dalam akaun Kemudahan PF Pelanggan Memenuhi Syarat semasa Tempoh Rebat seperti yang tertera di Klausa 5 di atas akan dianggap sebagai bayaran pendahuluan atas ansuran bulanan. Sehubungan itu, ansuran bulanan yang perlu dibayar oleh Pelanggan Memenuhi Syarat adalah selepas potongan amaun Rebat bulanan. Pelanggan Memenuhi Syarat boleh menghubungi HLB untuk mendapatkan maklumat mengenai ansuran bulanan yang perlu dibayar. Pelanggan Memenuhi Syarat bertanggungjawab untuk memaklumkan kepada HLB secara bertulis selewat-lewatnya satu (1) bulan dari tarikh pembayaran ansuran bulanan bulan ketiga belas (13) dan/atau bulan-bulan berikutnya jika tidak

menerima Rebat bulanan. Sekiranya gagal berbuat demikian, Pelanggan Memenuhi Syarat akan dianggap telah menerima Rebat bulanan tersebut daripada HLB.

11. Kelayakan Pelanggan Memenuhi Syarat untuk menerima Rebat akan dibatalkan dan bayaran Rebat berikutnya akan dihentikan segera sekiranya salah satu daripada situasi yang berikut berlaku:
- (a) Pelanggan Memenuhi Syarat gagal membayar sebarang ansuran bulanan untuk Kemudahan PF sebelum/pada tarikh akhir pembayaran semasa Tempoh Kemudahan PF atau mana-mana jumlah lain yang dihutang di bawah dan berkaitan dengan Kemudahan PF apabila diminta oleh HLB;
 - (b) Pelanggan Memenuhi Syarat memberi notis penyelesaian awal sebelum tarikh matang Tempoh Kemudahan PF; atau
 - (c) Pelanggan Memenuhi Syarat telah melakukan atau disyaki melakukan sebarang penipuan atau kesalahan yang berkaitan dengan Kemudahan PF.

UMUM

12. Dengan menyertai Promosi ini, Pelanggan Layak dengan ini:
- (a) mengesahkan bahawa telah membaca, memahami dan bersetuju dengan T&S yang tertakluk di sini dan [Terma dan Syarat Pinjaman Peribadi HLB, mana yang berkaitan](#);
 - (b) mengesahkan bahawa telah membaca, memahami dan bersetuju dengan [Notis Privasi HLB](#) yang boleh didapati di Laman Web HLB;
 - (c) bersetuju untuk melayari Laman Web Promosi di www.hlb.com.my/payontime pada selang masa yang kerap untuk membaca T&S dan untuk mengikut sebarang perubahan atau variasi kepada T&S;
 - (d) bersetuju membekalkan semua dokumen berkaitan yang mungkin diminta oleh HLB tepat pada masanya supaya Kemudahan PF dapat diluluskan dan dikeluarkan sebelum/pada 30 April 2026. Sekiranya Pelanggan Memenuhi Syarat tidak membekalkan semua dokumen berkaitan tepat pada waktunya, HLB tidak bertanggungjawab jika Kemudahan PF tidak dapat dikeluarkan sebelum/pada 30 April 2026;
 - (e) bersetuju bahawa keputusan HLB dalam semua perkara berkaitan Promosi (termasuk tapi tidak terhad kepada kelulusan Kemudahan PF dan/atau Amaun Kemudahan PF diuluskan) adalah muktamad dan mengikat atas semua Pelanggan Memenuhi Syarat;
 - (f) bersetuju akan bertanggungjawab dan secara peribadi akan menanggung semua cukai yang dikenakan, bayaran kerajaan atau sebarang caj lain yang boleh dikenakan berdasarkan undang-undang yang berkenaan, jika ada, yang berkaitan dengan penyertaan mereka dalam Promosi; dan
 - (g) untuk membenarkan HLB untuk mendedahkan data peribadi mereka seperti alamat surat-menyurat/e-mel dan/atau nombor telefon kepada penyedia perkhidmatan pihak ketiga HLB, Infobip Asia Pacific Sdn. Bhd (201001014145 (898379-U)) yang HLB anggap wajar bagi tujuan menghantar SMS atau komunikasi menerusi e-mel kepada Pelanggan Layak berkaitan Promosi ini.
13. HLB berhak untuk:
- (a) menolak mana-mana permohonan Kemudahan PF yang tidak layak;
 - (b) membatalkan kelayakan mana-mana Pelanggan Memenuhi Syarat daripada menyertai Promosi ini sebagai akibat ketidakpatuhan kepada T&S yang terdapat di sini; dan

- (c) menambah, menggugurkan, menggantung atau meminda T&S yang terdapat di sini, sama ada sepenuhnya atau sebahagiannya, atau untuk menamatkan Promosi ini dengan memberi notis awal dua puluh satu (21) hari kepada Pelanggan Memenuhi Syarat dengan cara memaparkannya di Laman Web Promosi atau menggunakan sebarang kaedah lain yang dianggap sesuai oleh HLB.
14. T&S yang terkandung di sini bersama dengan Terma dan Syarat Pinjaman Peribadi HLB hendaklah dibaca sebagai perjanjian menyeluruh. Sekiranya terdapat percanggahan di antara T&S Promosi ini dengan Terma dan Syarat Pinjaman Peribadi HLB, T&S spesifik di sini akan diguna pakai setakat percanggahan tersebut.
15. Sekiranya terdapat percanggahan di antara T&S di sini berbanding sebarang bahan pengiklanan, promosi, publisiti dan sebarang bahan lain yang berkaitan dengan atau mengenai Promosi ini, T&S di Laman Web Promosi akan diguna pakai.
16. T&S yang terkandung di sini dikawal selia oleh dan ditafsirkan berdasarkan undang-undang Malaysia dan Pelanggan Memenuhi Syarat bersetuju untuk berserah kepada bidang kuasa eksklusif Mahkamah Malaysia.
17. Perkataan yang menggambarkan satu jantina termasuk semua jantina dan kata-kata lain yang menandakan tunggal termasuk jamak dan sebaliknya.

Ahli Perbadanan Insurans Deposit Malaysia. Produk-produk CASA/CASA-i dilindungi oleh PIDM setakat RM250,000 bagi setiap pendeposit (rujuk [Produk Layak untuk Perlindungan oleh PIDM](#)).

Jika anda mempunyai sebarang pertanyaan berkenaan dengan T&S ini, sila hubungi HLB melalui e-mel di hlonline@hlbb.hongleong.com.my atau telefon di 03-7626 8899.