

HONG LEONG SHARE MARGIN FINANCING – SMF Big Saver Campaign

CAMPAIGN PERIOD

1. The Hong Leong Bank Berhad's ("HLB") "SMF Big Saver" Campaign ("the Campaign") commences on **1st Jan 2018** and ends on **30th June 2018**, both dates inclusive ("the Campaign Period"), unless notified otherwise.

Terms & Conditions ("T&Cs")

ELIGIBILITY

2. This Campaign is open to all new and existing HLB customers who submit a new application for HLB Share Margin Financing Facility ("the Facility") during the Campaign Period. ("Customers").
3. The following are **NOT** eligible to participate in the Campaign:
 - (i) Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB/Hong Leong Islamic Bank Berhad ("HLISB") 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 determined by HLB/HLISB to be potentially committing any of the wrongful acts stipulated herein.
 - (iii) Customers who submit new application for the Facility to purchase shares under the Employee Stock Option Scheme (ESOS) and Initial Public Offering (IPO).
 - (iv) Existing customers with existing Share Margin Financing Account ("SMF Account") prior to the Campaign Period who have during the Campaign Period submitted their new application for the Facility for increase in the existing facility limit.
 - (v) Existing customers who have closed their previous SMF Account and have applied to open a new SMF account under this Campaign within one (1) year from the date of such closure.
 - (vi) Permanent and contract employees of HLB/HLISB.

CAMPAIGN MECHANICS

4. The Customers who have accepted the Facility and open a new SMF Account in relation to the Facility during the Campaign Period shall be eligible for the following Interest Rebate and Upfront Fee Waiver ("Eligible Customers"):
 - (i) Upfront Fees Waiver

The Upfront Fees of Ringgit Malaysia: Eighty-Five (RM 85.00)(subject to Government Tax, if applicable) which includes documentation fee, Central Depository System account opening fee and nominal stamp duty on the documentation in respect of the Facility, such as the Letter of Offer, Memorandum of Deposit and Letter of Undertaking/Indemnity is waived for the Eligible Customers.

The Upfront Fees Waiver excludes stamp duty for Facility Agreement and all stamp duty and legal fees pertaining to the Facility Agreement and other relevant documents shall be borne by the Eligible Customers.
 - (ii) Interest Rebate

The Eligible Customers are entitled to interest rebates of 50% ("Interest Rebate") on interest charged on the Facility for three (3) consecutive months from the acceptance date of the Facility ("Facility Acceptance Date"). It is essentially the obligations of the Eligible Customers to ensure that they can / will accept the Facility as soon as possible and HLB shall not be responsible in the event that the Eligible Customers are unable to accept the Facility, for any reasons whatsoever.

5. The Interest Rebate will commence from the Facility Acceptance Date notwithstanding the Facility activation date, i.e. the Eligible Customer will not be entitled for the Interest Rebate in the event that the Eligible Customers only activate the Facility after 3 months after the Facility Acceptance Date.
6. The Interest Rebate for each month will be credited into the Eligible Customers' SMF Account by the end of the following month. The Interest Rebate amount will be reflected in the Facility monthly statement accordingly.
7. In the event of non-receipt of the Interest Rebate in the following monthly statement, it is essentially the obligations of the Eligible Customers to inform HLB within 14 (fourteen) days from the date of the following monthly statement regarding the non-receipt of the Interest Rebate, failing which the Eligible Customers are deemed to have received the Interest Rebate and any request/appeal to HLB for the reimbursement of the Interest Rebate shall not be entertained by HLB.
8. For the avoidance of doubt, the minimum amount of Interest Rebate must be at least RM5 and the Eligible Customers shall not be entitled to any amount of Interest Rebate which is below RM5.
9. An illustration of the Interest Rebate computation for three (3) consecutive months from the Facility Acceptance Date is as follows:

Example:

Facility Acceptance Date: 15th January 2018

* Below numbers are for illustration purposes only

Table - Facility Activation date: 15th Jan 2018

Period		Interest Charged (RM)	Interest Rebate (%)	Interest Rebate (RM)	Eligibility	Total Payout (RM)
Month 0	15 - 31 Jan 2018	7	50%	3.50	No	0
Month 1	1 - 28 Feb 2018	5,000	50%	2,500	Yes	2,500
Month 2	1 - 31 Mar 2018	10,000	50%	5,000	Yes	5,000
Month 3	1- 30 Apr 2018	0	50%	0	No	0
				7,503.50		7,500

5. Notwithstanding the Campaign Period, a further grace period of one (1) month from the expiry of the Campaign Period, i.e. until **31st July 2018** will be given to the Eligible Customers strictly only for the purpose to enable the Eligible Customers to accept the Facility for application submitted prior to the expiry of the Campaign Period and the Eligible Customers shall open the new SMF Account latest by **31st July 2018**.

For the avoidance of doubt, HLB shall not be responsible in the event that the Eligible Customers are not entitled for the Interest Rebate due to the reason that the Eligible Customers fail to open the SMF Account within the Campaign Period or by 31st July 2018 (if applicable), for any reason whatsoever. It is essentially the duty of the Eligible Customers to ensure that they shall open the SMF Account within the Campaign Period / 31st July 2018 (if applicable) and settle all relevant charges incurred for the opening of SMF Account (including but not limited to the payment of stamp duty and legal fees for the Facility Agreement and other relevant documents) promptly.

GENERAL

6. The Campaign is not valid and cannot be used in conjunction with any other ongoing campaigns related to Share Margin Financing offered by HLB from time to time, unless notified otherwise.
7. By participating in this Campaign, the Customers:
 - (i) agree that they have read and understood the T&Cs herein and agree to be bound by the T&Cs herein;
 - (ii) agree to access HLB's website at www.hlb.com.my ("HLB's Website") at regular time intervals to view the T&Cs and to ensure to be kept up-to-date on any changes or variations to the T&Cs;
 - (iii) agree that all records captured by HLB's system for the Campaign are accurate and final;
 - (iv) agree that the HLB's decision on all matters relating to the Campaign, including the eligibility; of Customers to participate in the Campaign, shall be final and binding on all Customers and no further correspondence and/or appeal to dispute such decisions will be entertained;
 - (v) agree that all applications for the Facility are subject to HLB's credit evaluation and approval.
8. HLB reserves the right to:
 - (i) reject at its sole and absolute discretion any application for the Facility submitted without assigning any reason thereof;
 - (ii) disqualify any Customer for any reason whatsoever (including but not limited to disqualify any Customers who have failed to comply with the T&Cs herein) as HLB may in its absolute discretion deem fit to participate in this Campaign;
 - (iii) add, delete, suspend or vary the T&Cs contained herein, wholly or in part at its absolute discretion by way of posting on HLB's Website, or in any manner deemed suitable by HLB in order to give prior notice to the Customers of such additions, deletions or amendments.
9. Customers are 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.
10. 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 HLB's Website shall prevail.
11. 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 jurisdiction of the Courts of Malaysia.
12. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.