

PROPERTY FINANCING/-i: Chinese New Year Promotion - Terms and Conditions (“T&Cs”)**PROMOTION PERIOD**

1. The Hong Leong Bank Berhad’s / Hong Leong Islamic Bank Berhad’s (collectively referred to as “the Bank”) “**PROPERTY FINANCING/-i: Chinese New Year Promotion**” (“**the Promotion**”) commences on **22 January 2019** and ends on **28 February 2019**, both dates inclusive (“**Promotion Period**”) unless notified otherwise by way of posting on the Bank’s website at www.hlb.com.my and www.hlisb.com.my (“the Bank’s Website”).

Terms and Conditions

The following sets out the terms and conditions applicable to the Promotion (“T&Cs”):-

ELIGIBILITY

2. The Promotion is open to the Bank’s Malaysian and non-Malaysian individual customers who are existing Property Financing customer or who have applied for a new Participating Facilities as listed below during the Promotion Period (“Property Financing Customers”). Property Financing Customers who have applied for a new Participating Facilities under any of the following selected loan/financing products as listed below during the Promotion Period must accept the said Participating Facilities by signing the Letter of Offer on or before 31 March 2019 (“Acceptance Date”):-
 - Hong Leong Housing/Shop Loan;
 - Hong Leong MortgagePlus Housing/Shop Loan; or
 - Hong Leong CM Flexi Property Financing-i (House/Shop Financing).(“Eligible Property Financing Customers”).
3. This Promotion is applicable to Participating Facility(ies) for refinancing purposes as well as financing the purchase of a completed or under-construction residential and non-residential properties.
4. For the avoidance of doubt, Eligible Property Financing 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 Promotion Period are NOT eligible to participate in this Promotion.
5. For the avoidance of doubt, in cases where there are joint applicants, the name which appears first in the Bank’s records will be the primary applicant (“Primary Property Financing Applicant”). For the purpose of this Promotion, only the Primary Property Financing Applicant will be eligible for the Interest/Profit Rebate.
6. It is essentially the obligations of the Eligible Property Financing Customers to provide / furnish all relevant documents required by the Bank in order for the Bank to approve the Participating Facilities in a timely manner. The Bank shall not be responsible in the event that the Participating Facilities are rejected or the Eligible Property Financing Customers are unable to accept the relevant Letter of Offer on or before the Acceptance Date, for any reasons whatsoever (including but not limited to insufficient documents for the approval of the Participating Facilities).

MECHANICS
PROPERTY FINANCING 12 MONTHS INTEREST/PROFIT REBATE PROMOTION

7. A total of Eighteen (18) winners will be able to enjoy 12 Months Interest/Profit Rebate on their Property Financing (“Property Financing Promo Winner”) subject to clause 9 below. The 12 Months Interest/Profit Rebate period will be effective from 1st May 2019 – 30th April 2020 (“Interest/Profit Rebate Period”) regardless of whether the Property Financing Promo Winners’ Property Financing has been disbursed or not. The amount of Interest/Profit Rebate varies according to the Interest/Profit payable by the Property Financing Promo Winner during the Interest/Profit Rebate Period with a maximum Interest/Profit Rebate capped at RM8,888.00 per account.

Illustration of the Interest/Profit Rebate

The following is only for illustration purposed based on the assumption as follow:

Outstanding Financing Amount: RM 150,000

Interest/Profit Rate: 4.50% whole tenure

Tenure: 300 months

Loan/Financing fully disbursed by 1 May 2019

Instalment Calculator

(a) Interest/Effective Profit Rate	<i>To fill in</i>
Whole Tenure	4.50%
(b) Financing Amount (RM)	150,000
(c) Loan/Financing Tenure (Mth)	300

Loan/Financing Tenure	Instalment	Principal Paid	Interest/Profit Paid	Outstanding Financing Amount
May-2019	RM834.00	RM271.44	562.56	149,728.56
Jun-2019	834.00	272.46	561.54	149,456.11
Jul-2019	834.00	273.48	560.52	149,182.63
Aug-2019	834.00	274.50	559.50	148,908.12
Sep-2019	834.00	275.53	558.47	148,632.59
Oct-2019	834.00	276.57	557.43	148,356.02
Nov-2019	834.00	277.60	556.40	148,078.42
Dec-2019	834.00	278.65	555.35	147,799.77
Jan-2020	834.00	279.69	554.31	147,520.08
Feb-2020	834.00	280.74	553.26	147,239.35
Mar-2020	834.00	281.79	552.21	146,957.55
Apr-2020	834.00	282.85	551.15	146,674.70
Total Interest/Profit Rebate			6,682.70	

Interest / Effective Profit Paid subject to change based on fluctuation of Base Rate / Islamic Base Rate, Advance Payment or Pre-payment made by customer.

Interest/Profit rebate amount varies depending on the outstanding financing amount and interest/profit rate and the same will be capped at maximum RM8,888 per account.

8. Eligible Property Financing Customers will not be notified on-the-spot upon completion of signing Letter of Offer whether they are the Property Financing Promo Winner.
9. A third party contest management agency, Dynamic Search Sdn. Bhd. (136574V) ("Dynamic Search"), based at Petaling Jaya, Selangor will be responsible to manage the selection of Shortlisted Eligible Participants.
10. Twenty-Five (25) Eligible Property Financing Customers (collectively referred herein as "Shortlisted Eligible Participants") shall be randomly selected at the end of the Promotion Period and shall be contacted by Dynamic Search from 1st April 2019 to 15th April 2019 on a best effort basis at the latest mobile number(s) furnished by the Eligible Property Financing Customers as shown in the Bank's system ONCE at any time during office hours (9:00 a.m. to 5:00 p.m.) for a question and answer session ("Q&A") to answer two (2) questions correctly within the fastest time frame.

Therefore, it is the obligations of the Eligible Property Financing Customers to provide their latest, valid and accurate mobile numbers with the Bank and the Bank and/or Dynamic Search shall not be responsible in the event that Dynamic Search is unable to reach the Shortlisted Eligible Participants for any reasons whatsoever.

11. If the Shortlisted Eligible Participants fail to answer the telephone after five (5) rings for any reason whatsoever, the Shortlisted Eligible Participants are deemed to have missed the winning chance and Dynamic Search shall have the absolute right to select another Shortlisted Eligible Participants / Eligible Property Financing Customers whenever necessary.
12. Shortlisted Eligible Participants will not be notified on-the-spot whether they are the winners of the Property Financing Promo Winner upon completion of the Q&A session.
13. Eighteen (18) of the Shortlisted Eligible Participants who answered 2 questions correctly in the fastest time will be announced as the winner. In the event of a tie, Dynamic Search shall contact the Shortlisted Eligible Participants and the Shortlisted Eligible Participants will be asked one (1) tie-breaker question and the one who answer the question correctly and in the fastest time will be the Property Financing Promo Winner.
14. If Dynamic Search is unable to contact the Shortlisted Eligible Participants (for the purpose of Clause 11 above) after 2 attempts or if the Shortlisted Eligible Participants fail to answer the telephone after five (5) rings for any reason whatsoever, the Shortlisted Eligible Participants will be deemed to have missed the chance to be the Property Financing Promo Winner.
15. Property Financing Promo Winner must not have any default in payment of Interest/Profit/Grace Period Profit and/or Monthly Instalment for more than 30 days from the due date on their Property Financing with the Bank within 1st May 2019 – 30st April 2020. Failing which, the Interest/Profit Rebate will be voided.
16. The Interest/Profit Rebate will be credited to Property Financing Promo Winner's Hong Leong Bank/Hong Leong Islamic Bank Current Account/-i or Savings Account/-i within 1st May 2020 – 31st July 2020. In the event, if the Property Financing Promo Winner has multiple Property Financing Account with the Bank, only one Property Financing account is entitled for interest/profit rebate.
17. Property Financing Promo Winner is required to sign the Acknowledgement Form and return to the Bank latest by 30th April 2019 to enjoy the Interest/Profit Rebate. Failing which, the Interest/Profit Rebate will be forfeited and any appeal for the reimbursement of the Interest/Profit Rebate will not be entertained by the Bank.
18. Property Financing Promo Winner shall notify HLB/HLISB in writing within fifteen (15) days after one (1) month from 31st July 2020 on non-receipt of the Interest/Profit Rebate, failing which Property Financing Promo Winner is deemed to have received the Interest/Profit Rebate of my Property Financing and the Bank shall not be responsible to reimburse the Interest/Profit Rebate.
19. If the Eligible Property Financing Customers do not receive a notification in writing, by phone or via publication on the Bank's Website by 30th April 2019, they are deemed as NOT the Winner.
20. The Interest/Profit Rebate is non-creditable to any third party's CASA/-i and non-exchangeable for up-front cash, credit, cheque or in kind.

GENERAL

21. By participating in this Promotion, the Property Financing Customers:-
- a. agree to be bound by the T&Cs herein;
 - b. agree that the Bank's decision on all matters relating to the Promotion and Contest shall be final and binding;
 - c. agree to the publishing or display of their names, NRIC numbers (in masked form) and/or photo(s) in the Bank's Website;
 - d. agree and authorize the Bank to disclose their mobile phone numbers to Dynamic Search for the purposes of the Contest;
 - e. agree that all applications for the Participating Facility(ies) are subject to the Bank's credit evaluation and approval; and
 - f. agree to access the Bank's websites 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.
22. The Bank reserves the right to:-
- a. add, delete or vary the T&Cs contained herein, wholly or in part, at its absolute discretion by way of posting the amended T&Cs on the Bank's Website or in any manner deemed suitable by the Bank at any time with prior notice;
 - b. reject at its sole and absolute discretion any application for the Participating Facility(ies) without assigning any reason whatsoever thereof; and
 - c. disqualify any Eligible Property Financing Customers from participating in this Promotion and the Contest for any reason whatsoever as the Bank in its absolute discretion deems fit.
23. The T&Cs herein shall be read with the terms and conditions of Hong Leong Housing/Shop Loan, Hong Leong Mortgage Plus Housing/Shop Loan, and Hong Leong CM Flexi Property Financing-i (Housing/Shop Financing) as an entire agreement. In the event of any discrepancy, the T&Cs herein shall prevail to the extent of such discrepancy.
24. In the event of any discrepancy between the T&Cs and any advertising, promotional publicity and other materials relating to or in connection with the Promotion, the final T&Cs on the Bank's Website shall prevail.
25. The T&C shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the jurisdiction of the Courts of Malaysia.
26. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.