

CNY CAR LOAN REWARDS CAMPAIGN

Last updated on 15 January 2019

Campaign Period

Hong Leong Bank Berhad (97141-X) (“HLB”) and Hong Leong Islamic Bank Berhad’s (686191-W) (“HLISB”)’s (collectively referred to as the “Bank”) “**CNY Car Loan Rewards Campaign**” (“Campaign”) commences on **18th January 2019** and ends on **28th February 2019**, both dates inclusive (“Campaign Period”), unless notified otherwise by way of posting on the HLB’s and HLISB’s website at www.hlb.com.my and www.hlisb.com.my respectively (“the Bank’s website”).

TERMS AND CONDITIONS

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

Eligibility

1. The Campaign is open to all new and existing individuals and/or non-individuals customers (as defined under clause 2 below) who have satisfied all the criteria as provided in Clause 5 below (“Eligible Customers”).
2. Non-individual customers refer to companies, corporate bodies, associations, clubs, schools, societies, non-profit organizations, sole proprietors, partnerships and professional practices, duly registered or incorporated in Malaysia.
3. The Bank’s participating products (“Participating Products”) for this Campaign are as follow:
 - a. HLB Fixed Rate Auto Loan;
 - b. HLB Variable Rate Auto Loan; and
 - c. HLISB Auto Financing-i.
4. The following Eligible Customers are NOT eligible to participate in this Campaign:-
 - Eligible 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 (pursuant to a petition by either banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period; or
 - Eligible Customers who have committed, or determined by the Bank to be potentially committing any of the wrongful acts stipulated herein; shall be immediately disqualified from participating in the Campaign.

Mechanics

5. An Eligible Customers:
 - a) who have submitted an application for any of the Participating Product to purchase a car (including but not limited to saloon car, SUV , Pickup Truck or MPV) (“Car”)within the Campaign Period; and
 - b) whose application for the Participating Product is approved by the Bank latest by 28th February 2019;and
 - c) whose Car is registered on/before 31st March 2019

will be eligible to receive the following special deals (“Offer”) from the participating merchants (“Merchant”).

No	Merchant	Offer	Offer detail
1	CARs International Malaysia	30% off on Polish Treatment (Normal Price: Saloon-RM151, SUV/MPV-RM264)	1 time Polish Treatment at any CARs International Malaysia centres
2	CARs International Malaysia	20% off on Combo 1 package (Normal Price: RM651)	Combo 1 Package includes 1 time treatment of Lacquer, Polish & Wax, 1 time treatment of Polish & Hardwax, and receive 1 Maintenance Card valid for 1 year
3	Ceramic Pro Malaysia	Up to 45% off on CERAMIC Coating Package (Normal Price starts from: Silver-RM2,500, Gold-RM4,800, Platinum-RM7,600 for Small Sized Vehicle. There are 5 size categories with RM200 increment for each larger size.	1 time Package include treatments on exterior coating. For full detail visit https://www.ceramicpro.com.my/our- package/
4	3M Malaysia	Up to 36% off on 3M AutoFilm Package (Normal Price: Security Package- RM3,600 or Solar Package-RM2,600)	1 time Security Package include 3M™ Scotchshield™ Automotive Security Window Film Crystalline Security Series & Ceramic Series or 1 time Solar Package include 3M™ Automotive Window Film Ceramic Series)

For the avoidance of doubt, it is essentially the obligations of the Eligible Customers to provide all the necessary documents in order for the Bank to approve the Participating Products in a timely manner, and the Bank shall not be responsible in the event that the Bank is unable to approve the Participating Products on or before 28 February 2019, and/or the Cars are unable to be registered on or before 31st March 2019, for any reasons whatsoever.

6. Eligible Customers who are entitled for the aforesaid Offer will be referred to as the “Successful Customers”. Successful Customers will be notified by the Bank with a text message (“SMS”) latest by 15 April 2019 upon registration of the Car (“Notification”). For avoidance of doubt, Eligible Customers that do not receive the Notification from the Bank are deemed **NOT** to be entitled for the Offer. It is essentially the obligation of the Eligible Customers to ensure that they have provided their latest and valid mobile number and the Bank shall not be responsible in the event of non receipt of the SMS by the Successful Customers, for any reasons whatsoever.

The SMS service provider appointed by the Bank for this Campaign is M3 Technologies (Asia) Berhad (“M3 Tech”),

7. The Offer will be provided and rendered by the Merchant onto the Car of the Successful Customers and the Offer shall not be applicable on other vehicle(s) of the Successful Customers and/or vehicles belong to any other party. The Successful Customers shall present the SMS to any of the Merchant outlet in Malaysia to redeem the Offer. The Successful Customer must utilize the Offer **within 120 days** from the date the Successful Customers received the SMS, failing which the Offer shall lapse and the Bank and/or the Merchant shall not entertain any claim for the utilization of the Offer, and neither the Bank and/or the Merchant shall reimburse the Successful Customers the value of the Offer in monetary form.
8. In the event that the Merchant is unable to provide the Offer for any reasons whatsoever after the Successful Customer has made an appointment with the Merchant, it is essentially the obligation of the Successful Customers to liaise with the Merchant directly in order to reschedule the appointment for the redemption of the Offer, failing which the Bank will not be held liable in any manner whatsoever for non-receipt of the Offer by the Successful Customers.

General

9. By participating in the Campaign, the Eligible Customers:
 - a. agree to have read, understood and be bound by the T&Cs herein and the Merchant’s terms and conditions;
 - b. agree that all records of transactions captured by the Bank’s system within the Campaign Period and the list of the Successful Customers shall be accurate and final;
 - c. agree for the Bank or Merchant to substitute any or all of the Offer with alternative products of similar value at any time with prior notice;
 - d. agree that all applications for the Participating Products are subject to the Bank’s credit evaluation and approval;
 - e. agree that the Bank’s decision on all matters relating to the Campaign shall be final, conclusive and binding on all Eligible Customers (including but not limited to the approval of the Participating Products) and no further correspondence and/or appeal to dispute the Bank’s decision shall be entertained;
 - f. agree to access the Bank’s website at regular time intervals to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs;
 - g. agree to refer to the Merchant for any inquiries or problems relating to the redemption of the Offer; and
 - h. authorise the Bank to disclose their personal data i.e. contact numbers to M3 Tech as the Bank deems fit for the purpose of this Campaign
10. The Bank gives no representation or warranty or suitability with respect to the services and/or products provided by the Merchant, or any terms and conditions of the utilization of the Offer imposed by the Merchant. The Successful Customers shall at their own cost and expense deal directly with the Merchant for all warranties, terms and conditions and/or information in respect of the Offer and any disputes pertaining to the Offer shall be resolved between the Successful Customers and the Merchant without recourse to the Bank.
11. The Bank shall not be liable in any circumstances in the event that the Offer is invalid / rejected by the Merchant for any reasons whatsoever. Any request for replacement of a new Offer or reimbursement the value of the Offer in monetary form shall not be entertained by the Bank.

12. The Bank reserves the right:
 - a. to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part at its absolute discretion, by way of posting on HLB and HLISB's Website or in any other manner which the Bank deems practical;
 - b. to disqualify any of the Eligible Customers for any reason whatsoever as the Bank may in its absolute discretion deem fit to participate in the Campaign and/or be entitled to the Offer; and
 - c. to disqualify the Eligible Customers from getting the Offer in the event of non-compliance to the T&Cs herein.
13. Eligible Customers are liable and shall personally bear all applicable taxes, government fees, all the cost related to delivery of the services / products provided by the Merchant or any other charges that may be levied against them under applicable laws, if any, in relation to participating in the Campaign. Upon utilizing the Offer and in the event that the Offer is insufficient to settle the bill for the services / products provided by the Merchant entirely ("Balance Sum"), it is the obligation of the Eligible Customers to settle the Balance Sum and the Bank shall not be responsible for all the charges imposed by the Merchant to the Successful Customers.
14. The Offer will be provided on an "As Is" basis. The Offer featured in all printed materials and/or website are for illustration purposes only. Any props, accessories or equipment featured with the Offer in any pictorial materials are for decorative purposes and shall not form part of the Offer.
15. By participating in this Campaign, the Eligible Customers agree to be bound by the Merchant terms and conditions governing the use of the Offer, which may vary by the Merchant from time to time without prior notice. For the avoidance of doubt, the Bank is not responsible for any variation / amendments of the terms and conditions governing the use of the Offer and any queries or disputes pertaining the aforesaid amendments / variation (including but not limited to the situation where the Offer is invalid / rejected by the Merchant for any reasons whatsoever) shall not be entertained by the Bank and the Customers shall resolve the same directly with the respective Merchant.
16. The Offer is non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.
17. In the event of any discrepancy between these T&Cs as compared to any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the final T&Cs on HLB's/HLISB's Website shall prevail.
18. The T&Cs 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.
19. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.