

**Property Loan/Financing-i Online Application: RM50 SENHENG Cash Voucher Giveaway****PROMOTION PERIOD**

1. The Hong Leong Bank Berhad's / Hong Leong Islamic Bank Berhad's (collectively referred to as "the Bank") "**Property Loan/Financing-i Online Application: RM50 SENHENG Cash Voucher Giveaway**" ("Promotion") commences on **10 February** and ends on **31 March 2018**, both dates inclusive ("Promotion Period"), unless notified otherwise.

**Terms & Conditions**

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

**ELIGIBILITY**

2. The Promotion is open for participation by all Malaysian existing and new individual customers of the Bank who are registered users of Hong Leong Connect Internet Banking and/or Connect App ("Connect Users"). For the avoidance of doubt, new individual customers refer to individuals who were not Connect Users prior to the Promotion Period and registered as Connect Users during the Promotion Period.
3. In order to participate in this Promotion, Connect Users are required to apply online via the URL: [www.hlb.com.my/DM](http://www.hlb.com.my/DM) or [www.hlisb.com.my/DM](http://www.hlisb.com.my/DM) for Property Loan/Financing-i under the sole name of the Connect Users without any joint applicant(s) and guarantor(s) for the purpose of financing the purchase of completed and under-construction residential properties during the Promotion Period ("Online Application"). , The Connect Users must be preliminarily qualified for the Online Application based on the information provided by the Connect Users ("Eligible Customers") and any successful Online Application shall not be deemed as a final approval of the Property Loan/Financing- i by the Bank.
4. For avoidance of doubt, the following persons are NOT eligible to participate in this Promotion:
  - (i) Connect Users who have applied the Bank's Property Loan/Financing-i within the past three (3) months prior to the commencement of the Promotion Period and still pending for the Bank's decision of the application or customer's acceptance of the offer.
  - (ii) Connect Users 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

**PROMOTION MECHANICS**

5. There are in total one hundred and seventy-five (175) pieces of RM50 SENHENG Cash Vouchers (available for the Bank's customer pursuant to joint promotion) to be given out to Eligible Customers (collectively referred to as "the Online Application Gift") and the Bank's sales consultant will deliver the Online Application Gift to the Eligible Customers at the time of appointment for collection of the supporting documents from the Eligible Customers for processing approval of the Property Loan/Financing -i
6. Eligible Customers are entitled to receive only one (1) Online Application Gift on a first-come, first-served basis and is subject to stock availability.
7. Utilization of the Online Application Gift is subject to the terms and conditions solely determined by SENHENG Electric (KL) Sdn. Bhd and such terms and conditions as stipulated in the Online Application Gift. Any disputes relating to the terms and conditions of the Online Application Gift shall be settled directly between the Eligible

Customers and SENHENG Electric (KL) Sdn. Bhd without any recourse to the Bank. The Bank will not be responsible in replacing or cancelling the Online Application Gift as a result of such dispute.

8. The Online Application Gift is non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.

#### **GENERAL**

9. All online applications for the Property Loan/Financing-i are subject to the Bank's credit evaluation and approval and the Bank reserves the right to approve or reject any of such applications without assigning any reason therefor.
10. All features of the Online Application Gift in all printed materials and/or website are for illustration purposes only. Any props, accessories or equipment featured with the Online Application Gift in any pictorial materials are for decorative purposes and shall not form part of the Online Application Gift.
11. All costs related to delivery or installation of any items purchased through utilization of the Online Application Gift will be fully borne by the respective Eligible Customers and the Eligible Customers are responsible to liaise directly with SENHENG Electric (KL) Sdn. Bhd for the utilization of the Online Application Gift. The Bank shall not be responsible for non-receipt of any items purchased through utilization of the Online Application Gift by the Eligible Customers.
12. The Bank gives no representation or warranty with respect to the quality or suitability of any items purchased through utilization of the Online Application Gift and shall not be responsible to replace any lost, damaged, stolen or defective items due to defects in materials or workmanship by manufacturer and/or merchant under warranty or otherwise. The Bank bears no responsibility in relation to the utilization of the Online Application Gift or items purchased through utilization of the Online Application Gift with SENHENG Electric (KL) Sdn. Bhd. The Eligible Customers shall deal directly with SENHENG Electric (KL) Sdn. Bhd (Customer Service: Tel: 03-9281 4040; or email directly to <https://www.senheng.com.my/contact-us>) for any complaint, warranty or information on the discount offers, any items purchased through utilization of the Online Application Gift from SENHENG Electric (KL) Sdn. Bhd, without any recourse to the Bank.
13. By participating in the Promotion, the Eligible Customers agree:
  - (i) to be bound by the T&Cs herein or any other relevant terms and conditions that the Bank may impose from time to time with prior notice;
  - (ii) that the decision of the Bank on all matters relating to the Promotion including the Online Application Gift entitlement shall be final, conclusive and binding on all Eligible Customers and no further correspondence and/or appeal to dispute the Bank's decision shall be entertained;
  - (iii) to access [www.hlb.com.my](http://www.hlb.com.my) and [www.hlisb.com.my](http://www.hlisb.com.my) ("the Bank's website") at regular time intervals to view the T&Cs of this Promotion and ensure to be kept up-to-date on any changes or variations to the T&Cs;
  - (iv) that they shall be liable and shall personally bear all applicable taxes, rates, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to participating in the Promotion; and
  - (v) that all date(s) captured and reflected in the Bank's records and/or system are accurate and final.
14. The Bank reserves the right to :
  - (i) substitute the Online Application Gift with other products of similar value at any time with prior notice;
  - (ii) disqualify any Eligible Customer for any reason whatsoever as the Bank may in its absolute discretion deem fit from participating in the Promotion; and
  - (iii) add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, at the Bank's absolute discretion by way of posting on the Bank's website, or in any manner deemed suitable by the Bank with prior notice.

15. Eligible Customers agree that the T&Cs herein shall be read together with the terms and conditions of the Property Loan/Financing-i as an entire agreement. In the event of any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy.
16. 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 Bank' website shall prevail.
17. 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 jurisdiction of the Courts of Malaysia.