

Personal Loan/Financing-i: Digital Exclusive Campaign

Campaign Period

The Hong Leong Bank Berhad's ("HLB") and Hong Leong Islamic Bank Berhad's ("HLISB") (collectively referred to as "the Bank") "Personal Loan/Financing-i Digital Exclusive Campaign" ("Campaign") commences on 28 May 2018 and ends on 6th July 2018, both dates inclusive ("Campaign Period"), unless notified otherwise.

Terms & Conditions

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

Eligibility

1. The Campaign is open to all Malaysian individuals ("Customers") who fulfill the following eligibility criteria:-
 - (a) Employed or self-employed with a minimum income of Ringgit Malaysia Twenty Four Thousand (RM24,000.00) per annum;
 - (b) no existing HLB Personal Loan and/or HLISB Personal Financing-i ("Personal Loan/Financing-i Products");
 - (c) Are a registered user of Hong Leong Connect;
 - (d) apply for a HLB Personal Loan with a minimum amount of Ringgit Malaysia Five Thousand (RM5,000) up to Ringgit Malaysia Two Hundred and Fifty Thousand (RM250,000) or a HLISB Personal Financing-i with a minimum amount of Ringgit Malaysia Five Thousand (RM5,000) up to Ringgit Malaysia One Hundred and Fifty Thousand (RM150,000) (both HLB Personal Loan and HLISB Personal Financing-i are collectively known as "Facility") during the Campaign Period via Hong Leong Connect at www.hongleongconnect.my ("Hong Leong Connect") for two to five (2-5) years loan/financing tenure ("Facility's Tenure").
 - (e) disbursement of the approved Facility by the Bank no later than 31st July 2018.
2. For the purpose of this Campaign, Customers who have fulfilled all the criteria in Clause 1 above shall be referred to as "Eligible Customers".
3. The following are **NOT** eligible to participate in the Campaign:
 - (a) 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 Campaign Period.
 - (b) Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein.
 - (c) Permanent and contract employees of the Bank.

Campaign Mechanics

- Eligible Customers who apply via Hong Leong Connect and whose Facility is approved during the Campaign Period and disbursed by 31st July 2018 will be charged a fixed interest/profit rate regardless of their Facility Tenure and Facility Approved Amount, as illustrated in the below table:

Table 1: Interest/Profit Rate Charged

Facility Approved amount*	Interest/Profit Rate (Flat % per annum)	Available Tenure
RM5,000-RM250,000	6.00%	2-5 Years

Table 2: Illustration of total Interest/Profit Rate Charged

Facility Approved Amount (RM)*	Facility Tenure (Years)	Interest/ Profit Rate (per annum)	Total Interest/ Profit Payable over Facility Tenure (RM)	Monthly Instalment (RM)**
(a)	(b)	(c)	(d)=a*b*c	(e)=(a+d)/(b*12)
20,000	2	6.00%	2,400	933.33
50,000	2	6.00%	6,000	2,333.33
100,000	2	6.00%	12,000	4,666.67
150,000	2	6.00%	18,000	7,000.00
250,000	2	6.00%	30,000	11,666.67

*0.5% of the Facility amount will be deducted from the Facility for stamp duty payable on the Facility. The effective interest/profit rates vary from 10.85% to 11.13% for loan/financing-i tenure from 2-5 years. **Instalment will be rounded up to the nearest RM5.

Anti-Theft Backpack (“Submission Gift”)

- The Submission Gifts are limited to 100 pieces over the Campaign Period, on a first come, first served basis. The first 100 Eligible Customers who submit an application for the Facility via Hong Leong Connect during the Campaign Period (“Qualified Customers”) will be entitled to a maximum of one (1) Submission Gift throughout the Campaign Period, regardless of the number of Facilities that they have applied for.
- The Submission Gift will be delivered by GD Express Sdn Bhd (“GDEX”), (a courier service provider appointed by the Bank) to the Qualified Customer’s address based on the latest information reflected in the Bank’s record, within 60 days from the Qualified Customers online application date (“Delivery Date”). Therefore, it is essentially the obligations of the Qualified Customers to provide their latest, valid, accurate telephone number(s), and mailing address to the Bank and the Bank shall not be responsible in the event that Qualified Customers do not receive the Submission Gifts for any reason whatsoever.

7. In the event that the Qualified Customers do not receive the Submission Gift, the Qualified Customers shall notify the Bank within 90 days from the Delivery Date, in writing, failing which, the Qualified Customers shall be deemed to either have received the Submission Gift, or the Submission Gifts has been fully redeemed, therefore Eligible Customers will not receive the Submission Gift. The Bank bears no responsibilities for the non-receipt of the Submission Gift and shall not replace / reimburse another Submission Gift to the Qualified Customers.
8. The Bank gives no representation or warranty with respect to the quality or suitability of the Submission Gift to the Qualified Customers and that the Bank shall not be responsible to replace any lost, stolen or defective Submission Gift (whether due to defects in materials or workmanship by the manufacturer under warranty or otherwise). The Qualified Customers shall, at their own costs and expense, deal directly with NL Apex Marketing Sdn Bhd (1231949-K). (“Submission Gift Provider”) for any complaint, dispute or claim in relation to the Submission Gift without recourse to the Bank.

Cash Gift Promotion (“Welcome Bonus”)

9. The first 150 Eligible Customers with an approved & disbursed facility with a minimum amount of Ringgit Malaysia Twenty Thousand (RM20,000) and above before 31 July 201 (“Successful Customers”) will be entitled to receive RM200 cash disbursed into their disbursement account as stated in their application in Hong Leong Connect. (“Welcome Bonus”) Therefore it is essentially the obligation of the Successful Customers to ensure that they have provided their latest, valid and accurate disbursement account information to the Bank.
10. A total of 150 Welcome Bonus will be given out throughout the Campaign Period, on a first come first served basis.
11. The Welcome Bonus is limited to one (1) Welcome Bonus for each Successful Customer regardless of the number of Facility applications submitted throughout the Campaign Period.
12. Successful Customers will receive the Welcome Bonus within 60 days from the end of the Campaign Period. In the event that the Successful Customers do not receive the Welcome Bonus, the Successful Customers shall notify the Bank within 90 days from the end of the Campaign Period in writing, failing which, the Successful Customers shall be deemed to have received the Welcome Bonus. The Bank bears no responsibilities for the non-receipt of the Welcome Bonus and shall not replace / reimburse another Welcome Bonus to the Successful Customers.

GENERAL

13. By participating in the Campaign, the Customers hereby:

- (i) agree that they have read, understood and agreed to be bound by the T&Cs herein and the Hong Leong Personal Loan Terms and Conditions and Hong Leong Personal Financing-i Terms and Conditions;
- (ii) agree to access the Bank's Website at www.hlb.com.my or www.hlisb.com.my at regular time intervals to view the T&Cs and to ensure to keep-up-to-date on any changes or variations to the T&Cs;
- (iii) agree to furnish all the relevant documents as may be requested by the Bank in a timely manner in order for the Facility to be approved and disbursed by 31 July 2018 and the Bank shall not be responsible in the event that the Facility cannot be disbursed by 31 July 2018 for any reasons whatsoever;
- (iv) agree that the decision by the Bank on all matters relating to the Campaign (including but not limited to the approval of the Facility) shall be final, conclusive and binding and no further correspondence and/or appeal to dispute such decisions will be entertained;
- (v) agree that the Bank is authorized to disclose the Qualified Customer's particulars (i.e. name, address, e-mail address and phone number) to the Submission Gift Provider and GDEX for the purpose of fulfilment of this Campaign.
- (vi) agree that the Bank will use the latest home or office address furnished by the Qualified Customers as shown in the Bank's system and therefore it is their responsibility to provide their latest, valid and accurate mailing address and mobile phone number to the Bank and the Bank shall not be responsible in the event that the Bank is unable to reach/contact the Qualified Customers for any reason whatsoever;
- (vii) agree that they shall be 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;
- (viii) agree and acknowledge that the Submission Gift is not exchangeable for cash, credit or in kind; and
- (ix) consent to and authorize the Bank to disclose the Qualified Customers' names, contact numbers and address to the Submission Gift Provider for the fulfilment of the Submission Gifts.

14. The Bank reserves the right to:

- (i) reject at its sole and absolute discretion any Facility's application submitted without assigning any reason thereof;
- (ii) disqualify any Customer at its sole and absolute discretion from participating in the Campaign;
- (iii) forfeit the Submission Gift in the event of non-compliance with the T&Cs herein;
- (iv) substitute the Submission Gift with alternative Submission Gifts of similar value at its absolute discretion with prior notice; and
- (v) add, delete, suspend or vary the T&Cs contained herein, wholly or in part, or terminate the Campaign at its absolute discretion, by way of posting on the Bank's Website or in any other manner which the Bank deems practical.

15. The Submission Gifts featured in all printed materials and/or website are shown for illustration purposes only. Any props, accessories or equipment featured together with the Submission Gift in any advertising, promotional, publicity and pictorial materials are for decorative purposes and shall not form part of the Submission Gifts.

16. The T&Cs herein and Hong Leong Personal Loan/Financing-i Terms and Conditions shall be read together as an entire agreement. In the event of any discrepancies between the T&Cs of this Campaign and the Hong Leong Personal Loan/Financing-i Terms and Conditions, the specific T&Cs herein shall prevail to the extent of such discrepancies.

17. 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 the Bank's Website shall prevail.

18. 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 exclusive 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.