

PERSONAL LOAN/FINANCING-i: ONLINE 6% CAMPAIGN

Campaign Period

The Hong Leong Bank Berhad(97141-X) (“HLB”) and Hong Leong Islamic Bank Berhad (686191-W) (“HLISB”)’s (collectively referred to as “the Bank”) “**Personal Loan/Financing-i Online 6% Campaign**” (“Campaign”) commences on **28th May 2018** and ends on **30th June 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) are aged between 21 to 60 years old;
 - (b) employed or self-employed with a minimum income of Ringgit Malaysia Twenty Four Thousand (RM24,000.00) per annum;
 - (c) have no existing balance in arrears on any existing HLB Personal Loan and/or HLISB Personal Financing-i (“Personal Loan/Financing-i Products”);
 - (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 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.
 - (f) submit the application for the Facility via online application at www.hlb.com.my or at www.hlisb.com.my (“The Bank’s website”)

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

4. Eligible Customers whose Facility is approved during the Campaign Period and disbursed by 31st July 2018 will be charged a fixed interest/profit rate of 6% per annum regardless of the Facility Tenure and Facility Approved Amount which is subject to clause 1(d) above. Example of the fixed interest/profit rate is illustrated in the tables below:

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.

Welcome Bonus Promotion

5. In addition to the fixed interest/profit rate of 6% per annum as provided in Clause 4 above, the first 300 Eligible Customers with a minimum approved and disbursed amount of Ringgit Malaysia Twenty Thousand (RM20,000) and above before 31 July 2018 (“Successful Customers”) will be entitled to receive a RM100 cash bonus (“Welcome Bonus”) disbursed into their account (“Disbursement Account”)
6. The Welcome Bonus will be disbursed into the Successful Customer’s Disbursement Account as stated in their Facility’s application form. 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.

7. A total of 300 Welcome Bonus will be given out throughout the Campaign Period amounting to RM30,000.00, on a **first-come, first-served** basis to the Eligible Customers who had fulfilled the criteria at clause 1 and clause 5.
8. The Welcome Bonus is limited to one (1) for each Eligible Customer regardless of the number of Facility applications submitted and approved throughout the Campaign Period.
9. Successful Customers will receive the Welcome Bonus within 60 days from the end of the Campaign Period (“Delivery Date”). In the event that the Successful Customers do not receive the Welcome Bonus, the Successful Customers shall notify the Bank within 30 days from the Delivery Date 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 or reimburse another Welcome Bonus to the Successful Customers.

GENERAL

10. 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 will use the latest home or office address furnished by the Successful 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 Successful Customers for any reason whatsoever;

- (vi) 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; and
- (vii) agree and acknowledge that the Welcome Bonus is not exchangeable for credit or in kind.

11. 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 Welcome Bonus in the event of non-compliance with the T&Cs herein;
- (iv) substitute the Welcome Bonus with alternative 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.

12. 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.

13. 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.

14. 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.

15. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.