

Fixed Instalment Loan/Fixed Instalment Financing Bonanza Campaign

Campaign Period

The Hong Leong Bank Berhad's ("HLB") and Hong Leong Islamic Bank Berhad's ("HLISB") (collectively referenced as "the Bank") "Fixed Instalment Loan/Fixed Instalment Financing Bonanza" ("Campaign") commences on 13th October 2017 and ends on 21st January 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 existing ("Existing Customers") and/or new-to-bank ("New-To-Bank Customers") HLB/HLISB customers who are Malaysian individuals (collectively referred to as "Customers") who fulfill the following eligibility criteria:-
 - (a) Self-employed with a minimum annual income of Ringgit Malaysia Twenty Four Thousand (RM24,000.00);
 - (b) no existing balance in arrears on any existing HLB Personal Loan/Personal Loan Consolidation and/or HLISB Personal Financing-i/Personal Financing-i Consolidation and/or MACH I.O.U. Personal Loan;
 - (c) no existing HLB Fixed Instalment Loan/HLISB Fixed Instalment Financing;
 - (d) apply for a HLB Fixed Instalment 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 Fixed Instalment Financing with a minimum amount of Ringgit Malaysia Five Thousand (RM5,000) up to Ringgit Malaysia One Hundred and Fifty Thousand (RM150,000) ("Facility") during the Campaign Period via all application channels for two to five (2-5) years loan/financing tenure ("Facility's Tenure"). For the avoidance of doubt, in order to participate in this Campaign, the Customers must apply for a minimum Facility's loan or financing amount of RM20,000.00;
 - (e) disbursement of the approved Facility by the Bank no later than 15 February 2018.
2. For the avoidance of doubt:-
 - (a) "**New-To-Bank Customers**" refer to customers who do not have any accounts and/or Products with the Bank prior to the Campaign Period and who fulfil the eligibility criteria as set out in clause 1 above during the Campaign Period.
 - (b) "**Existing Customers**" refer to customers who have an existing or have had a savings/current account, fixed deposit, credit card, mortgage, auto-loan, personal loan/financing-l, wealth investment (such as unit trust, dual currency investment, bancassurance, structured products, Forex and etc ("Product") with the Bank.
3. For the purpose of this Campaign, Customers who have fulfilled all the criteria in Clause 1 above shall be referred to as "Eligible Customers".
4. 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 HLB and/or HLISB 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 HLB and/or HLISB to be potentially committing any of the wrongful acts stipulated herein.
- (c) Permanent and contract employees of HLB and/or HLISB.

Campaign Mechanics

5. A cash rebate is given to the Eligible Customer based on a percentage of the Interest payable (“Cash Back”) which is calculated based on the following categories:-
 - (a) The amount of the Facility’s loan or financing amount; and
 - (b) Determination on whether the Eligible Customer is an Existing Customer or New-To-Bank Customer.

Cash Back by Category

Facility’s Loan/Financing Amount	Existing Customers	New-To-Bank Customers
RM5,000-RM19,000	No Cash Back	No Cash Back
RM20,000-RM49,000	30% Cash Back	20% Cash Back
RM50,000-RM250,000* *HLISB Fixed Instalment Financing is only up to RM150,000.	45% Cash Back	35% Cash Back

Example Illustration of Cash Back:

a) Existing Customers

Facility’s Loan/ Financing amount (RM) ¹	Facility Tenure (Years)	Interest/Profit Rate (per annum)	Total Interest/ Profit payable by Eligible Customer before Cash Back (RM)	Cash Back Percentage (%)	Total Cash Back payable to Eligible Customer (RM)	Total Interest/Profit payable by Eligible Customer after Cash Back (RM)
(a)	(b)	(c)	(d)=[i.e. (a) x (b) x (c)]	(e)	(f)=[i.e. (d) x (e)]	(g)=[i.e. (d)-(f)]
20,000	2	10.90%	4,360	30%	1,308	3,052
40,000	2	10.90%	8,720	30%	2,616	6,104
50,000	2	9.90%	9,900	45%	4,455	5,445
250,000	2	9.90%	49,500	45%	22,275	27,225

¹0.5% of Facility Loan/Financing amount will be deducted for stamp duty

b) New-To-Bank Customers

Facility's Loan/Financing amount (RM) ¹	Facility Tenure (Years)	Interest/Profit Rate (per annum)	Total Interest/Profit payable by Eligible Customer before Cash Back (RM)	Cash Back Percentage (%)	Total Cash Back payable to Eligible Customer (RM)	Total Interest/Profit payable by Eligible Customer after Cash Back (RM)
(a)	(b)	(c)	(d)=[i.e. (a) x (b) x (c)]	(e)	(f)=[i.e. (d) x (e)]	(g)=[i.e. (d)-(f)]
20,000	2	10.90%	4,360	20%	872	3,488
40,000	2	10.90%	8,720	20%	1,744	6,976
50,000	2	9.90%	9,900	35%	3,465	6,435
250,000	2	9.90%	49,500	35%	17,325	32,175

¹0.5% of Facility Loan/Financing amount will be deducted for stamp duty

6. The Cash Back is payable as follows:-

- i. The Eligible Customers who pay the Facility's monthly instalment amount on or before the due date each month during the Facility Tenure will be entitled to receive the Cash Back.
- ii. The Bank will notify the Eligible Customers by letter ("Notification Letter") within 1 month from their 6th month's instalment date on their eligibility for the Cash Back and the Notification Letter will be delivered to the Eligible Customer's latest mailing address as captured in the Bank's record. Customers who do not receive the Notification Letter from the Bank within 1 month from their 6th month's instalment date are deemed not entitled to the Cash Back.
- iii. The Cash Back will be paid on a monthly basis with payment of the first (1st) Cash Back to commence after the seventh (7th) monthly instalment is paid by the Eligible Customers. The Cash Back which is rounded down to the nearest Ringgit Malaysia One (RM1) will be credited into the Eligible Customers' active and valid Facility account one (1) day after the seventh (7th) monthly instalment due date and subsequent months thereafter until the last Cash Back payment as stated in Clause (iv) below.
- iv. For two to five (2-5) years' tenure, the last Cash Back together with all the adjustments due to the earlier rounding down will be paid on the sixth (6th) month before the Facility's final instalment.
- v. The monthly Cash Back will be treated as advance payment in the Facility account.
- vi. For the avoidance of doubt, in the event that the monthly instalments are not paid promptly or no payment during the Facility's Tenure, the entitlement for Cash Back shall cease immediately.
- vii. It is the Eligible Customers' responsibility to notify the Bank in writing no later than one (1) month from the due date of the seventh (7th) monthly instalment and/or the subsequent months

thereafter in the event of non-receipt of the monthly Cash Back, failing which, the Eligible Customers are deemed to have received and accepted the Cash Back from the Bank and any further dispute shall not be entertained by the Bank.

- viii. The Eligible Customers will be disqualified from participating in this Campaign at the Bank's sole and absolute discretion and further Cash Back payments will be immediately terminated upon the occurrence of any of the following events:
- a. the Eligible Customers fail to pay any monthly instalment of the Facility by the due date, or such other sums owing under and pursuant to the Facility when demanded by the Bank;
 - b. early settlement notice is given by the Eligible Customers prior to the maturity of the Facility's Tenure; or
 - c. the Eligible Customers have committed or are suspected of committing any fraudulent or wrongful acts in relation to the use of Facility.

GENERAL

7. By participating in the Campaign, the Customers hereby:
- (i) agree that they have read, understood and agreed to be bound by the T&Cs and the T&Cs governing the HLB Fixed Instalment Loan/HLISB Fixed Instalment Financing;
 - (ii) agree to access the Bank's website at www.hlb.com.my ("HLB Website") 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 that the decision by the Bank on all matters relating to the Campaign shall be final, conclusive and binding and no further correspondence and/or appeal to dispute such decisions will be entertained;
 - (iv) 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.
8. 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) 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 HLB Website or in any other manner which the Bank deems practical.

9. The T&Cs herein and the terms and conditions governing the HLB Fixed Instalment Loan/HLISB Fixed Instalment Financing shall be read together as an entire agreement. In the event of any discrepancies between the T&Cs of this Campaign and the terms and conditions governing the HLB Fixed Instalment Loan/HLISB Fixed Instalment Financing, the specific T&Cs herein shall prevail to the extent of such discrepancies.

10. 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 HLB Website shall prevail.

11. 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.

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