

## “DIGITAL DAY” CAMPAIGN

Latest updated on 03 July 2018

### CAMPAIGN PERIOD

The Hong Leong Bank Berhad (97141-X) (“HLB”) and/ or Hong Leong Islamic Bank Berhad (686191-W) (“HLISB”)’s “Personal Financing/-i Digital Day Campaign” (“Campaign”) is applicable through Hong Leong Connect, HLB and HLISB branches, Direct Sales and Telemarketing (“Participating Channel”). The Campaign commences on 7 July 2018 at 00:00:00 hours (12:00a.m.) and ends on 13 July 2018 at 23:59:59 (11:59p.m.), both dates inclusive (“Campaign Period”) unless notified otherwise.

HLB and HLISB are collectively known as “the Bank”.

### TERMS & CONDITIONS

**The following sets out the terms and conditions applicable to the Promotion (“T&Cs”):-  
PERSONAL FINANCING/-i FIXED FLAT RATE PROMOTION (“PROMOTION A8”)**

#### ELIGIBILITY

1. The Personal Financing/-i Fixed Flat Rate Promotion (“Promotion A8”) 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 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](http://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 August 2018.
2. For the purpose of this Promotion A8, 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.

### **PROMOTION A8 MECHANICS**

4. Eligible Customers whose Facility is approved during the Campaign Period and disbursed by 31st August 2018 will be charged a fixed interest/profit rate, depending on the application date, channel and Facility Amount, as illustrated in the tables below:

**Table 1: Illustration of Interest/Profit Rate Charged**

**i.) Application on 7<sup>th</sup> July 2018**

Application Channel	Facility Amount (RM)	Interest/Profit Rate (Flat % per annum)
Hong Leong Connect*	RM5,000 – RM250,000	3.70% p.a.
Other application channels	RM5,000 – RM19,000	7.70% p.a.
	RM20,000 – RM99,000	5.70% p.a.
	RM100,000 – RM250,000	3.70% p.a.

\*Only for registered Hong Leong Connect user who has no existing HLB Personal Loan and/or HLISB Personal Financing-i and has applied for a Facility via Hong Leong Connect at [www.hongleongconnect.my](http://www.hongleongconnect.my) on 7<sup>th</sup> July 2018.

**ii.) Application on 8<sup>th</sup> July – 13<sup>th</sup> July 2018**

Application Channel	Facility Amount (RM)	Interest/Profit Rate (Flat % per annum)
All Application Channels	RM5,000 – RM19,000	7.70% p.a.
	RM20,000 – RM99,000	5.70% p.a.
	RM100,000 – RM250,000	3.70% p.a.

**Table 2: Illustration of Calculations for Monthly Instalment**

**i.) If you apply on 7<sup>th</sup> July 2018 via Hong Leong Connect**

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)
15,000	2	3.70%	1,110	675
30,000	2	3.70%	2,220	1345
150,000	2	3.70%	11,100	6715

**ii.) Application on 7<sup>th</sup> July 2018 via application channels other than Hong Leong Connect; OR Application on 8<sup>th</sup> July – 13<sup>th</sup> July 2018 via all application channels**

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)
15,000	2	7.70%	2,310	725.00
30,000	2	5.70%	3,420	1,395.00
150,000	2	3.70%	11,100	6,715.00

\*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 6.89% p.a. to 14.85% p.a. for loan/financing-i tenure from 2-5 years.

\*\*Instalment will be rounded up to the nearest RM5.

## GENERAL

5. By participating in the Campaign, the Customers:
  - (a) agree to have read, understood and to be bound by the T&Cs of the Campaign;
  - (b) agree that the Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Customers and no further correspondence and/or appeal to dispute the Bank's decision shall be entertained;
  - (c) agree that the T&Cs herein and the T&Cs governing the HLB Personal Loan/HLISB Personal Financing-i are read as an entire agreement and if there is any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy;
  - (d) agree that all applications for the Facility are subject to the Bank's credit evaluation and approval;
  - (e) agree to access HLB's website at [www.hlb.com.my](http://www.hlb.com.my) ("HLB's Website") and HLISB's website at [www.hlisb.com.my](http://www.hlisb.com.my) ("HLISB'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; and
  - (f) to 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.
6. 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 the Bank's Website or in any other manner which the Bank's deems practical by providing **twenty one (21)** calendar days' notice;
  - (b) to reject at its sole and absolute discretion any Facility application that were submitted without assigning any reason thereof; and
  - (c) to disqualify any of the Customers for any reason whatsoever as HLB/HLISB may in its absolute discretion deem fit to participate in the Campaign.
7. 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.
8. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Accountholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
9. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*.

## KEMPEN HARI DIGITAL

### TEMPOH PROMOSI

"Kempen Hari Digital Pembiayaan Peribadi/-i" ("Kempen") Hong Leong Bank Berhad (97141-X) ("HLB") dan/atau Hong Leong Islamic Bank Berhad (HLISB) terbuka kepada Hong Leong Connect, cawangan-cawangan HLB dan HLISB, Jualan Langsung dan Telepemasaran ("Saluran Sertain). Kempen ini akan bermula pada 7 Julai 2018 pada 00:00:00 jam (12.00 pg) dan berakhir pada 13 Julai 2018 pada 23.59.59 (11:59 ptg) termasuk kedua-dua tarikh ("Tempoh Kempen") melainkan diberitahu sebaliknya.

HLB dan HLISB secara kolektif dikenali sebagai "Bank".

### TERMA & SYARAT

Terma dan syarat Promosi adalah seperti berikut:-

#### PROMOSI KADAR RATA TETAP PEMBIAYAAN PERIBADI/-i ("PROMOSI A8")

#### KELAYAKAN

1. Promosi Kadar Rata Tetap Pembiayaan Peribadi/-i ("Promosi A8") terbuka kepada seluruh individu warga Malaysia ("Pelanggan") yang memenuhi kriteria kelayakan seperti berikut:-
  - (f) Bekerja atau bekerja sendiri dengan pendapatan minimum sebanyak Ringgit Malaysia Dua Puluh Empat Ribu (RM24,000.00) setahun;
  - (g) Ketika ini tidak mempunyai Pinjaman Peribadi HLB dan/atau Pembiayaan Peribadi/-i HLISB ("Produk Pembiayaan Peribadi/-i");
  - (h) Pengguna berdaftar Hong Leong Connect;
  - (i) Memohon Pinjaman Peribadi HLB dengan amaun minimum sebanyak Ringgit Malaysia Lima Ribu (RM5,000) sehingga Ringgit Malaysia Dua Ratus lima Puluh Ribu (RM250,000) atau Pembiayaan Peribadi/-i HLISB dengan amaun minimum Ringgit Malaysia Lima Ribu (RM5,000) sehingga Ringgit Malaysia Satu Ratus Lima Puluh Ribu (RM150,000) (Pinjaman Peribadi HLB dan Pembiayaan Peribadi/-i HLISB kedua-duanya secara kolektif disebut "Kemudahan") semasa Tempoh Kempen menerusi Hong Leong Connect di [www.hongleongconnect.my](http://www.hongleongconnect.my) ("Hong Leong Connect") untuk tempoh pinjaman/pembiayaan dua hingga lima (2-5) tahun ("Tempoh Kemudahan").
  - (j) Pembayaran oleh Bank bagi Kemudahan diluluskan tidak lewat daripada 31 Ogos 2018.
2. Bagi tujuan Promosi A8 ini, Pelanggan yang telah memenuhi seluruh kriteria dalam Fasal 88 di atas akan dirujuk sebagai "Pelanggan Layak".
3. Yang berikut ini **TIDAK** layak menyertai Kempen:
  - (d) Pelanggan yang telah melakukan atau disyaki melakukan penipuan atau kesalahan undang-undang berkaitan dengan mana-mana kemudahan yang diberi oleh Bank atau telah diisytiharkan muflis atau bakal dikenakan prosiding kemuflihan pada bila-bila masa sebelum atau semasa Tempoh Kempen.
  - (e) Pelanggan yang ditentukan oleh Bank berpotensi melakukan mana-mana kesalahan yang ditetapkan di dalam ini.
  - (f) Kakitangan tetap dan kontrak Bank.

**MEKANIK PROMOSI**

4. Pelanggan Layak yang Kemudahannya diluluskan semasa Tempoh Kempen dan dibayar selewat-lewatnya 31 Ogos 2018 akan dikenakan kadar faedah/keuntungan tetap, bergantung kepada tarikh permohonan, saluran dan Amaun Kemudahan, seperti ditunjukkan dalam jadual di bawah ini:

**Jadual 1: Contoh Kadar Faedah/Keuntungan Dikenakan**
**iii.) Permohonan pada 7 Julai 2018**

Saluran Permohonan	Amaun Kemudahan (RM)	Kadar Faedah/Keuntungan (Rata % setahun)
Hong Leong Connect*	RM5,000 – RM250,000	3.70% setahun
Saluran permohonan lain	RM5,000 – RM19,000	7.70% setahun
	RM20,000 – RM99,000	5.70% setahun
	RM100,000 – RM250,000	3.70% setahun

\*Hanya untuk pengguna berdaftar Hong Leong Connect yang tidak mempunyai Pinjaman Peribadi HLB dan/atau Pembiayaan Peribadi-i HLISB sedia ada dan telah memohon Kemudahan melalui Hong Leong Connect di [www.hongleongconnect.my](http://www.hongleongconnect.my) pada 7 Julai 2018.

**iv.) Permohonan pada 8 Julai – 13 Julai 2018**

Saluran Permohonan	Amaun Kemudahan (RM)	Kadar Faedah/Keuntungan (Rata % setahun)
Semua saluran permohonan	RM5,000 – RM19,000	7.70% setahun
	RM20,000 – RM99,000	5.70% setahun
	RM100,000 – RM250,000	3.70% setahun

**Jadual 2: Contoh Pengiraan Ansuran Bulanan**
**iii.) Jika anda memohon 7 Julai 2018 melalui Hong Leong Connect**

Jumlah Kemudahan Diluluskan (RM)*	Tempoh Kemudahan (Tahun)	Kadar Faedah/Keuntungan (setahun)	Jumlah Faedah/Keuntungan Dikenakan sepanjang Tempoh Kemudahan (RM)	Ansuran Bulanan (RM)**
(a)	(b)	(c)	(d)=a*b*c	(e)=(a+d)/(b*12)
15,000	2	3.70%	1,110	675
30,000	2	3.70%	2,220	1345
150,000	2	3.70%	11,100	6715

**iv.) Permohonan pada 7 Julai 2018 melalui saluran permohonan selain Hong Leong Connect; ATAU Permohonan pada 8 Julai – 13 Julai 2018 melalui semua saluran permohonan**

Jumlah Kemudahan Diluluskan (RM)*	Tempoh Kemudahan (Tahun)	Kadar Faedah/Keuntungan (setahun)	Jumlah Faedah/Keuntungan Dikenakan sepanjang Tempoh Kemudahan (RM)	Ansuran Bulanan (RM)**
(a)	(b)	(c)	(d)=a*b*c	(e)=(a+d)/(b*12)
15,000	2	7.70%	2,310	725.00
30,000	2	5.70%	3,420	1,395.00
150,000	2	3.70%	11,100	6,715.00

\*0.5% daripada amaun Kemudahan akan ditolak daripada Kemudahan untuk duti setem yang dikenakan atas Kemudahan itu. Kadar faedah/keuntungan efektif berkisar antara 6.89% setahun hingga 14.85% setahun bagi tempoh pinjaman/pembiayaan-i 2-5 tahun.

\*\*Ansuran akan digenapkan kepada RM5 terhampir.

## UMUM

5. Dengan menyertai Kempen, Pelanggan:
  - (a) Bersetuju telah membaca, memahami dan untuk mematuhi Terma & Syarat Kempen;
  - (b) Bersetuju bahawa keputusan Bank atas segala hal berkaitan dengan Kempen adalah muktamad dan mengikat ke atas seluruh Pelanggan dan sebarang surat-menyurat dan/atau rayuan untuk mempertikaikan keputusan Bank tidak akan dilayani;
  - (c) Bersetuju bahawa Terma & Syarat di dalam ini dan Terma & Syarat Pinjaman Peribadi HLB/ Pembiayaan Peribadi-i HLISB hendaklah dibaca sebagai suatu perjanjian keseluruhan dan jika terdapat sebarang percanggahan, maka Terma & Syarat tertentu di dalam ini hendaklah diutamakan setakat percanggahan tersebut;
  - (d) Bersetuju bahawa semua permohonan bagi Kemudahan adalah tertakluk kepada penilaian kredit dan kelulusan Bank;
  - (e) Bersetuju untuk mengakses laman web HLB di [www.hlb.com.my](http://www.hlb.com.my) ("Laman Web HLB") dan Laman Web HLISB di [www.hlisb.com.my](http://www.hlisb.com.my) ("Laman Web HLISB") dari semasa ke semasa untuk menyemak Terma & Syarat dan memastikan sentiasa mengikuti sebarang perubahan atau pindaan kepada Terma & Syarat.
  - (f) dipertanggungjawabkan dan akan menanggung sendiri segala cukai berkenaan, fi kerajaan atau apa-apa caj lain yang boleh dikenakan terhadap mereka di bawah undang-undang berkenaan, jika ada, berkaitan dengan penyertaan mereka dalam Promosi ini.
6. Bank berhak:
  - (d) Menambah, menggugurkan, menggantung atau meminda Terma & Syarat yang terkandung di dalam ini, sama ada keseluruhan atau sebahagian atas budi bicara mutlaknyanya, dengan cara menyiarkannya dalam Laman Web Bank atau dengan apa-apa cara lain yang dianggap sesuai oleh Bank;
  - (e) menolak atas budi bicara mutlaknyanya sebarang permohonan Kad Layak yang dikemukakan tanpa memberikan sebarang sebab; dan
  - (f) melucutkan kelayakan mana-mana Pelanggan atas apa jua sebab sekalipun menurut budi bicara mutlak HLB/HLISB daripada menyertai Kempen.
7. Sekiranya terdapat sebarang percanggahan antara Terma & Syarat ini berbanding dengan mana-mana bahan pengiklanan, promosi, publisiti dan bahan lain berkaitan atau bersabit dengan Kempen, maka Terma & Syarat muktamad dalam Laman Web HLB/HLISB akan diutamakan.
8. Terma dan syarat yang terkandung di sini dikawalselia oleh dan dibentuk berdasarkan undang-undang Malaysia dan Pelanggan bersetuju untuk berserah kepada bidang kuasa eksklusif Mahkamah Malaysia.
9. Perkataan yang menggambarkan satu jantina termasuklah semua jantina dan kata-kata lain yang menandakan singular termasuk jamak dan sebaliknya.