

PERSONAL LOAN/FINANCING-i: Everyday Deal (Online Exclusive) Campaign

Campaign Period

The Hong Leong Bank Berhad (“**HLB**”) and Hong Leong Islamic Bank Berhad (“**HLISB**”)’s (collectively referred to as “**the Bank**”) “Personal Loan/Financing-i Everyday Deal (Online Exclusive) Campaign” (“**Campaign**”) commences on 8 October 2018 and ends on 31 January 2019 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 have fulfilled the following eligibility criteria:-
 - (a) 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 via the Campaign Website or Connect (as defined below) 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) submit the application for the Facility through the following application channels: online application at www.hlb.com.my/everydayonline or at www.hlisb.com.my/everydayonline (“**Campaign Website**”) or Hong Leong Connect Online/ Connect App (“**Connect**”).
 - (f) disbursement of the approved Facility by the Bank no later than 28 February 2019

For purposes of clarity, Customers who choose to submit their application through Connect must not hold any existing Facility with the Bank.

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.
- (d) Customers who hold more than one existing Facility with the Bank.

Campaign Mechanics

4. Eligible Customers who have applied for a Facility and whose Facility is disbursed by no later than 28 February 2019 will be charged a flat interest/profit rate as illustrated in the below tables regardless of their Facility Tenure and Facility approved amount:

Table 1: Flat Interest/Profit Rate Charged

Facility Type	Facility Approved Amount	Flat Interest/Profit Rate Charged	Facility Tenure
Personal Loan	RM5,000 – RM250,000	6.00% p.a.	2 years – 5 years
Personal Financing-i	RM5,000 – RM150,000		

Table 2: Illustration of Monthly Instalment for a Facility Approved Amount of RM5,000 over Facility Tenure of 5 years

Facility Approved Amount (RM)*	Facility Tenure (Years)	Flat 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)
5,000	5	6.00%	1,500	110

*0.50% of the Facility amount will be deducted from the Facility upon disbursement for stamp duty payable on the Facility.

The effective interest/profit rates vary from 10.85%p.a. to 11.13%p.a. for loan/financing-i tenure from 2-5 years.

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

GENERAL

5. 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 Campaign Website and/or Bank's Website at www.hlb.com.my or www.hlisb.com.my ("**Bank's 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 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 during the campaign period and disbursed by 28 February 2019 and the Bank shall not be responsible in the event that the Facility cannot be disbursed by 28 February 2019 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 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.
6. 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 the Campaign Website or in any other manner which the Bank deems practical.
7. 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.
8. 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 Campaign Website shall prevail.
9. 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.
10. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.