

PERSONAL LOAN: FLEXI-PAY CAMPAIGN

Campaign Period

The Hong Leong Bank Berhad's (97141-X) ("Bank") "Personal Loan: Flexi-Pay Campaign" ("Campaign") commences on 01 May 2018 and ends on 31 December 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 annual income of Ringgit Malaysia Twenty Four Thousand (RM24,000.00);
 - (b) no existing balance in arrears on any existing HLB Personal Loan and/or HLISB Personal Financing-i ("Personal Loan/Financing-i Products");
 - (c) apply for a HLB Personal Loan ("Facility") with a minimum amount of Ringgit Malaysia Five Thousand (RM3,000) up to a maximum amount of Ringgit Malaysia Twenty-Five Thousand (RM25,000) during the Campaign Period via online application at www.hlb.com.my/en/personal-banking/promotions/pl-flexi-pay-switch-urbanrepublic.html ("the Bank's Website") with a facility tenure of one to five (1-5) years ("Facility's Tenure") in order to purchase products and/or electronic devices which are eligible under this Campaign ("Merchant's Products") from Switch and/or Urban Republic retail outlets, both operated by CG Computers Sdn Bhd (Company No.389271-M) ("Merchant"); and
 - (d) Facility is approved by the Bank and disbursed to the Customers no later than 15 January 2019.
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

Interest Rate

4. Eligible Customers whose Facility is approved during the Campaign Period and disbursed by 15 January 2019 will be entitled to the following promotional fixed interest rates based on the Facility Tenure, as illustrated in the below table:

Table 1: Interest Rate Charged

Facility Tenure	Interest Rate (Flat % per annum)	Available Loan Amount
1 year	6.00%	Hong Leong Personal Loan Minimum RM3,000; Maximum RM25,000
2 – 3 years	8.00%	
4 -5 years	10.00%	

0.5% of the Facility amount will be deducted from the Facility for stamp duty. Effective interest rates vary from 10.90% to 17.60% for Facility Tenures from 1-5 years at the Interest Rates shown in Table 1: Interest Rate Charged

GENERAL

5. The Bank makes no representation or warranty with respect to quality of the Merchant's Products and shall not be responsible to replace any lost, stolen or defective Merchant's Products (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise).
6. The Eligible Customers are to deal directly with the Merchant or manufacturer for such Warranty information or claim without recourse to the Bank.
7. By participating in the Campaign, the Customers hereby:
 - (i) agree that they have read, understood and agree to be bound by the T&Cs and the terms and conditions governing the HLB Personal Loan;
 - (ii) agree to access the 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 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; and
 - (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.
 - (v) agree that they have read, understood and agree to be bound to the Terms and Conditions and Return and Refund Policy available at www.switch.com.my and www.urbanrepublic.myshopify.com
8. The Bank reserves the right to:
 - (i) reject at its sole and absolute discretion any application for the Facility 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 Bank's Website or in any other manner which the Bank deems practical.
9. The T&Cs herein and the terms and conditions governing the HLB Personal Loan 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 Personal Loan, 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 Bank's 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.