

Hong Leong Invisalign Personal Loan/Financing-i Flexi-Pay Campaign

Campaign Period

The Hong Leong Bank Berhad's (97141-X) ("HLB") and Hong Leong Islamic Bank Berhad (686191-W) ("HLISB") (both HLB and HLISB are referenced to as "the Bank") "Invisalign Personal Loan Flexi-Pay Campaign" ("Campaign") commences on 8th 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 fulfill the following eligibility criteria:-
 - (a) are aged between 21 to 60 years old;
 - (b) Employed or Self-Employed with a minimum annual income of Ringgit Malaysia Twenty Four Thousand (RM24,000.00);
 - (c) have no existing balance in arrears on any Hong Leong Bank Personal Loan/Personal Loan Consolidation and/or Hong Leong Islamic Bank Personal Financing-i/Personal Financing-i Consolidation and/or MACH I.O.U Personal Loan;
 - (d) apply for a HLB Personal Loan or HLISB Personal Financing-i, both with a minimum amount of Ringgit Malaysia Five Thousand (RM5,000) up to a maximum amount of Ringgit Malaysia Thirty Thousand (RM30,000) (both HLB Personal Loan and HLISB Personal Financing-i are both referenced to as "Facility") during the Campaign Period via www.hlb.com.my/invisalign "the Campaign's Website") with a facility tenure of two to five (2-5) years ("Facility's Tenure") in order to finance the treatment of Invisalign and other dental treatment from any of the eight (8) selected Dental Clinics ("Eligible Clinics") listed below, and

No	Eligible Clinics and Address
1	Imperial Dental Specialist Centre No. 64, 1st Floor, Jalan Telawi ,Bangsar Baru, 59100 Kuala Lumpur, Malaysia.
2	Drs Chai & Partners Dental Surgeons 59 Jalan Bangkung ,Bukit Bandaraya, 59100 Kuala Lumpur, Malaysia.
3	Chai Dental & Implant Centre G3A & 3B, Ground Floor, Wisma UOA 2, 21 Jalan Pinang, 50450 Kuala Lumpur
4	Kaizen Dental Sdn Bhd E02-03,Lvl 2,Blk E Sunway Geo Ave , Jln Lagoon Selatan,Sunway SouthQuay, 47500 Bdr Sunway, Subang Jaya, Malaysia.

5	Klinik Pergigian Dentistree A1-5, Sunway Nexis ,Kota Damansara, 47810 Petaling Jaya, Malaysia.
6	Klinik Pergigian Foo Rakan Rakan No 12A-1, Jln Setia Dagang U13/AL, Setia Alam, Shah Alam, 40170 Selangor, Malaysia.
7	Klinik Pergigian Ocean Dental Unit C-02-08, Block C, Jalan PJU1A/4, Ara Damansara, 47301 Petaling Jaya, Selangor, Malaysia.
8	Klinik Pergigian Smile Arts No. 55-1 Jln PJU 5/20 The Strand, Kota Damansara, 47810 Petaling Jaya, Selangor, Malaysia.
9	A.B.C Dental Center 133, Jln Adda 3/1, Adda Heights, 81100 Johor Bahru, Johor, Malaysia
10	T Dental Clinic 3A, Jalan Ungku Tun Aminah, 81300 Johor Bahru, Johor, Malaysia
11	Family Care Dental Surgery 30/4A & 30/3A, Jalan Pancoran Air, Kampung Sateh, 83000 Batu Pahat, Johor, Malaysia

- (e) Facility is approved by the Bank and disbursed to the Customers no later than 28 February 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.
 - (d) Customers holding more than one existing Facility with the Bank.

Campaign Mechanics

Fixed Flat Interest/Profit Rate

4. Eligible Customers who apply during the Campaign Period and whose Facility is approved and disbursed no later than 28 February 2019 will be entitled to the following promotional fixed interest/profit rates, as illustrated in the below table:

Table 1: Interest Rate Charged

Facility Tenure	Interest/Profit Rate (Flat % per annum)	Available Facility Amount
2 – 5 years	6.00%p.a.	HLB Personal Loan/HLISB Personal Financing-i Minimum RM5,000; Maximum RM30,000

Effective interest/profit rates vary from 10.85%p.a. to 11.13%p.a. for Facility Tenures from 2 – 5 years.

Table 2: Illustration of the monthly instalments payable for an approved Facility of RM20,000 over a 5 year tenure

Facility Amount (RM)*	Facility Tenure (Years)	Interest/Profit Rate (per annum) on Facility Approved Amount (RM)	Total Interest/Profit Payable over Facility Tenure (RM)	Monthly Instalment (RM)**
(a)	(b)	(c)	(d)= a x b x c	(e)=(a+d)/(b x 12)
20,000	5	6.00%	6,000	435

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

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

GENERAL

5. The Bank makes no representation or warranty with respect to quality of any of the treatment provided by the Eligible Clinic and shall not be liable and/or responsible to compensate the Eligible Customers or replace any defective and unsatisfactory treatment provided by the Eligible Clinic (this may include defects in materials or services provided by the Eligible Clinic under warranty, guarantee or otherwise).
6. The Eligible Customers are to deal directly with the Eligible Clinics for such warranty, guarantee, information or claim without recourse to the Bank.
7. The Eligible Clinics shall, at their own cost and expense, deal directly with the Customers for any complaint, dispute or claim in relation to the provision and payment of any treatment whatsoever, without recourse to the Bank. The Bank shall also not be liable in the event that the Customer does not utilize the Facility to finance the treatment of Invisalign and other dental treatment from any of the Eligible Clinics.
8. By participating in the Campaign, the Customers hereby:
- agree that they have read, understood and agree to be bound by the T&Cs herein and the terms and conditions governing the HLB Personal Loan and HLISB Personal Financing-i;
 - agree to access www.hlb.com.my or www.hlisb.com.my (“Bank’s Website”) and/or the Campaign 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.

9. 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 and/or Campaign Website or in any other manner which the Bank deems practical.

10. The T&Cs herein and the terms and conditions governing the HLB Personal Loan and HLISB Personal Financing-i 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/HLISB Personal Financing-i, the specific T&Cs herein shall prevail to the extent of such discrepancies.

11. 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.

12. 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.

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