

Personal Loan : Travel Happy Campaign for Application of Personal Loan

### **Campaign Period**

The Hong Leong Bank Berhad's ("HLB") "Happy Travel Campaign" ("Campaign") commences on 1 March 2018 and ends on 31 August 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/Personal Loan Consolidation/Fixed Instalment Loan and/or HLISB Personal Financing-i/Personal Financing-i Consolidation/Fixed Instalment Financing and/or MACH I.O.U. Personal Loan ("Personal Loan/Financing-i Products");
  - (c) apply for a HLB Personal Loan ("Facility") with a minimum amount of Ringgit Malaysia Five Thousand (RM5,000) up to a maximum amount of Ringgit Malaysia Two Hundred and Fifty Thousand (RM250,000) during the Campaign Period via all application channels for one to five (1-5) years loan tenure ("Facility's Tenure");
  - (d) Facility is approved by the Bank and disbursed to the Customers no later than 15 September 2018.
  - (e) Purchase selected travel and/or cruise package(s) which are eligible for inclusion under this Campaign ("Travel Package") from Malaysian Harmony Tour and Travel Sdn Bhd ("Merchant")
  
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 September 2018 will be charged a fixed interest rate based on the Facility's approved amount, as illustrated in the below table:

Table 1: Interest Rate Charged

Facility Tenure	Interest Rate (Flat % per annum)	Available Loan Amount
1 year	5.00%	Hong Leong Personal Loan Minimum RM5,000; Maximum RM250,000
2 – 3 years	6.00%	
4 – 5 years	8.00%	

\*0.5% of the Facility amount will be deducted from the Facility for stamp duty.

### Submission Gift ("Submission Gift")

5. Eligible Customers who submit an application for a Facility to purchase a selected Travel Package(s) from the Merchant will be entitled to a Submission Gift.
6. The Submission Gift is either a dashboard camera or an anti-theft bag.
7. The Submission Gift will be given to Eligible Customers on-the-spot and is limited to 1,000 pieces of the dashboard camera and 1,000 pieces of the anti-theft bag nationwide, on a first come first served basis. The Eligible Customers will be allowed to select the Eligible Customer's preferred Submission Gift subject to availability of stock.

### Travel Gift ("Travel Gift")

8. The Gift(s) are provided by NL APEX Marketing Sdn Bhd (Gift Provider)

## GENERAL

9. 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 terms and conditions governing the HLB Personal Loan;
  - (ii) agree to access the Bank's Website at [www.hlb.com.my](http://www.hlb.com.my) 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 the Bank gives no representation or warranty with respect to the quality or suitability of the Submission Gift and the Travel Gift (collectively referred to as “the Gifts”) and that any complaints or disputes concerning the Gift under this Campaign shall be settled between the Eligible Customer and the Gift Provider without any recourse to the Bank;
  - (v) agree & acknowledge that the Gift is not exchangeable for cash, credit or in kind
  - (vi) consent to and authorize the Bank to disclose the Eligible Customers’ names , contact numbers and address to the service provider engaged by the Bank, i.e. PCM Perfect Marketing Sdn Bhd, as the Bank deems fit for the purpose of fulfilment of the Gifts.
  - (vii) 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;
10. 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) forfeit the Gift in the event of non-compliance with the T&Cs herein;
  - (iv) substitute the Gift with alternative Gifts of similar value at its absolute discretion with prior notice; and
  - (v) 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.
11. The Gifts featured in all printed materials and/or website are shown for illustration purposes only. Any props, accessories or equipment featured together with the Gift in any advertising, promotional, publicity and pictorial materials are for decorative purposes and shall not form part of the Gifts.
12. 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.

13. 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.
14. 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.
15. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.