

Personal Loan / Financing – i: Welcome 2019 Campaign

Campaign Period

The Hong Leong Bank Berhad's (97141-X) ("HLB") and / or Hong Leong Islamic Bank Berhad's (686191-W) ("HLISB") (collectively referred to as "the Bank") "**Personal Loan / Financing – i: Welcome 2019 Campaign**" ("Campaign") will run from 1 January 2019 and ends on 31 January 2019, both dates inclusive ("Campaign Period"), unless notified otherwise.

Terms and Conditions ("T&Cs")

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 and 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 (collectively referred to as "Personal Loan/Financing-i Products");
 - d. apply via the Campaign Website (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"). For the avoidance of doubt, the Bank reserves the right to approve the Facility with an amount that is lesser than the amount applied by the Customer ("Approved Facility") and upon request from the Customer, the Bank shall disburse the Approved Facility at an amount which is equal to or lesser than the Approved Facility ("Disbursed Facility");
 - e. submit the application for the Facility through the following application channels: online application at <https://www.hlb.com.my/plwelcome2019> or at <https://www.hlisb.com.my/plwelcome2019> ("Campaign Website").
 - f. disbursement of the Disbursed Facility by the Bank 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/or contract employees of the Bank.
 - (d) Customers who hold more than one existing Facility with the Bank.

Campaign Mechanics

A. 6% p.a. Flat Interest / Profit Rate

4. Eligible Customers who have fulfilled all the criteria in Clause 1 above will be charged a flat interest / profit rate as illustrated in the below tables regardless of their Facility Tenure and the Disbursed Facility:

Facility Type	Disbursed Facility	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		

Illustration of Monthly Instalment for a Disbursed Facility of RM5,000 over Facility Tenure of 5 years

Disbursed Facility (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 Disbursed Facility upon disbursement for stamp duty payable on the Disbursed 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.

B. BIG Points Entitlement and Lucky Draw Winners Selection

5. Eligible Customers with minimum Disbursed Facility of RM20,000 and who have fulfilled all the criteria in Clause 1 above and upon submitting the application as provided in Clause 1(d) above, will receive a reference number and the Customer shall **e-mail the reference number received and their BIG Member ID to ContestAdmin@hlbb.hongleong.com.my** by 8th Feb 2019, either:

- i) by sending a screengrab / screenshot of the "thank you" page with the reference number; or
 - ii) by forwarding the confirmation email containing the reference number to the e-mail address provided above

6. Eligible Customers who fulfilled the criteria in Clause 5 above will be entitled to:
 - a) AirAsia BIG Points ("BIG Points") as provided in Table 1 of Clause 9 below; and
 - b) Earn entry (ies) to stand a chance to win additional BIG Points equivalent to 2 return AirAsia flights to the destinations as provided in Table 2 of Clause 9 below ("Lucky Draw Prizes").

7. The Bank shall not be liable in the event that the Customers are unable to e-mail / provide the reference number and their BIG Member ID to the Bank (including but not limited to non-receipt of the reference number by the Customer) by 8th February 2019 for any reasons whatsoever.

8. The total amount of BIG Points available throughout this Campaign Period is 1,800,000 and will be awarded on a first-come, first-served basis. BIG Points are issued by BIG Loyalty Sdn. Bhd. (924656-U) (formerly known as Think BIG Digital Sdn. Bhd.)("BIG Loyalty"):
 - a) BIG Points will be credited into the BIG Member accounts of qualifying Eligible Customers within sixty (60) days from the Campaign end date. Should there be no queries raised by the BIG Member after the period, the Eligible Customers are deemed to have received the BIG Points and any appeal for the reimbursement of the BIG Points shall not be entertained by the Bank; and
 - b) Eligible Customers who do not have a valid BIG Member account are required to create / sign up for a BIG Member account via the BIG Loyalty programme website at www.airasiabig.com on or before 8 February 2019 in order for the BIG Points to be deposited in their BIG Member account, failing which the Bank shall not be held liable / responsible for non-receipt of the BIG Points for any reasons whatsoever. The Eligible Customers shall also ensure that they use / provide the same e-mail address that has been provided to the Bank when creating / opening their BIG Member account.

9. The BIG Points and the number of entries earned by the Eligible Customers are illustrated in Table 1 below. For the avoidance of doubt, Eligible Customers shall be entitled to 1,000 BIG Points for every subsequent RM5,000 Disbursed Facility above RM20,000. Eligible Customers shall be entitled for 2 additional entries for every subsequent RM5,000 in the event that their Disbursed Facility is above RM20,000.

Table 1: Illustration of tiered BIG Points and entry (ies) to be earned

Disbursed Facility (RM)	BIG Points earned	Entries into draw to win additional BIG Points
20,000 Minimum amount to qualify	2,500	1
All subsequent amounts up to RM250,000	Additional 1,000 BIG Points with every subsequent RM5,000 Disbursed Facility above RM20,000	Additional 2 entries with every subsequent RM5,000 Disbursed Facility above RM20,000

Table 2: Prizes (accurate as at 20 December 2018)

	Lucky Draw Prizes
1 x 1 st Prize	160,000 BIG Points (equivalent to 2 return AirAsia flights to Melbourne from Kuala Lumpur)
1 x 2 nd Prize	78,000 BIG Points (equivalent to 2 return AirAsia flights to Macao from Kuala Lumpur)
1 x 3 rd Prize	30,000 BIG Points (equivalent to 2 return AirAsia flights to Krabi from Kuala Lumpur)
50 x Consolation Winners	1,000 BIG Points each

10. Eligible Customers' email address (as submitted in the online application form available on the Campaign Website) will be entered into a random draw tool according to the number of entries earned during the Campaign Period as specified in Table 1 above. E.g. If the Eligible Customer has earned 3 entries, his/her email will be entered 3 times into the random draw. Therefore, it is essentially the obligation of the Customers to ensure that they have provided their latest and valid e-mail address to the Bank and the Bank shall not be responsible in the event that the e-mail address provided cannot be submitted / registered / entered into the random draw tool for any reasons whatsoever;

- a) Eligible Customers who are selected as Winners will be contacted by an employee of the Bank via the email address provided to the Bank in their online application form as specified in Clause 1 (d) above

The selection of the Winners will commence from the 11th of February 2019 and completed by 28th February 2019 and shall be done in the following manner:

Draw 1: Selection of 1st Prize Winner

1 Eligible Customer's e-mail will be randomly drawn and a link will be sent by the Bank to such Eligible Customer's e-mail in order for him/her to answer 1 (one) question within 24 hours. In the event that such Eligible Customer answered the question correctly and within the time frame as imposed by the Bank, he/she will be deemed as the 1st Prize Winner. In the event that he/she failed to answer the question correctly or within the time frame imposed by the Bank, he/she shall be disqualified as the winner of the 1st Prize and the Bank shall select another Eligible Customer's e-mail. However in the event that Eligible Customer has more than 1 entry, he/she will still stand a chance to be selected as the 1st Prize Winner. Selection of 1st Prize Winner for Draw 1 must be completed before the Bank proceeds to 'Draw 2'.

Draw 2: Selection of 2nd Prize Winner

The email address of Draw 1 1st Prize Winner will be excluded from Draw 2. 1 Eligible Customer's e-mail will be randomly drawn and a link will be sent by the Bank to such Eligible Customer's e-mail in order for him/her to answer 1 (one) question within 24 hours. In the event that such Eligible Customer answered the question correctly and within the time frame as imposed by the Bank, he/she will be deemed as the 2nd Prize Winner. In the event that he/she failed to answer the question correctly or within the time frame imposed by the Bank, he/she shall be disqualified as the winner of the 2nd Prize and the Bank shall select another Eligible Customer's e-mail. However in the event that Eligible Customer has more than 1 entry, he/she will still stand a chance to be selected as the 2nd Prize Winner. The selection of 2nd Prize Winner for Draw 2 will have to be completed before the Bank proceeds to 'Draw 3'.

Draw 3: Selection of 3rd Prize Winner

The email address of 1st Prize and 2nd Prize Winners will be excluded from Draw 3. 1 Eligible Customer's e-mail will be randomly drawn and a link will be sent by the Bank to such Eligible Customer's e-mail in order for him/her to answer 1 (one) question within 24 hours. In the event that such Eligible Customer answered the question correctly and within the time frame as imposed by the Bank, he/she will be deemed as the 3rd Prize Winner. In the event that he/she failed to answer the question correctly or within the time frame imposed by the Bank, he/she shall be disqualified as the winner of the 3rd Prize and the Bank shall select another Eligible Customer's e-mail. However in the event that Eligible Customer has more than 1 entry, he/she will still stand a chance to be selected as the 3rd Prize Winner. The selection of winner for Draw 3 will have to be completed before the Bank proceeds to 'Draw 4'.

Draw 4: Selection of 50 Consolation Prize Winners

The email address of 1st Prize, 2nd and 3rd Prize Winners will be excluded from Draw 4. 50 Eligible Customers' e-mails will be randomly drawn and a link will be sent by the Bank to these Eligible Customers' e-mails in order for them to answer 1 (one) question within 24 hours. In the event that these Eligible Customers answered the question correctly and within the time frame as imposed by the Bank, they will be deemed as the Consolation Prize Winners. In the event that he/she failed to answer the question correctly or within the time frame imposed by the Bank, he/she shall be disqualified to win the Consolation Prize and the Bank shall select another Eligible Customer's e-mail. However in the event that Eligible Customer has more than 1 entry, he/she will still stand a chance to be selected as a Consolation Prize Winner.

For avoidance of doubt, each Eligible Customer is only entitled to win either one (1) 1st Prize, 2nd Prize or 3rd Prize regardless of the number of entries earned. However, the 1st, 2nd and 3rd Prize Winner(s) would stand a chance to win 1 Consolation Prize.

11. Announcement of Campaign winners will be made available on the Campaign Website by 6th March 2019. The Prizes will be credited to the Winners' BIG Member accounts within sixty (60) days from the Winners announcement date.

12. GENERAL

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 Disbursed 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;
- vi. agree to be bound by the terms and conditions imposed by BIG Loyalty pertaining to the BIG Points. For the avoidance of doubt, the Bank is not responsible for any variation / amendments of the terms and conditions

governing the use of the BIG Points by BIG Loyalty and any queries or disputes pertaining the aforesaid amendments / variation shall not be entertained by the Bank and the Eligible Customers shall resolve the same directly with BIG Loyalty; and

- vii. agree that the Bank will contact Customers via the email address/telephone number provided by the Customers in their online application form for the purposes of this Campaign.

13. 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;
- iv. alter, add, cancel or substitute any or all of the BIG Points with alternative prizes or products of similar value at any time with prior notice;

14. 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.

15. 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.

16. 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.

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