

HONG LEONG SHARE MARGIN FINANCING – TWO 8 8 INTEREST Promotion

PROMOTION PERIOD

1. The Hong Leong Bank Berhad's (97141-X) ("**HLB**") "Share Margin Financing (SMF) TWO 88 Promotion" ("**Promotion**") commences on 16 July 2018 and ends on 31 December 2018, both dates inclusive ("**Promotion Period**"), unless notified otherwise.

TERMS & CONDITIONS ("T&Cs")

The following sets out the terms and conditions applicable to the Promotion.

ELIGIBILITY

2. The Promotion is open for participation by all Malaysian or non-Malaysian residing in Malaysia with Permanent Resident status ("**Customers**") who are new and existing Customers of HLB of the following criteria:-
 - (i) age between 21 and 65 years old; and
 - (ii) New application to Share Margin Financing Facility ("Facility") during Promotion Period with minimum loan size of Ringgit Malaysia One Hundred Thousand [RM100,000] ("**SMF Customers**")
3. The following are **NOT** eligible to participate in the Promotion:
 - (i) Non-individual customers refers to associations, sole proprietors, partnerships, limited liability partnerships and private limited companies which are non-manufacturing micro SMEs where annual sales turnover is Ringgit Malaysia Five Million (RM5 million).
 - (ii) Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB/Hong Leong Islamic Bank Berhad ("**HLISB**") or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period.
 - (iii) Customers who have committed, or determined by HLB/HLISB to be potentially committing any of the wrongful acts stipulated herein.
 - (iv) Customers who submit new application for the Facility to purchase shares under the Employee Stock Option Scheme (ESOS) and Initial Public Offering (IPO).
 - (v) Existing customers with existing Facility prior to the Promotion Period who have during the Promotion Period submitted their new application for the Facility to increase in the existing facility limit.
 - (vi) Existing customers who have closed their previous Facility and have applied to open a new Facility under this Promotion within one (1) year from the date of such closure.
 - (vii) Permanent and contract employees of HLB/HLISB.

PROMOTION MECHANICS

4. SMF Customers who fulfil the criteria in clause 5 of this T&Cs ("**Eligible Customers**") are entitled to the Promotion below:-
 - (i) Facility with interest rate at 2.88% p.a. for the first three (3) months; and
 - (ii) Thereafter, for the fourth (4th) month onwards, the interest will be charged at the rate of Base Rate (BR) + 1.17% p.a..
5. In order to participate in this Promotion, the Eligible Customers are required to perform and to fulfil the following requirements/criteria as set out below:-
 - (i) Apply for the Promotion within the Promotion Period at any HLB branch.

- (ii) Eligible Customers who have applied for the Promotion within the Promotion Period, a grace period of one (1) month from the expiry of the Promotion Period, i.e. until 31st January 2019 will be given to the Eligible Customers strictly only for the purpose of enabling the Eligible Customers to accept the Facility granted by HLB for the application submitted within the Promotion Period. The Eligible Customers must accept the Facility latest by 31st January 2019 to be entitled for the Promotion.
- (iii) HLB shall not be liable and responsible for any indirect, special or consequential losses including any loss of profits, loss of business, loss of profits or loss of reputation in the event the Eligible Customers are not entitled for the Promotion for failing to perform and to fulfill the requirements/criteria set up in Clause 5(i) and 5(ii), for any reason whatsoever. For the avoidance of doubt, to qualify for the Promotion the Eligible Customers are obligated to ensure that they apply for the Facility within the Promotion Period and to accept the Facility by 31st January 2019 (if applicable) and settle all relevant charges incurred for the opening of Facility (including but not limited to the payment of stamp duty and legal fees for the Facility Agreement and other relevant documents) promptly.

GENERAL

6. The Promotion is not valid and cannot be used in conjunction with any other ongoing promotions related to Share Margin Financing offered by HLB from time to time, unless notified otherwise.
7. By participating in this Promotion, the Customers:
 - (i) agree that they have read, understood and agreed to be bound by the T&Cs herein;
 - (ii) agree to access HLB's website at www.hlb.com.my ("**HLB's Website**") at regular time intervals to view the T&Cs and to ensure to be kept up-to-date on any changes or variations to the T&Cs;
 - (iii) agree that all customers' records captured by HLB's system for the Promotion are accurate and final;
 - (iv) agree that the HLB's decision on all matters relating to the Promotion, including the eligibility of Customers to participate in the Promotion, shall be final and binding on all Customers and no further correspondence and/or appeal to dispute such decisions will be entertained;
 - (v) agree that all applications for the Facility are subject to HLB's credit evaluation and approval.
8. HLB reserves the right to :
 - (a) reject at its sole and absolute discretion any application for the Facility submitted without assigning any reason thereof;
 - (b) disqualify any Customer from participating in this promotion for any reason whatsoever as HLB may in its absolute discretion deem fit;
 - (c) add, delete, suspend or vary the T&Cs contained herein, wholly or in part at its absolute discretion by way of posting on HLB's Website, or in any manner deemed suitable by HLB in order to give prior notice to the Customers of such additions, deletions or amendments.
9. Customers are 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 Promotion.
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 Promotion, the final terms and conditions on HLB'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 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.