

Personal Loan/Financing-i: Take Charge Campaign

Campaign Period

The Hong Leong Bank Berhad (“**HLB**”)’s and Hong Leong Islamic Bank Berhad’s (“**HLISB**”)’s (collectively referred to as “**the Bank**”) “Personal Loan/Financing-i: Take Charge Campaign” (“**Campaign**”) commences on 1 March 2019 and ends 6 July 2019, both dates inclusive (“**Campaign Period**”), unless specified or 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 have fulfilled the following eligibility criteria:-
 - (a) Aged between 21 – 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 (“**Personal Loan/Financing-i Products**”);
 - (d) apply for at least one of the following products during the Campaign Period for two to five (2-5) years financing tenure (“**Facility Tenure**”):

	Facility Approved Amount (RM)	
	Minimum Amount	Maximum Amount
HLB Personal Loan	5,000	250,000
HLISB Personal Financing-i	5,000	150,000
HLB Personal Loan Consolidation	5,000	250,000
HLISB Personal Financing-i Consolidation	5,000	150,000

- (e) both HLB Personal Loan and HLISB Personal Financing-i are collectively known as “**PL Facility**”, whereas both HLB Personal Loan Consolidation and HLISB Personal Financing-i Consolidation are collectively known as “**PLC Facility**” (Both PL Facility and PLC Facility will be jointly known as “**Facility**”)
- (f) submit the application for the Facility through the following application channels:

Channel	Platforms
Offline	Branch walk-in, Direct Sales, Telemarketing
Convenient Banking Branches	am:pm Convenient Banking Branches
Website	Bank Website
Connect	Hong Leong Connect Internet Banking

- (g) disbursement of the approved Facility by the Bank no later than 31 July 2019.

For avoidance of doubt, Customers who choose to submit their application via Connect channel must not have any existing Facility with the Bank.

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 who hold more than one existing Facility with the Bank.

Campaign Mechanics

A. Interest / Profit rate and Pay-On-Time Rebate for Facility

4. Eligible Customers who have applied for a Facility via either one of the channels as mentioned in Clause 1 (f) during the Campaign Period and whose Facility is approved and disbursed by no later than 31 July 2019 will be charged interest/profit rates and given a Pay-On-Time Rebate (defined below in Clause 6) in the manner as specified in the below table depending on the application channel, day of application, type of Facility and Facility approved amount:

Table 1: Interest/Profit Rate Charged and Pay-On-Time Rebate Applicable

Application Channel	Type of Facility	Day of Application	Facility Approved Amount	Flat Interest/Profit Charged	Pay-On-Time Rebate Applicable	Facility Tenure
Offline Channel	PL Facility	Monday	RM100,000 and above*	8.80% p.a.	50%	2 – 5 years
	PL Facility	Any day of the week	RM5,000 – RM9,000	12.50% p.a.	20%	
			RM10,000 – RM49,000	12.50% p.a.	45%	
			RM50,000 – RM99,000	11.00% p.a.		
			RM100,000 – RM149,000	10.00% p.a.		
			RM150,000 – RM250,000	9.00% p.a.		
	PLC Facility	Any day of the week	RM5,000 – RM9,000	Board rate is applicable as defined in Clause 5	None	
RM10,000 – RM250,000			30%			
Convenient Banking Branches	PL Facility	Monday	RM100,000 and above*	8.80% p.a.	50%	
	PL Facility	Any day of the week	RM5,000 – RM9,000	12.00% p.a.	20%	
			RM10,000 – RM250,000	12.00% p.a.	45%	

Website	PL Facility	Monday	RM100,000 and above*	8.80% p.a.	50%
	PL Facility	Any day of the week	RM5,000 – RM250,000	6.00% p.a.	None
	PLC Facility	Any day of the week	RM5,000 – RM9,000	Board rate is applicable as defined in Clause 5	None
RM10,000 – RM250,000			30%		
Connect Campaign Period from 1 March 2019 to 30 June 2019	PL Facility	Monday	RM100,000 and above*	8.80% p.a.	50%
	First 1000 applications every calendar month for PL Facility	Any day of the week	RM5,000 – RM9,000	6.00% p.a.	None
			RM10,000 – RM250,000	4.20% p.a.	
	1001 th application onwards every calendar month for PL Facility	Any day of the week	RM5,000 – RM250,000	6.00% p.a.	

*For PL Facility applied on Monday where the PL Facility Approved Amount is below RM100,000, the applicable Flat Interest/Profit Rate Charged and Pay-On-Time Rebate will be that as specified in the table below, depending on the Facility Approved Amount and Application Channel:

Application Channel	Type of Facility	Day of Application	Facility Approved Amount	Flat Interest/Profit Rate Charged	Pay-on-Time Rebate Applicable	Facility Tenure
Offline	PL Facility	Monday	RM5,000 – RM9,000	12.50% p.a.	20%	2 – 5 years
Website			RM10,000 – RM49,000	12.50% p.a.	45%	
Connect			RM50,000 – RM99,000	11.00% p.a.	45%	
Convenient Banking Branches	PL Facility	Monday	RM5,000 – RM9,000	12.00% p.a.	20%	
			RM10,000 – RM99,000		45%	

Note: The effective interest/profit rates vary as follows for loan/financing-i tenure from 2 – 5 years:

- (i) Flat rate 4.20%p.a. – Effective interest/profit rates vary from 7.77%p.a. to 7.87%p.a.
- (ii) Flat rate 6.00%p.a. – Effective interest/profit rates vary from 10.85%p.a. to 11.13%p.a.
- (iii) Flat rate 8.80%p.a. – Effective interest/profit rates vary from 15.40%p.a. to 16.08%p.a.
- (iv) Flat rate 9.00%p.a. – Effective interest/profit rates vary from 15.71% p.a. to 16.43% p.a.
- (v) Flat rate 10.00%p.a. – Effective interest/profit rates vary from 17.27% p.a. to 18.16% p.a.
- (vi) Flat rate 11.00%p.a. – Effective interest/profit rates vary from 18.80% p.a. to 19.87% p.a.
- (vii) Flat rate 12.00%p.a. – Effective interest/profit rates vary from 20.31%p.a. to 21.57%p.a.
- (viii) Flat rate 12.50%p.a. – Effective interest/profit rates vary from 21.05% p.a. – 22.42% p.a.

5. The flat promotion rates stated in Clause 4 are NOT applicable for PLC Facility. Board rate applicable is such that the Effective Interest/Profit Rate (“EIR”) on the PLC Facility shall be a maximum of 2%p.a. lower than the consolidated EIR on the consolidated interest/profit charges of the Eligible Customer’s existing outstanding personal loan/financing-i and credit card facilities with minimum flat interest/profit rate of 7.50% p.a.
6. Eligible Customers who have applied for Facility during the Campaign Period and whose Facility is approved and disbursed by 31 July 2019 and pay their Facility’s monthly instalment amount by the due date of each month during the Facility Tenure (“**Qualified Customer**”) will be entitled to a Pay-On-Time Rebate on their total interest/profit payable (“**Rebate**”) in the manner as specified in Table 1 above.
7. The Rebate will be paid monthly to the Qualified Customer after the seventh (7th) monthly instalment due date and subsequent months thereafter until the sixth (6th) month before the final instalment of the Facility (“**Rebate Period**”). **Therefore, the Rebate Period will always be 12 months’ less than the Facility Tenure.**
For example, a 60-month Facility has an effective Rebate Period of 48 months.
8. Refer to the below tables and visual illustration of monthly instalments payable for an approved PL Facility amount of RM20,000.00 taken over a tenure of 5 years with applicable Rebate of 45%.

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

Application Channel	PL Facility Approved Amount (RM)*	PL Facility Tenure (Years)	Interest/Profit Rate (per annum) on PL Facility Approved Amount (RM)	Total Interest/Profit Payable over PL Facility Tenure (RM)	Monthly Instalment during Normal Period (RM)**
	(a)	(b)	(c)	(d)= a x b x c	(e)= (a+d) / (b x 12)
Offline channel	20,000	5	12.50%	12,500	545

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

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

9. The calculation of monthly instalment after Rebate during Rebate Period is as illustrated below:

Table 3: Illustration of monthly instalments payable for an approved PL Facility amount of RM20,000 taken over a 5 year tenure (With reference to Table 2 above)

45% Rebate on Total Interest/Profit Payable over PL Facility Tenure (RM)	Monthly Rebate receivable over Rebate Period	Monthly Instalment after Rebate during Rebate Period (round to nearest RM5)
(a)	(b) = (a)/Rebate Period	(c) = Monthly Instalment – (b)

RM12,500* x 45% = RM5,625	RM5,625/48months = RM117	RM545** – RM117 = RM428
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*Total interest/profit payable over Facility Tenure as illustrated in Table 2

** Monthly Instalment as illustrated in Table 2. Monthly Instalment after the Rebate will be rounded up to the nearest RM5.

Visual illustration of monthly instalments payable for an approved PL Facility amount of RM20,000 taken over a tenure of 5 years with applicable Rebate of 45% throughout the Facility tenure:



Note: The Rebate Period is indicated by the blue shaded area

10. Qualified Customers who are entitled to receive the Rebate will be notified by the Bank on the 6th month of their Facility Tenure, based on the last updated mailing addresses provided by the Qualified Customers as captured in the Bank's record.
11. It is the Qualified Customers' responsibility to notify the Bank in writing no later than one (1) month from the due date of the seventh (7th) monthly instalment and/or the subsequent months thereafter in the event of non-receipt of the monthly Rebate, failing which, the Qualified Customers are deemed to have received the Rebate from the Bank and any further dispute or request for the reimbursement of the Rebate shall not be entertained by the Bank.
12. The Qualified Customers' eligibility for the Rebate will be disqualified and subsequent Rebate payments will be immediately terminated upon the occurrence of any of the following events:
 - a. the Qualified Customers fail to pay any monthly instalment of the Facility by the due date, or such other sums owing under and pursuant to the Facility when demanded by the Bank;
 - b. early settlement notice is given by the Qualified Customers prior to the maturity of the Facility Tenure; or
 - c. the Qualified Customers have committed or are suspected of committing any fraudulent or wrongful acts in relation to the use of PL Facility and/or PLC Facility.

GENERAL

13. 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 Bank's Website at www.hlb.com.my or www.hlisb.com.my at regular time intervals to view the T&Cs and 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 and disbursed by 31 July 2019 and the Bank

shall not be responsible in the event that the Facility cannot be disbursed by 31 July 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.
14. 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 to suspend or terminate the Campaign at its absolute discretion, by giving prior notice to the Customer by way of posting on the Bank Website or in any other manner which the Bank deems practical.
15. 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.
16. 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 Website shall prevail.
17. 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.
18. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.