

Personal Loan/Financing-i: Thank You Campaign

Campaign Period

The Hong Leong Bank Berhad (“HLB”) and Hong Leong Islamic Bank Berhad’s (“HLISB”) (collectively referred to as “the Bank”) “Personal Loan/Financing-i Thank You Campaign” (“Campaign”) commences on 7 July 2018 and ends on 31 October 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) are aged between 21 to 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 during the Campaign Period for two to five (2-5) years financing tenure (“Facility Tenure”):

	Application Date	Facility Approved Amount (RM)	
		Minimum Amount	Maximum Amount
HLB Personal Loan	14 July – 31 October 2018	20,000	250,000
HLISB Personal Financing-i	14 July – 31 October 2018	20,000	150,000
HLB Personal Loan Consolidation	7 July – 31 October 2018	5,000	250,000
HLISB Personal Financing-i Consolidation	7 July – 31 October 2018	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 referred to as “Facility”)
- (f) submit the application for the Facility via any application channels (i.e. branch walk-in, Direct Sales, Telemarketing, Connect Online/App, AM:PM or through HLB/HLISB official website).

For clarity purposes, Customers can only submit an application through Connect Online/App if they do not have any existing Facility.

- (g) disbursement of the approved Facility by the Bank by 30th November 2018.

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

Flat Rate Interest/Profit For Personal Loan/Financing-i (“PL Facility”)

4. Eligible Customers who apply for a PL Facility and whose PL Facility is approved during the Campaign Period and disbursed by 30th November 2018 will be charged a flat interest/profit rate as illustrated in the below tables regardless of their PL Facility Tenure and Facility Approved Amount:

Table 1: Interest/Profit Rate Charged

PL Facility Approved Amount*	Interest/Profit Rate (Flat % per annum)	PL Facility Tenure
RM20,000-RM250,000	8.00%	2-5 Years

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

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 (RM)**
(a)	(b)	(c)	(d)= a x b x c	(e)=(a+d)/(b x 12)
20,000	5	8.00%	8,000	470

Note: The effective interest/profit rates vary from 14.13% to 14.68%p.a. for loan/financing-i tenure from 2-5 years.

*0.5% of the PL Facility amount will be deducted from the PL Facility for stamp duty payable on the PL Facility.

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

5. For avoidance of doubt, flat interest/profit rate is **NOT** applicable to PLC facility. Board rate is effective rate p.a. 2% EIR savings with minimum rate as low as 7.5%p.a. for PLC Facility.

Gift upon Disbursement For PL Facility

6. The first 150 Eligible Customers for every month from August 2018 to October 2018 who fulfill the criteria below shall stand a chance to win a digital car camcorder (“Gift”). The criteria are as follows:-
 - a. Made a PL Facility’s application from 1st August 2018 to 31st October 2018 via Hong Leong Connect;
 - b. The Facility successfully disbursed by 30th November 2018.

7. The Gift consists of one (1) unit of digital car camcorder. The Gifts are limited to 450 pieces over the Campaign Period, on a first come, first served basis. Each Eligible Customers who has fulfilled the criteria at clause 6 is only entitled to win one (1) Gift throughout the Campaign Period, regardless of the number of Facilities that they have applied for. For avoidance of doubt, the Gift is only applicable to PL Facility’s application as applications for PLC Facility are not available via Hong Leong Connect.

The Eligible Customers who are entitled to receive the Gift (“Winners”) will be notified by the Bank via the Bank’s Website at www.hlb.com.my or www.hlisb.com.my by publishing the Winners’ List no later than 30th December 2018. It is the Eligible Customer’s responsibility to check the Bank’s Website at regular intervals for updates on the name of Winners.

8. The Gift will be delivered by GD Express Sdn Bhd (“GDEX”), (a courier service provider appointed by the Bank) to the Winner’s address based on the latest information reflected in the Bank’s record, within 60 days from the date of the Winner’s PL Facility disbursement (“Delivery Date”). Therefore, it is essentially the obligations of the Winners to provide their latest, valid, accurate telephone number(s), and mailing address to the Bank and the Bank shall not be responsible in the event that Winners do not receive the Gifts for any reason whatsoever.

9. In the event that the Winners do not receive the Gift, the Winners shall notify the Bank within 90 days from 30th December 2018 in writing, failing which, the Winners shall be deemed to either have received the Gift, or the Gift has been fully redeemed, failing which the Bank shall forfeit the Gift and any appeal by the Eligible Customers for the reimbursement of the Gift shall not be entertained by the Bank. The Bank bears no responsibilities for the non-receipt of the Gift and shall not replace / reimburse another Gift to the Winners.

10. The Bank gives no representation or warranty with respect to the quality or suitability of the Gift to the Winners and that the Bank shall not be responsible to replace any lost, stolen or defective Gift (whether due to defects in materials or workmanship by the manufacturer under warranty or otherwise). The Winners shall, at their own costs and expense, deal directly with NL Apex Marketing Sdn Bhd (1231949-K) (“Gift Provider”) for any complaint, dispute or claim in relation to the Gift without recourse to the Bank.

Pay-On-Time Rebate For PL Facility and PLC Facility (“Rebate”)

11. Eligible Customers whose Facility is approved and disbursed by 30th November 2018 and pay their Facility’s monthly instalment amount by the due date each month during the Facility

Tenure (“Qualified Customer”) will be entitled to a Pay-On-Time Rebate of 25% on their interest/profit payable (“Rebate”).

12. The Rebate will be paid monthly to Qualified Customer from one (1) day 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. Refer to the below visual example of a facility amount of RM20,000 taken over a tenure of 5 years:



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

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

Table 3: Illustration of an approved RM20,000 PL Facility over a 5 year tenure(Continuation from Table 2 above)

25% 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)
RM8,000* x 25% = RM2,000	RM2,000/48months = RM41	RM470** – RM41 = RM430

*Total interest/profit payable over Facility Tenure as illustrated in Table 2

** Monthly Instalment as illustrated in Table 2.

14. 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.
15. 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 shall not be entertained by the Bank.
16. 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:
- 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;
 - early settlement notice is given by the Qualified Customers prior to the maturity of the Facility Tenure; or
 - 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.

17. For avoidance of doubt, the above rates, Rebate and Gift are not applicable for PL Facility Amount RM5,000 – RM19,000. Please refer to the table below for the applicable rates and rebate for PL Facility Amount RM5,000 – RM19,000:

PL Facility Amount	Interest/Profit Rate Charged (Flat % per annum)	Rebate on Total Interest/Profit Payable over PL Facility Tenure (PL Facility Amount of RM5,000 – RM19,000)	Gift (PL Facility Amount of RM5,000 – RM19,000)	PL Facility Tenure
RM5,000 – RM19,000	12.50%	20%	Nil	2-5 years

Note: The effective interest/profit rates vary from 21.05%p.a. to 22.42%p.a. for loan/financing-i tenure from 2-5 years.

GENERAL

18. 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 30 November 2018 and the Bank shall not be responsible in the event that the Facility cannot be disbursed by 30 November 2018 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. give consent to and authorise the Bank to disclose or publish their names, and IC number (in masked form) or photos in Bank's Website, media, marketing or advertising materials for the purposes of the Campaign; and
- vii. agree that the Bank shall not be liable in any circumstances for any loss, defaced, torn, damaged, expired or stolen Gift. Any request for replacement of such loss, defaced, torn, damaged, expired or stolen Gift shall not be entertained by the Bank;

19. 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's Website or in any other manner which the Bank deems practical.
 - iv. substitute the Gift with alternative gifts of similar value at its absolute discretion with prior notice.
20. 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.
21. 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.
22. 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.
23. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.