

“DIGITAL DAY” CAMPAIGN: AUTO LOAN/AUTO FINANCING-i

Last updated on 30 June 2020

CAMPAIGN PERIOD

The Hong Leong Bank Berhad’s (193401000023 (97141-X)) (“HLB”) and Hong Leong Islamic Bank Berhad’s (200501009144 (686191-W)) (“HLISB”) (collectively referred to as “the Bank”) “Auto Loan/Auto Financing-i DIGITAL DAY CAMPAIGN” (“Campaign”) commences on 6 July 2020 and ends on 31 July 2020, both dates inclusive (“Campaign Period”), unless notified otherwise.

TERMS AND CONDITIONS

The following sets out the terms and conditions applicable to the Campaign (“T&Cs”):

Eligibility

1. The Campaign is open to all new and existing individual and/or non-individual customers (as defined under Clause 2 below) of the Bank who have satisfied all the criteria as following (“Eligible Customers”):
 - The Eligible Customers have purchased a vehicle under passenger car segment (whether new national, new non-national, used and re-conditioned national or non-national cars) (“Vehicle”);
 - The Eligible Customers have applied for the Participating Products as defined in Clause 3 below with a minimum financed amount of Ringgit Malaysia Thirty Thousand (RM30,000) and a minimum loan/financing tenure of three (3) years (“Facility”) to part finance the purchase of the Vehicle; and
 - The Eligible Customers have accepted the Facility approved by the Bank within the Campaign Period.
2. Non-individual customers refer to companies, corporate bodies, associations, clubs, schools, societies, non-profit organizations, sole proprietors, partnerships and professional practices, duly registered or incorporated in Malaysia.
3. The Bank’s participating products (“Participating Products”) for this Campaign are as follows:
 - (a) HLB Fixed Rate Auto Loan; and
 - (b) HLISB Fixed Rate Auto Financing-i.
4. The following customers are NOT eligible to participate in this Campaign:
 - 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 (pursuant to a petition by either banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period; or
 - Customers who have committed, or determined by the Bank to be potentially committing any of the wrongful acts stipulated herein.

CAMPAIGN MECHANICS

5. The Eligible Customers who have fulfilled the conditions stipulated under Clause 1 above during the Campaign Period will gain an entry to stand a chance to win Zero Interest/ Zero Profit Rate for the Facility (“Reward”). The Bank will select 12 Eligible Customers to be the winner of the Reward (“Winners”).
6. For the avoidance of doubt, the Reward stated above is applicable to the Facility amount of up to $\text{RM}100,000$ only.
7. In order to determine the Winners, the Bank’s automated system will generate the list of Eligible Customers and the system will select the shortlisted Eligible Customers from the list, on a random basis (“Selected Customers”).
8. The Selected Customers are required to answer one (1) question correctly in their preferred language, i.e. English, Bahasa Malaysia or Mandarin prior to the winning of the Reward. In the event that the Selected Customers answer the question correctly, the Selected Customers will be announced as the Winner by the Bank on the spot (“Announcement”).
9. Shortlisted Customers will be contacted by the Bank Officer at the Shortlisted Customers’ latest mobile number(s) in the Bank’s record to answer the question, and it is essentially the obligation of the Eligible Customers to ensure that they register the accurate and latest mobile number(s) with the Bank and the Bank shall not be held responsible / liable for the inaccurate / outdated mobile number(s) provided by the Eligible Customers or in the event that the Bank is unable to contact the Shortlisted Participants for any reasons whatsoever.

10. A maximum of two (2) attempts will be made by the Bank to contact the Shortlisted Customers from Monday to Friday (excluding public holidays) between 9:00am to 6:00pm. The Bank's records of attempted calls to the Shortlisted Customers shall be conclusive on the matter. In the event that the Bank is unable to contact the Shortlisted Customers after two (2) attempts, he/she shall be disqualified and shall not stand a chance to win the Reward
11. To accept the Reward, the Winner has to, at his own cost and expense, execute a Hire Purchase Agreement which has been revised to reflect the Zero Interest / Zero Profit Rate in no less than seven (7) working days from the date of Announcement as defined in Clause 8 above.
12. In the event that the Winner fails to comply with Clauses 10 and 11 above, such Winner shall be disqualified from winning the Reward and the Bank reserves the right to select a replacement Winner to substitute such disqualified Winner.
13. The Bank will publish the list of the Winners at HLB's website at www.hlb.com.my and HLISB's website at www.hlisb.com.my (collectively referred to as "the Bank's Websites") no later than fourteen (14) days from the end of the Campaign Period.

GENERAL

14. This Campaign is NOT valid with any other on-going promotions offered by the Bank.
15. By participating in the Campaign, the Eligible Customers agree:
 - (i) to have read, understood and to be bound by the T&Cs of the Campaign;
 - (ii) that all records of transactions captured by the Bank's system within the Campaign Period shall be accurate and final;
 - (iii) that all applications for the Participating Products are subject to the Bank's credit evaluation and approval;
 - (iv) that the Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Eligible Customers;
 - (v) that the T&Cs herein, the Bank's General Terms and Conditions of Accounts and other applicable Terms & Conditions are read as an entire agreement, and if there is any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy;
 - (vi) to access the Bank's Websites at regular intervals to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs; and
 - (vii) to be liable and shall personally bear all applicable taxes, stamp duties, 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.
15. The Bank reserves the right to add, delete, suspend or amend the T&Cs contained herein, either wholly or in part, by way of posting on the Bank's Websites or in any other manner which the Bank deems practical in order to give prior notice to the Eligible Customers on such addition, deletion or amendment of the said T&Cs or suspension or termination of this Promotion.
16. In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the T&Cs on the Bank's Websites shall prevail.
17. The T&Cs contained herein shall be governed by and construed in accordance with the laws of Malaysia and Eligible Customers agree to submit to the 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.