

## HLB PORTFOLIO FINANCING LAUNCH OFFER

Last Updated on 26 March 2026

### ELIGIBILITY PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "HLB Portfolio Financing ("PF")" launch offer Campaign ("Campaign") commences on **27 March 2026 and ends on 26 May 2026**, both dates inclusive ("Campaign Period"), unless notified otherwise by way of posting on HLB's website at [www.hlb.com.my](http://www.hlb.com.my) ("HLB's Website").

### TERMS & 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 HLB Private Bank and HLB Priority customers ("Customers") who meet the following conditions for applying a PF facility with HLB ("Facility").
2. To participate in the Campaign, Customers must apply for a Facility with a **minimum approved loan amount of Ringgit Malaysia One Million (RM1,000,000)** within the Campaign period, and accept the Facility by **26 June 2026 ("Deadline to accept the Facility")**. This grace period of one (1) month from the end of the Campaign Period and is provided solely for Eligible Customers who submitted their applications for the Facility during the Campaign Period.
3. This exclusive offer is limited to the **first twenty (20) successful signups only, on a first-come, first-served basis**.
4. Customers who have fulfilled all the relevant requirements stated under Clauses 1, 2 and 3 above are hereinafter referred to as "**Eligible Customers**".
5. Customers are **NOT** eligible to participate in the Campaign if the customers 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 (Company No. 200501009144 (686191-W)) ("**HLISB**") or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period.

### CAMPAIGN MECHANICS

6. Subject to the terms and conditions set out in these T&Cs, Eligible Customers who meet the criteria outlined in Clauses 1, 2 and 3 above, as well as the additional criteria below, are entitled to enjoy below campaign rate for the Facility: -
  - For the **first six (6) months from the date of acceptance of the Letter of Offer for the Facility ("LO")**, the applicable interest rate shall be **SBR + 0.13%** per annum ("p.a") ("**Campaign Rate**") (Effective Lending Rate: 2.88% p.a., based on the current Standardised Base Rate ("**SBR**") of 2.75% p.a.).
  - Thereafter, beginning the **seventh (7) months onwards**, the applicable interest rate will revert to the standard board rate of **SBR\* + 1.00%** per annum ("**Board Rate**") (Effective Lending Rate: 3.75% p.a., assuming the SBR remains at 2.75% p.a.).

**ILLUSTRATIVE SCENARIO**

PF Account Opened Date	Interest Rate Validity Period	
	2.88% p.a (SBR* + 0.13%) p.a	3.75% p.a (SBR* + 1.00%) p.a
16 Apr 2026	16 Apr 2026 to 15 Oct 2026	16 Oct 2026 onwards

\* The SBR is set as the Overnight Policy Rate (OPR) decided by Bank Negara Malaysia. The SBR can rise or fall due to changes in the OPR. The above illustration is based on the assumption that the SBR remains at 2.75% p.a.

7. Eligible Customers hereby agree as follows:
- a. HLB shall not be held liable and responsible in the event the Eligible Customers become ineligible to participate in the Campaign for failing to perform and fulfil the requirements/criteria set up in Clauses 1 to 6 above and/or for any reason whatsoever.
  - b. The Eligible Customers agree to settle all relevant charges incurred in respect to the Facility (including but not limited to the payment of stamp duty and legal fees for the LO, the Standard Terms and Conditions for Portfolio Financing and other relevant documents) promptly. For full list of PF Facility charges, you may visit our website: <https://www.hlb.com.my/en/personal-banking/help-support/fees-and-charges/retail-loans.html>
  - c. In the event of breach of any of the terms and conditions in set out in the LO and the Standard Terms and Conditions For Portfolio Financing, all outstanding amount under the Facility, including the principal sum, accrued interest, commitment fee and any other applicable fees and charges shall become immediately due and payable upon demand. Please note that for facility limits exceeding RM250,000, a commitment fee of 1% per annum will be charged on the daily unutilized portion of the available funds.

**GENERAL**

The Campaign cannot be combined with any other ongoing campaign related to PF offered by HLB from time to time, unless notified otherwise.

8. By participating in the Campaign, the **Eligible Customers**:
- a. Confirm that that they have read, understood and agreed to be bound by the T&Cs herein; the LO, Standard Terms and Conditions for Portfolio Financing, and any other relevant terms and conditions that HLB may impose from time to time by way of notice to the Customers;
  - b. agree that all records of the fulfilment of the eligibility requirements captured by HLB’s system during the Campaign Period are final and conclusive;
  - c. agree that HLB’s decisions on all matters relating to the Campaign are final, conclusive and binding;
  - d. undertake to regularly visit HLB’s websites at (www.hlb.com.my) (“HLB’s Website”) to view the latest T&Cs of the Campaign and stay informed of any updates and changes;
  - e. acknowledge that any benefits received under the Campaign are non-transferable and non-exchangeable for up-front credit, cheque or benefit in- kind; and
  - f. agree to bear all applicable taxes, government fees or any other charges that may be imposed under the applicable laws in connection with their participation in the Campaign.

9. HLB reserves the right to add, delete, suspend or vary any or all of the T&Cs contained herein either fully or partially or to terminate the Campaign by way of posting on HLB's Website, or in any other manner which HLB deemed practical, with prior notice to the Customers.
10. The T&Cs herein, the terms and conditions of the Facility and any other terms and conditions that may be imposed by HLB shall be read as an entire agreement. In the event of any inconsistency, the T&Cs herein shall prevail to the extent of such inconsistency.
11. In the event of any discrepancies between the T&Cs herein and any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the final version published on HLB's Website shall prevail.
12. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia. Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
13. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

If you have any enquiries regarding the T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my)

**IMPORTANT NOTE:**

**This advertisement has not been reviewed by the Securities Commission Malaysia.**  
Hong Leong Bank Berhad is a member of PIDM.