

PERSONAL LOAN/PERSONAL FINANCING-I RENOVATION CAMPAIGN

CAMPAIGN PERIOD

The Hong Leong Bank Berhad (“HLB”) and Hong Leong Islamic Bank Berhad (“HLISB”) (collectively referred to as “the Bank”) “Personal Loan / Personal Financing-i Renovation Campaign” (“Campaign”) commences on 1st May 2018 and ends on 30th June 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 selected existing Hong Leong Mortgage Customers who receive an invitation to participate in this campaign either via Short Message Service (“SMS”) or e-Direct Mailer (“EDM”) or received a call from the Bank’s telemarketing department during the Campaign Period (“Selected Customers”)
2. All Selected Customers will have to fulfil the following criteria to be eligible for this Campaign:-
 - (a) have no existing balance in arrears on any existing HLB Personal Loan/Personal Loan Consolidation/Fixed Instalment Loan and/or HLISB Personal Financing-i/Personal Financing-I Consolidation/Fixed Instalment Financing and/or MACH I.O.U Personal Loan (Personal Loan/Financing-I Products);
 - (b) apply for a HLB Personal Loan with a minimum amount of Ringgit Malaysia Five Thousand (RM5,000) and up to Ringgit Malaysia Two Hundred and Fifty Thousand (RM250,000) or a HLISB Personal Financing-i with a minimum amount of Ringgit Malaysia Five Thousand (RM5,000) and up to Ringgit Malaysia One Hundred and Fifty Thousand (RM150,000) (Both the HLB Personal Loan and HLISB Personal Financing-i are referenced as (“Facility”) with a Facility Tenure (“Facility Tenure”) of 2 to 5 years during the Campaign Period; and
 - (c) disbursement of the approved Facility by the Bank no later than 31 July 2018
 - (d) submit application through the Bank’s telemarketing department or via Hong Leong Internet BankingFor the purpose of this Campaign, Selected Customers who have fulfilled all the criteria in Clause 2 above shall be referred to as “Eligible Customers”.

3. The following Selected Customers are **NOT** eligible to participate in the Campaign:
 - i. Selected 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 and/or HLISB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period;
 - ii. Selected Customers who are determined by HLB and/or HLISB to be potentially committing any of the wrongful acts stipulated herein; and/or
 - iii. Permanent and contract employees of HLB and/or HLISB.

CAMPAIGN MECHANICS

A. Promotional Interest/Profit Rate

4. Eligible Customers will be entitled to the promotional fixed interest/profit rate of 6% p.a. (effective interest/profit rates vary from 10.85% p.a. to 11.13% p.a.), regardless of the Facility Tenure and the approved amount of their Facility.

B. RM100 IKEA Gift Card (“Gift Card”)

5. For every month within the Campaign Period, the first 20 Eligible Customers who fulfilled all the eligibility criteria as set out in Clause 2 above will be entitled to receive a RM100 IKEA Gift Card. (“Successful Customers”)
6. The Gift Cards are limited to 20 pieces per month, and up to a total of 40 Gift Cards are allocated throughout the Campaign Period, on a first come, first-served basis.
7. The Gift Card is limited to one (1) Gift Card for each Eligible Customer regardless of the number of Facility applications submitted throughout the Campaign Period.
8. The Bank will upload a name list of the Successful Customers on the website 30 days after the Campaign Period or the end of the month, whichever is later (“Notification Day”). Therefore it is essentially the obligations of the Eligible Customers to access the Bank’s Website at www.hlb.com.my or www.hlisb.com.my at regular time intervals to keep-up-to-date on the name list of Successful Customers that is going to be announced on Notification Day.
9. Successful Customers should receive the Gift Card by mail 30 days after the Notification Day.
10. The Gift Card will be delivered by GD Express Sdn Bhd (“GDEX”), (a courier service provider appointed by the Bank) to the latest home or office address furnished by the Successful Customers as shown in the Bank’s system. Therefore it is essentially the obligations of the Selected Customers to ensure that they have provided their latest, valid and accurate mailing address and mobile phone number to the Bank and the Bank shall not be responsible in the event that the Bank is unable to reach / contact the Successful Customers for any reasons whatsoever.
11. It is also the Successful Customer’s responsibility to notify the Bank in writing for non-receipt of the Gift Card within 60 days from the Notification Day, failing which the Successful Customers are deemed to have received the Gift Card and any request or dispute for the reimbursement of the Gift Card shall not be entertained by the Bank.
12. The Bank reserves the right to substitute the Gift Card with alternative gifts of similar value at its absolute discretion with prior notice.
13. The Gift Card is issued by IKEA and is valid at all IKEA outlets in Malaysia (“IKEA”) and subject to the Gift Card’s Terms & Conditions imposed by IKEA Malaysia. Any queries or disputes pertaining to the use of the Gift Card shall be resolved between the Successful Customers and IKEA without recourse to the Bank.

GENERAL

14. By participating in the Campaign, the Selected 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 ensure to keep-up-to-date on any changes or variations to the T&Cs;

- (iii) agree to access the Bank's Website at www.hlb.com.my or www.hlisb.com.my at regular time intervals to keep-up-to-date on the name list of Successful Customers that is going to be announced on the Notification Day;
- (iv) agree that the decision by the Bank on all matters relating to the Campaign 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) agree that the Bank is authorized to disclose the Selected Customer's particulars (i.e. name, address, e-mail address and contact number) to M3 Technologies (Asia) Berhad (a SMS service provider appointed by the Bank), DCATALYST Sdn Bhd (an EDM service provider appointed by the Bank) and GDEX for the purpose of fulfilment of this Campaign.
- (vii) agree that the Bank will use the latest e-mail address, phone number and home or office address furnished by the Successful Customers as shown in the Bank's system and therefore it is their responsibility to provide their latest, valid and accurate mailing address and contact number to the Bank and the Bank shall not be responsible in the event that the Bank is unable to reach / contact the Successful Customers for any reasons whatsoever.
- (viii) agree that the Bank gives no representation or warranty with respect to the quality or suitability of the IKEA Gift Card to the Successful Customers and that the Bank shall not be responsible to replace any lost, stolen or defective IKEA Gift Card
- (ix) agree to the publishing or display of their names, NRIC numbers (in masked form) in the Bank's website.
- (x) agree that the IKEA Gift Cards are non-transferrable and non-exchangeable for cash or other kinds; and
- (xi) agree to fully comply with the terms and conditions of the use of the Gift Card imposed by IKEA;

15. Selected 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 Campaign and/or their eligibility to receive the Gift Cards.

16. The Bank reserves the right to:

- (i) reject at its sole and absolute discretion any Facility application submitted without assigning any reason thereof;
- (ii) disqualify any Selected 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 terminate the Campaign at its absolute discretion, by way of posting on HLB/HLISB Website or in any other manner which the Bank deems practical;
- (iv) determine who will be the Successful Customers for the Gift Card, at its sole and absolute discretion.

17. The T&Cs herein and the 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.

18. 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.

19. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Selected Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
20. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.