

Personal Loan: Smart Money Raya Campaign

Campaign Period

The Hong Leong Bank Berhad's ("HLB") and Hong Leong Islamic Bank Berhad's ("HLISB") (collectively referenced as "the Bank") "Personal Loan Smart Money Raya Campaign" ("Campaign") commences on 30th May 2018 and ends on 6th July 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 existing customers ("Existing Customers") and/or new to personal loan/financing-i customers ("New Customers") both as defined in Clause 2 below who are Malaysian individuals (Existing Customers and New Customers are collectively referred to as "Customers") who fulfill the following eligibility criteria:-
 - (a) Employed with a minimum annual income of Ringgit Malaysia Twenty Four Thousand (RM24,000.00);
 - (b) 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");
 - (c) apply for a HLB Personal Loan with a minimum amount of Ringgit Malaysia Five Thousand (RM5,000) 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) up to Ringgit Malaysia One Hundred and Fifty Thousand (RM150,000) (both HLB Personal Loan and HLISB Personal Financing-i are collectively known as "Facility") during the Campaign Period via all application channels for two to five (2-5) years loan/financing tenure ("Facility's Tenure").
 - (d) disbursement of the approved Facility by the Bank no later than 5th August 2018.
2. For the avoidance of doubt:-
 - (a) "**New Customers**" refers to customers who do not have any Personal Loan/Financing-i Products with the Bank and/or any bank or financial service provider as listed in Appendix 2 prior to the Campaign Period and who fulfil the eligibility criteria as set out in clause 1 above during the Campaign Period.
 - (b) "**Existing Customers**" refers to customers who have an existing or have had a Personal Loan/Financing-i Product with the Bank and/or any bank or financial service provider listed in Appendix 2 and who fulfil the eligibility criteria as set out in clause 1 above during the Campaign Period.
3. For the purpose of this Campaign, Customers who have fulfilled all the criteria in Clause 1 and Clause 2 above shall be referred to as "Eligible Customers".
4. 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

5. A cash rebate is given to the Eligible Customer based on a percentage of the Interest/Profit payable ("Cash Back") which is calculated based on the following categories:-

Cash Back by Category

i) Online applications

New Customers and Existing Customers who apply for a Facility (either a HLB Personal Loan or HLISB Personal Financing-i) via the Bank's website at www.hlb.com.my or www.hlisb.com.my ("Bank's Website") during the Campaign Period and the said Facility is approved and disbursed by 5th August 2018 will be entitled to the following Cash Back rates:

| Category | Cash Back % | Approved amount |
|-------------------|-------------|-------------------------|
| New Customer | 60% | Subject to clause 1 (c) |
| Existing Customer | 40% | Subject to clause 1 (c) |

ii) am:pm applications

Eligible Customers who apply for a Facility at any of the Bank's am:pm Convenient Banking Branches as per attached Appendix 1, and the approved amount is as per below.

| Category: | Cash Back % |
|--|-------------|
| Approved amount: RM20,000 and above, subject to clause 1 (c) | 60% |
| Approved amount: RM5,000-RM19,000 | 40% |

iii) Branches & personal loan/financing-i sales staff applications

Eligible Customers who apply for a Facility with the Bank's Branch or personal loan/financing-i sales staff.

| Category | Cash Back % | Approved amount |
|--|-------------|-------------------------|
| Branch & personal loan/financing-i sales staff | 40% | Subject to clause 1 (c) |

Example Illustration of Cash Back:

- a) **Facility at 60% Cash Back** (Only for New Customers who apply via the Bank's Website and Eligible Customers who apply via am:pm with minimum approved Facility amount of RM20,000).

| Loan/Financing amount (RM) | Facility Tenure (Years) | Interest/Profit Rate (per annum) | Total Interest/ Profit payable by Eligible Customer before Cash Back (RM) | Cash Back Percentage % | Total Cash Back payable to Eligible Customer (RM) | Total Interest/Profit payable by Eligible Customer after Cash Back (RM) |
|----------------------------|-------------------------|----------------------------------|---|------------------------|---|---|
| (a) | (b) | (c) | (d)=a*b*c | (e) | (f)=d*e | =(d)-(f) |
| 20,000 | 2 | 12.50% | 5,000 | 60% | 3,000 | 2,000 |
| 20,000 | 3 | 12.50% | 7,500 | 60% | 4,500 | 3,000 |
| 20,000 | 4 | 12.50% | 10,000 | 60% | 6,000 | 4,000 |
| 20,000 | 5 | 12.50% | 12,500 | 60% | 7,500 | 5,000 |

*0.5% of Facility amount will be deducted from the Facility for stamp duty

- b) **Facility at 40% Cash Back** (For Existing Customers who apply via the Bank's Website and Eligible Customers who apply via am:pm with an approved Facility amount of RM5,000-RM19,000, and all customers who apply with branches and personal loan/financing-i sales staff, for any amount).

| Loan/Financing amount (RM) | Facility Tenure (Years) | Interest/Profit Rate (per annum) | Total Interest/ Profit payable by Eligible Customer before Cash Back (RM) | Cash Back Percentage % | Total Cash Back payable to Eligible Customer (RM) | Total Interest/Profit payable by Eligible Customer after Cash Back (RM) |
|----------------------------|-------------------------|----------------------------------|---|------------------------|---|---|
| (a) | (b) | (c) | (d)=a*b*c | (e) | (f)=d*e | =(d)-(f) |
| 10,000 | 2 | 12.50% | 2,500 | 40% | 1,000 | 1,500 |
| 10,000 | 3 | 12.50% | 3,750 | 40% | 1,500 | 2,250 |
| 10,000 | 4 | 12.50% | 5,000 | 40% | 2,000 | 3,000 |
| 10,000 | 5 | 12.50% | 6,250 | 40% | 2,500 | 3,750 |

*0.5% of Facility Loan/Financing amount will be deducted for stamp duty

Cash Back

6. The Cash Back is payable as follows:-

- i. The Eligible Customers who pay the Facility's monthly instalment amount on or before the due date each month during the Facility Tenure will be entitled to receive the Cash Back.
- ii. The Bank will notify the Eligible Customers by letter ('Notification Letter') within 1 month from their 6th month's instalment date on their eligibility for the Cash Back and the Notification Letter will be delivered to the Eligible Customer's latest mailing address as captured in the Bank's record. Customers who do not receive the Notification Letter from the Bank within 1 month from their 6th month's instalment date are deemed not entitled to the Cash Back.
- iii. The Cash Back will be paid on a monthly basis with payment of the first (1st) Cash Back to commence after the seventh (7th) monthly instalment is paid by the Eligible Customers. The Cash

Back which is rounded down to the nearest Ringgit Malaysia One (RM1) will be credited into the Eligible Customers' active and valid Facility account one (1) day after the seventh (7th) monthly instalment due date and subsequent months thereafter until the last Cash Back payment as stated in Clause (iv) below.

- iv. For two to five (2-5) years' Facility Tenure, the last Cash Back together with all the adjustments due to the earlier rounding down will be paid on the sixth (6th) month before the Facility's final instalment.
- v. The monthly Cash Back will be treated as advance payment in the Facility account.
- vi. For the avoidance of doubt, in the event that the monthly instalments are not paid promptly or no payment during the Facility's Tenure, the entitlement for Cash Back shall cease immediately.
- vii. It is the Eligible 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 Cash Back, failing which, the Eligible Customers are deemed to have received and accepted the Cash Back from the Bank and any further dispute or request to reimburse the Cash Back shall not be entertained by the Bank.
- viii. The Eligible Customers will be disqualified from participating in this Campaign at the Bank's sole and absolute discretion and further Cash Back payments will be immediately terminated upon the occurrence of any of the following events:
 - a. the Eligible 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 Eligible Customers prior to the maturity of the Facility's Tenure; or
 - c. the Eligible Customers have committed or are suspected of committing any fraudulent or wrongful acts in relation to the use of Facility.

GENERAL

7. 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 T&Cs governing the HLB Personal Loan/HLISB Personal Financing-i;
 - (ii) agree to access the Bank's Website 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 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;
 - (iv) 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;
 - (v) agree and acknowledge that the Cash Back are not transferable to a third party, and cannot be exchanged into credits, cheque or in kinds
8. 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) forfeit the Cash Back in the event that there is non-compliance with the T&Cs herein;
 - (iii) disqualify any Customer at its sole and absolute discretion from participating in the Campaign;
 - (iv) 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 Website or in any other manner which the Bank deems practical.
9. The T&Cs herein and the terms and conditions governing the HLB Personal Loan/HLISB Personal Financing-i shall be read together as an entire agreement. In the event of any discrepancies between the T&Cs of this Campaign and the terms and conditions governing the HLB Personal Loan/HLISB Personal Financing-i, the specific T&Cs herein shall prevail to the extent of such discrepancies.
10. 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 HLB Website shall prevail.
11. 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.
12. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Appendix 1: am:pm Branch listing

| LOCATION | STATE | ADDRESS |
|-----------------------------|------------|--|
| Taman Midah | W.P | No. 15, 16 & 17, Jalan Midah Satu, Taman Midah, Cheras, 56000 Kuala Lumpur |
| Taman Tun Dr. Ismail. | W.P | 3rd Floor, 26, Lorong Rahim Kajai 14, Taman Tun Dr Ismail, 60000 Kuala Lumpur |
| Puchong Jalan Kenari | SELANGOR | No. 26 & 27, Jalan Kenari 1, Bandar Puchong Jaya, 47100 Puchong, Selangor Darul Ehsan |
| Bandar Baru Ampang | SELANGOR | 1G-3G, Jalan Wawasan 2/10, Bandar Baru Ampang, 68000 Ampang, Selangor |
| Ipoh Greentown | PERAK | Lot A-G-2 (Ground Floor), No. 1, Persiaran Greentown 2, Greentown Business Centre , 30450 Ipoh, Perak |
| Subang Jaua | SELANGOR | W-1-0, W-2-0 & W-1-1, Subang Square Business Centre, Jalan SS15/4G, 47500 Subang Jaya, Selangor |
| Pusat Bandar Puchong | SELANGOR | 3, Jalan Bandar Satu, Pusat Bandar Puchong, 47100 Puchong, Selangor Darul Ehsan. |
| Setapak | W.P | No.8 & 10, Jalan 3/50C, Taman Setapak Indah Jaya, Off Jalan Genting Kelang, 53300 Kuala Lumpur |
| Muar | JOHOR | No 3, Pusat Dagangan Bakri, Jalan Bakri, 84000 Muar Johor D.T. |
| Taman Nusa Bistari Jaya | JOHOR | No 2, Jalan Jati Satu , Taman Nusa Bistari Jaya, 81300 Skudai, Johor |
| Jalan Petaling | W.P | No. 34, 36 & 38, Jalan Petaling, 50000 Kuala Lumpur |
| Alor Setar Sultan Abd Hamid | KEDAH | 167&168 Susuran Sultan Abdul Hamid 11, Kompleks Perniagaan Sultan Abdul Hamid Fasa 2, Alor Setar 05050 Kedah |
| Alor Setar Jalan Gangsa | KEDAH | No. 212, Jalan Gangsa, Seberang Jalan Putra 05150 Alor Setar Kedah |
| Prai | PENANG | No. 31, 33, 35, Jalan Usahaniaga 1, Tmn Niagajaya, 14000 Bukit Mertajam, Pulau Pinang |
| Sitiawan | PERAK | No. 16 & 17, Taman Sitiawan Maju, Jalan Lumut, 32000 Sitiawan, Perak |
| Skudai | JOHOR | 6 & 8, Jalan Nakhoda 12, Taman Ungku Tun Aminah, 81300 Skudai, Johor |
| Batu Pahat | JOHOR | Ground & Mezzanine Floor, Penggaram Complex, No.1, Jalan Abdul Rahman, Off Jalan Rahmat, 83000 Batu Pahat, Johor |
| Seremban | N.SEMBILAN | No. 69, 70 & 71, Jalan Dato Bandar Tunggal, 70000 Seremban, Negeri Sembilan |
| Cheras | W.P | No. 114 & 116, Jalan Cerdas, Taman Connaught, Cheras, 56000 Kuala Lumpur |
| Rawang | SELANGOR | No. 59A, Jalan Welman, 48000 Rawang, Selangor |
| Jalan Kuchai Lama | W.P | No. 31 & 33, Jalan 1/116B, Kuchai Entrepreneurs Park, Off Jalan Kuchai Lama, 58200 Kuala Lumpur. |
| Taman Sri Gombak | SELANGOR | No. G-16 & G-17, Jalan Prima SG1, Taman Prima Sri Gombak, Batu Caves, 68100 Selangor |
| Kajang | SELANGOR | Ground Floor, 36, Jalan Sulaiman, 43000 Kajang, Selangor Darul Ehsan. |
| Bandar Bukit Tinggi | SELANGOR | No. 68, Lorong Batu Nilam 4A, Bandar Bukit Tinggi, 41200 Klang, Selangor |
| Seberang Jaya, Prai | PENANG | No. 9 & 10, Jalan Todak 2, Pusat Bandar, Seberang Jaya, 13700 Prai, Pulau Pinang |
| Ipoh Pasir Puteh | PERAK | 579 & 579A, Jalan Pasir Puteh, 31650 Ipoh, Perak |
| Klang | SELANGOR | Wisma Amsteel Securities, No. 1, Lintang Pekan Baru, Off Jalan Meru, 41050 Kelang, Selangor |
| Bandar Baru Seri Petaling | W.P | No. 71&73 , Jalan Radin Tengah, Zone J 4, Bandar Baru Seri Petaling, 57000 Kuala Lumpur. |
| Sungai Petani | KEDAH | Ground & 1st Floor, No. 64 & 65, Jalan Pengkalan, Taman Pekan Baru, 08000 Sungai Petani, Kedah |

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|----------------------------------|------------|---|
| Sungai Petani Legenda Heights | KEDAH | Grd & 1st floor, No. 255, Jalan Legenda 10, Legenda Heights, 08000 Sungai Petani, Kedah |
| Butterworth Jalan Ong Yi How | PENANG | No.6963&6964, Jalan Ong Yi How, Kawasan Perusahaan Raja Uda, 13400 Butterworth, Penang |
| Taman Bukit Indah | JOHOR | No. 21 & 23, Jalan Indah 15/1, Bukit Indah, 81200 Johor Bahru, Johor Darul Takzim |
| Kulai | JOHOR | No. 6 & 7, Jalan Anggerik 1, Taman Kulai Utama, 81000 Kulai, Johor |
| Taman Johor Jaya | JOHOR | 80, Jalan Dedap 13, Taman Johor Jaya, 81100 Johor Bahru, Johor |
| USJ Taipan | SELANGOR | Lot 43, Jalan USJ 10/1G, Taipan Triangle, UEP Subang Jaya, 47620 Petaling Jaya, Selangor Darul Ehsan. |
| Pandan Indah | W.P | No. 23GM & 25GM, Jalan Pandan Indah 4/8, 55100 Kuala Lumpur |
| Jalan Ipoh | W.P | No.468-B2(A), Blok B, Ground Floor, Rivercity 3rd Mile, Jalan Ipoh 51200 Kuala Lumpur |
| Taman Sentosa | SELANGOR | No.36,Jalan Dato Shahbudin 30, Taman Sentosa, 41200 Klang, Selangor |
| Taman Sri Andalas | SELANGOR | No. 1 & 3, Jalan Sri Sarawak 17, Taman Sri Andalas, 41200 Klang, Selangor |
| Nilai | N.SEMBILAN | Lot PT 5729 & 5730, Jln TS 2/1D, Tmn Semarak, 71800 Nilai, Negeri Sembilan |
| Cheng, Melaka | MELAKA | No. 76, Jalan Inang 4, Taman Paya Rumput Utama, 76300 Paya Rumput, Melaka |
| Batu Pahat | JOHOR | No. 9, Jalan Kundang, Taman Bukit Pasir, 83000 Batu Pahat, Johor |
| Taman University | JOHOR | No.39 & 41, Jalan Kebudayaan 1, Taman Universiti, 81300 Skudai, Johor |
| Taman Perling | JOHOR | Lot No. S 122, KIP Mart, Taman Tampoi Indah, 81200 Tampoi, Johor |
| Setia Alam | SELANGOR | No. 19 Jalan Setia Prima R U13/R, Setia Alam, Section U13, 40170 Shah Alam, Selangor |
| Bandar Puteri Puchong | SELANGOR | No. 2, Jalan Puteri 2/4, Bandar Puteri, 47100, Puchong, Selangor |
| Puchong Taman Kinrara | SELANGOR | No. 2, Jalan Kinrara, Taman Kinrara, Jalan Puchong, 47100 Selangor |
| Bangsar Baru | W.P | No.37, Jalan Telawi 3, Bangsar Baru, 59100 Kuala Lumpur |
| Kulim | KEDAH | 62 & 63, Jalan Bayu Satu, 09000 Kulim, Kedah |
| Kota Kemuning | SELANGOR | No:3-G Jalan Anggerik Vanilla N31/N, Kota Kemuning 40460 Shah Alam, Selangor Darul Ehsan |
| Bandar Mahkota Cheras | SELANGOR | No. 1, Jalan Temenggung 21/9, Bandar Mahkota Cheras, 43200, Cheras Selangor |
| SS2 | SELANGOR | No.28 &30, Jalan SS2/67, 47300 Petaling Jaya, Selangor |
| Kepong | W.P | No.77C & D, Lot 58529, Jalan Kepong, 52100 Kuala Lumpur |
| Brickfields | W.P | 150, Jln Tun Sambanthan, 50470 Kuala Lumpur. |
| Mid Valley | W.P | Grd & 1st Floor, Unit 25-G & 25-1, Signature Office, Mid Valley City, Lingkaran Syed Putra, 59200 KL |
| Taman Putra Ampang | SELANGOR | No. 7 & 9, Jalan Bunga Tanjung 6A, Taman Putra, 68000 Ampang, Selangor |
| Miri | SARAWAK | Ground & First Floor, Lot 715, Merbau Road, 98008 Miri, Sarawak |
| Bandar Baru Ayer Itam | PENANG | Ground Floor, No:16A & 16B, Lebuhraya Thean Teik, Bandar Baru Ayer Itam 11500 Pulau Pinang. |
| Alma Bukit Mertajam | PENANG | No.3350 & 3351, Jalan Rozhan, Taman Industri Alma Jaya, 14000 Bukit Mertajam, Penang |
| Tawau | SABAH | Ground & 1st Floor, Lot No.1,Block 35, Fajar Commercial Complex, Jalan Lembaga, 91013 Tawau, Sabah |
| Bandar Botanic | SELANGOR | Ground Floor, No. 109 and 111, Jalan Mahogani 5, Bandar Ambang Botanic, 41200 Klang, Selangor |
| Teluk Pulai | SELANGOR | 169,Jalan Teluk Pulai, 41100 Klang, Selangor |
| Taman Sri Sinar Segambut | W.P | No.44 & 46, Block A, Plaza Sinar, Jalan 8/38D, Taman Sri Sinar, Segambut, 51200 Kuala Lumpur |

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|----------------------|---------|---|
| Taman Sri Rampai | W.P | No.2, Jalan Rampai Niaga 1, Rampai Business Park, Taman Sri Rampai, 53300 Kuala Lumpur |
| Central Park Kuching | SARAWAK | 345-347, Central Park Commercial Centre, 3rd Mile, Jalan Tun Ahmad Zaidi Adruce, 93200 Kuching, Sarawak |
| Jalan Tun Jugah | SARAWAK | Ground & First Floor, Lot 10901 & 10902, Jalan Tun Jugah, 93350 Kuching, Sarawak. |
| Sibu | SARAWAK | No. 133, 135 & 137, Jalan Kampung Nyabor, 96000 Sibu, Sarawak |
| Bayan Baru | PENANG | No. 15-G-1 (Bayan Point), Medan Kampung Relau, 11900 Penang |
| Jelutong | PENANG | N0 300 Jalan Jelutong 11600 Penang |
| Auto City (SJA) | PENANG | No 1823-G1 Jln Perusahaan Autocity, North South Highway, Juru Interchange, 13600 Prai, Pulau Pinang |
| Taiping | PERAK | No.53,55 & 57,Jalan Stesyen, 34000 Taiping, Perak |
| Menglembu | PERAK | Ground & First Floors,No.116 & 117,Jalan Besar,31450 Menglembu,Ipoh,Perak |

Appendix 2: List of Banks & Financial Service Providers

| | Bank/Financial Service Provider |
|----|--|
| 1 | AEON Credit Service (M) Berhad |
| 2 | Al Rajhi Banking & Investment Corporation (Malaysia) Berhad |
| 3 | Affin Bank Berhad/Affin Islamic Bank Berhad |
| 4 | Alliance Bank Malaysia Berhad/Alliance Islamic Bank Berhad |
| 5 | AmBank (M) Berhad/AmBank Islamic Berhad |
| 6 | Bank Islam Malaysia Berhad |
| 7 | Bank Muamalat Malaysia Berhad |
| 8 | CIMB Bank Berhad/CIMB Islamic Bank Berhad |
| 9 | Citibank Berhad |
| 10 | HSBC Bank Malaysia Berhad/HSBC Amanah Malaysia Berhad |
| 11 | Hong Leong Bank Berhad/Hong Leong Islamic Bank Berhad |
| 12 | Kuwait Finance House (Malaysia) Berhad |
| 13 | Malayan Banking Berhad/Maybank Islamic Berhad |
| 14 | OCBC Bank (Malaysia) Berhad/OCBC Al-Amin Bank Berhad |
| 15 | Public Bank Berhad/Public Islamic Bank Berhad |
| 16 | RHB Bank Berhad/RHB Islamic Bank Berhad |
| 17 | Standard Chartered Bank Malaysia Berhad/Standard Chartered Saadiq Berhad |
| 18 | United Overseas Bank (Malaysia) Bhd. |