

Personal Financing-i: Umrah and Hajj Campaign (Versi Bahasa Malaysia)
Exclusive for HLISB Personal Financing-i for Umrah and Hajj ONLY
Last updated on 25 April 2024

CAMPAIGN PERIOD

The Hong Leong Islamic Bank Berhad's (2005501009144 (686191-W)) ("**HLISB**") **Personal Financing-i: Umrah and Hajj Campaign ("Campaign")** commences on 3 April 2024 and ends on 30 June 2024, both dates inclusive ("**Campaign Period**"), unless specified or 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 existing and new individual accountholders ("**Customers**") of HLISB and Hong Leong Bank Berhad ("**HLB**") (collectively referred to as "**the Bank**") who fulfil the following eligibility criteria:
 - (a) Aged between twenty-one (21) to sixty (60) years old;
 - (b) Employed or Self-Employed with a minimum annual income of Ringgit Malaysia Twenty-Four Thousand (RM24,000); and
 - (c) Have no existing balance in arrears in any of their existing HLB Personal Loan and/or HLISB Personal Financing-i before or during the Campaign Period (applicable for existing Customers only);
2. 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

3. In order to participate in this Promotion, the Customers are required to perform the following during the Campaign Period:
 - (a) Apply for one (1) HLISB Personal Financing-i ("**Facility**") for the prescribed Facility Amount and Tenure as provided in Table 1 below.

Table 1

Facility Amount*		Facility Tenure
*Minimum Amount	Maximum Amount	
RM20,000	RM150,000	2 - 5 years

* For the avoidance of doubt, the approved Facility Amount may not necessarily be the amount of Facility that the Customer has applied.

- (b) Submit the application for the Facility through any of the Bank's branches or through direct sales by the Bank's officers.

Table 2

Application Channel	Platform
Offline	Branches/Direct Sales

For the purpose of the Campaign, Customers who have fulfilled all the criteria under Clause 3 above and obtained approval and disbursement for their Facility shall be referred to as “**Eligible Customers**”.

Exclusive Gift

- Eligible Customers who have applied for the Facility and the Facility has been disbursed during the Campaign Period will be entitled to receive one (1) unit of the Gift up to the allocation as set out in Table 3 above.

Table 3

No	Gift	Allocation
1	RM50 Touch 'n Go eWallet Reload PIN	Limited to 400 customers.

- For the avoidance of doubt, this Campaign is only valid on a first-come, first-served basis and/or subject to the availability of the Gift.
- The Campaign is NOT valid with any other on-going campaign/promotions offered by HLISB in respect of the Facility.
- The Gift is neither transferable nor exchangeable. HLISB reserves the right to replace the gift with any other item of equal value at its discretion that may be due to unavailability of the Gift or due to unforeseen circumstances etc.
- HLISB will send the Gift in the form of unique e-code issued by Touch 'n Go (“**TnG**”) via SMS to the mobile number of Eligible Customers which was registered with the Bank within ninety (90) business days after 30 June 2024 (“**Winners’ Notification**”) on a best effort basis based on the latest mobile number provided by the Eligible Customers as shown in HLISB’s record.
- The Eligible Customers are responsible for redeeming the Gift directly through the TnG eWallet App within the validity of the unique e-code.
- Gifts that are unused or unredeemed after the expiry period will lapse and will not be replaced.
- The usage of the Gifts is subject to the TnG eWallet User Terms and Conditions and the Eligible Customers are responsible for reading and understanding the TnG security and privacy policies and terms and conditions.
- HLISB will not be held liable in the event the Gift fulfilment is not completed due to an incorrect or outdated mobile number provided by Eligible Customers.
- By participating in the Campaign, Eligible Customer agrees that his/her personal information including name and the last four (4) digits of his/her NRIC or passport number may be used for the purpose of the Campaign including publication of the Winner’s list on the HLISB website or the campaign website.
- The risks of redeeming the Gift are in the hands of the Eligible Customers. All relevant costs and expenses to redeem the Gift are borne by the Eligible Customers.
- These T&Cs are to be read together with Personal Financing-i Terms & Conditions which are available on www.hlisb.com.my/financing-ipromo

Flat Profit Rate and Pay-On-Time Rebate on Total Profit for Facility

Flat Profit Rate on Total Profit for Facility

16. Eligible Customers whose applications for the Facility have been approved and disbursed no later than 31 July 2024 will be entitled to enjoy the respective Flat Profit Rate depending on the Segment, Channel and Verified Monthly Income (as described in Table 4 below).

Table 4

Application Channel	Segment	Verified Monthly Income	Flat Profit Rate	Pay-On-Time Rebate on Total Profit
Offline	All	RM2,000 and above	9.00% p.a.	50%

Note: The effective Flat Profit Rates vary as follows for the Facility Tenure from 2 to 5 years unless specified otherwise:

- (i) Flat Profit Rate 9.00% p.a.: Effective Flat Profit Rate varies from 15.71% p.a. to 16.43% p.a.

For the avoidance of doubt, Eligible Customers who are entitled to the Flat Profit Rate will be notified by the Bank once their applications have been approved, based on the last updated email addresses captured in the Bank's record.

Pay-On-Time Rebate on Total Profit for Facility

17. Eligible Customers whose applications have been approved and disbursed by 31 July 2024 and pay their Facility's monthly instalment amount by the due date of each month during the Facility Tenure ("**Qualified Customers**") will be entitled to a Pay-On-Time Rebate on Total Profit Rate payable ("**Rebate**") as specified in Table 4 above. This Rebate is NOT applicable to the Eligible Customers who apply for the PF Facility via Pre login Online and/or HLB Connect Online.
18. The Rebate will be credited monthly to the Facility account of the Qualified Customers after the thirteenth (13th) month instalment's 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 eighteen (18) months less than the Facility Tenure.** For example, a 60-month Facility has a Rebate Period of 42 months.
19. For example, an Eligible Customer who is salaried with a verified monthly income of Ringgit Malaysia two Thousand (RM2,000) and above is entitled to a Rebate of 50% based on Facility Amount of Ringgit Malaysia Fifty Thousand (RM50,000) with Facility Tenure of five (5) years is illustrated in Table 5 and Table 6 below:

Table 5

Facility Amount*	Facility Tenure (Years)	Flat Profit Rate Rate (per annum) on Facility Amount	Total Profit Rate Payable over Facility Tenure	Monthly Instalment during Non-Rebate Period**
(a)	(b)	(c)	(d) = a x b x c	(e) = (a + d) / (b x 12)
RM50,000	5	9.00% p.a.	RM22,500	RM1,210

*0.50% of the Approved Facility Amount will be deducted from the Facility upon disbursement for stamp duty payable on the Facility.

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

Table 6

50% Rebate on Total Profit Rate Payable over Facility Tenure	Monthly Rebate receivable over Rebate Period	Monthly Instalment after Rebate during Rebate Period
(a)	(b) = (a) / Rebate Period	(c) = Monthly Instalment – (b)
$RM22,500 \times 50\%$ = RM11,250	$RM11,250 / 42 \text{ months}$ = RM267***	$RM1,210 - RM267$ = RM943

***Monthly Rebate is rounded down to the nearest RM1.

Visual illustration of monthly instalments payable for Facility amount of RM50,000 over Facility Tenure of 5 years with applicable Rebate of 50% is as follows:



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

20. Qualified Customers who are entitled to receive the Rebate will be notified by the Bank on the thirteenth (13th) month of their Facility Tenure, based on the last updated mailing addresses provided by the Qualified Customers as captured in the Bank's record.
21. For the avoidance of doubt, the monthly Rebate credited into the Qualified Customers' Facility accounts during the Rebate Period as per Clause 18 above will be treated as advance payment of the monthly instalment and as such, the monthly instalment payable by the Qualified Customers shall be after deduction of the Rebate amount. The Qualified Customers may contact the Bank for information on the monthly instalment payable. It is the Qualified Customers' responsibility to notify the Bank in writing no later than one (1) month from the due date of the thirteenth (13th) monthly instalment and/or the subsequent months thereafter in the event of non-receipt of the respective monthly Rebate, failing which, the Qualified Customers are deemed to have received the monthly Rebate from the Bank.
22. The Qualified Customers will be disqualified for the Rebate and subsequent Rebate payments will be immediately terminated upon the occurrence of any of the following events:
 - (a) the Qualified Customers fail to pay any monthly instalment of the Facility by the due date during the Facility Tenure, or such other sums owing under and pursuant to the Facility when demanded by the Bank;
 - (b) early settlement notice is given by the Qualified Customers prior to the maturity of the Facility Tenure; or
 - (c) those Qualified Customers have committed or are suspected of committing any fraudulent or wrongful acts in relation to the use of the Facility.

General

23. By participating in the Campaign, the Eligible Customers hereby:
 - (a) confirm that they have read, understood and agreed to be bound by the T&Cs herein and the Personal Financing-i Terms and Conditions;
 - (b) confirm that they have read, understood and agreed to be bound by the Bank's Privacy Notice available at the HLISB's website;
 - (c) agree to access the HLISB's website at regular intervals to view the T&Cs and to keep up-to-date on any changes or variations to the T&Cs;
 - (d) agree to furnish all the relevant documents as may be requested by the Bank in a timely manner to enable approval and disbursement of the Facility by 31 July 2024. If the Eligible Customers are unable

- to furnish the relevant documents in a timely manner, the Bank shall not be responsible in the event the Facility cannot be disbursed by 31 July 2024;
- (e) agree that the decision by the HLISB on all matters relating to the Campaign (including but not limited to the approval of the Facility and/or the amount approved for the Facility) shall be final, conclusive and binding on all the Eligible Customers; and
 - (f) 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.
24. HLISB reserves the right to:
- (a) reject any Personal Financing-i application submitted;
 - (b) disqualify any Customers for non-compliance of the T&Cs herein from participating in the Campaign; and
 - (c) add, delete, suspend or vary the T&Cs contained herein, wholly or partially, or to suspend or terminate the Campaign at its discretion, by giving twenty-one (21) days' prior notice to the Customers by way of posting on the HLISB website or in any other manner which HLISB deems practical.
25. The T&Cs herein and Personal 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 Personal Financing-i Terms and Conditions, the specific T&Cs herein shall prevail to the extent of such discrepancies.
26. 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 HLISB website shall prevail.
27. 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.
28. 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 these T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please contact the Bank via email at hlonline@hlbb.hongleong.com.my or call 03-7626 8899.