

Campaign: Personal Financing-i Islamic First CNY Promo 2023

Exclusive for HLISB Personal Financing-i ONLY

Last updated on 11 December 2022.

CAMPAIGN PERIOD

The Hong Leong Islamic Bank Berhad's 2005501009144 (686191-W) ("**HLISB**") Personal Financing-i Islamic First CNY Promo 2023 ("**Campaign**") commences on 05 January 2023 and ends on 31 March 2023, both dates inclusive ("**Campaign Period**"), unless specified or 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 existing and new Malaysian individual accountholders ("**Customers**") of Hong Leong Bank Berhad ("**HLB**") and HLISB, collectively referred to as "**the Bank**", who fulfil the following criteria:-
 - (a) Aged between twenty-one (21) to sixty (60) years old;
 - (b) Do not have any arrears in existing HLB Personal Loan and/or HLISB Personal Financing-i prior to the Campaign Period (applicable for existing Customers only);
 - (c) For the avoidance of doubt, new Customers refer to customers who do not have any current account/current account-i and/or savings account/savings account-i with the Bank prior to the Campaign Period; and
 - (d) Have obtained approval and disbursement for their HLISB Personal Financing-i with a minimum amount of **Ringgit Malaysia Fifty Thousand (RM50,000)**.
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 the Campaign, Customers are required to apply for the HLISB Personal Financing-i ("**Facility**") via any of the application channels as provided in Table 1 below:-

Table 1

Minimum Facility Amount	Facility Tenure	Application Channel
Ringgit Malaysia Fifty Thousand (RM50,000)	Two (2) to five (5) years	Branch walk-in, am:pm Terminals, Direct Sales, Telemarketing and Inbranch Sales and Service Tablets
		Bank's website at www.hlisb.com.my/pfi ("Bank's Website")
		HLB Connect Online Banking
Last date of Facility disbursement: 30 April 2023		

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

Please note that Customers who choose to submit their applications via either HLB Connect or am:pm Terminals must first fulfil all the criteria below:

- (i) Have a valid and active individual HLB/HLISB Current Account/Current Account-i and/or Savings Account/Savings Account-i;
 - (ii) Must not have any existing Personal Loan/Personal Financing-i with the Bank; and
 - (iii) Must be a registered user of HLB Connect (for applications via HLB Connect only).
4. For the purpose of the Campaign, Customers who have fulfilled all the criteria under Clause 1 & 3 above shall be referred to as **"Eligible Customers"**.
 5. Eligible Customers who have applied for the Facility during the Campaign Period will be entitled to receive one (1) unit of the Touch'nGo eWallet Reload Pin (**"Gift"**), subject to the conditions as stated in Table 2 below.

Table 2

Disbursed Amount	Gift	Allocation
RM50,000 and above	RM50 Touch'nGo eWallet Reload Pin	500

6. 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.
7. Eligible Customers who are entitled to receive the Gift will be notified via SMS or E-Direct Mailer (EDM) within ninety (90) business days from the campaign expiry date.
8. **Eligible Customers** will be entitled to one (1) Gift irrespective of the number of applications submitted throughout the Campaign Period.
9. The Campaign is NOT valid on any other on-going Personal Financing-i campaign/promotions offered by HLB/HLISB.
10. The Gift is neither transferable nor exchangeable. Due to the unavailability of the Gift or unforeseen circumstances, HLISB reserves the right to replace the Gift with any other item of equal value at its discretion.

GENERAL

11. By participating in the Campaign, the Eligible Customers hereby agree:-
- a) they have read, understood and agreed to be bound by the T&Cs herein and HLISB Personal Financing-i Terms and Conditions;
 - b) they have read, understood and agreed to be bound by the [Bank's Privacy Notice](#);
 - c) to access the Bank'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) to furnish all the relevant documents as may be requested by the Bank in a timely manner in order for the Facility to be approved and disbursed by 30 April 2023. 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 30 April 2023;
 - e) the decision by the Bank 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) they shall be liable and 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.
12. 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 in part, 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's website or in any other manner which HLISB deems practical.
13. The T&Cs herein and HLISB Personal Financing-i Terms and Conditions, as the case may be, shall be read together as an entire agreement. In the event of any discrepancies between the T&Cs of this Campaign and the HLISB Personal Financing-i Terms and Conditions, as the case may be, the specific T&Cs herein shall prevail to the extent of such discrepancies.
14. 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.
15. 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.

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