

**PROPERTY FINANCING-I: 4.10% 2-Years Tier Rate - Terms and Conditions ("T&Cs")****PROMOTION PERIOD**

1. The Hong Leong Islamic Bank Berhad's ("the Bank") **"Property Financing-i: 4.10% 2-Years Tier Rate Promotion"** ("the Promotion") commences on **01 October 2017** and ends on **31 March 2018**, both dates inclusive ("Promotion Period") unless notified otherwise by way of posting on the Bank's website at [www.hlisb.com.my](http://www.hlisb.com.my) ("the Bank's Website").

**Terms and Conditions ("T&Cs")**

The following sets out the terms and conditions applicable to the Promotion:-

**ELIGIBILITY**

2. The Promotion is open to both **new and existing individual and non-individual applicants (including sole-proprietorships, partnerships, and private limited companies (i.e. companies with "Sdn Bhd")** who apply to the Bank for Islamic facility(ies) as set-out herein below ("Participating Facility(ies)") with a minimum facility amount of Ringgit Malaysia Two Hundred Thousand (RM200,000) for Residential Property or a minimum facility amount of Ringgit Malaysia Four Hundred Thousand (RM400,000) for Non-Residential Property during the Promotion Period:-
  - Hong Leong CM Flexi Property Financing-i (House/Shop Financing) ("Eligible Customers").
3. This Promotion is applicable to Participating Facility(ies) for refinancing as well as financing the purchase of completed and under-construction residential and non-residential properties.
4. For the avoidance of doubt, the following persons are NOT eligible to participate in this Promotion:
  - Permanent and contract employees of Hong Leong Group (including its subsidiaries and related companies);
  - employees of the Bank, the Bank's business partners, representatives or agents (including external auditors, vendors, suppliers, advertising and promotion agents) and their respective immediate family members (e.g. spouse, children, parents, siblings);
  - Eligible 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 or have been declared bankrupt (pursuant to a petition by either banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the Promotion Period; or
  - Eligible Customers who have committed, or determined by the Bank to be potentially committing any of the wrongful acts stipulated herein; shall be immediately disqualified from participating in the Promotion.

## PROMOTION PRICING PACKAGE

5. Eligible Customers are required to accept the Participating Facility(ies) which offer First 2 Years Tier Rate prescribed by the Bank by accepting the Letter of Offer **on or before 16 May 2018** ("Acceptance Date") in order to be entitled to the following "Promotion Pricing Package" for this Promotion:-

a. Individual Customers

(i) Participating Facility(ies): Hong Leong CM Flexi Property Financing-i (House/Shop Financing):

Property Types	Residential Property	Non-Residential Property
Completed and Under-Construction Properties	<ul style="list-style-type: none"> <li>First 2 Years: <math>IBR + 0.37\% = 4.15\%</math></li> <li>Thereafter: <math>IBR + 0.52\% = 4.30\%</math></li> </ul>	<ul style="list-style-type: none"> <li>First 2 Years: <math>IBR + 0.47\% = 4.25\%</math></li> <li>Thereafter: <math>IBR + 0.62\% = 4.40\%</math></li> </ul>

b. Non-Individual Customers

(i) Participating Facility(ies): Hong Leong CM Flexi Property Financing-i (House/Shop Financing):

Property Types	Residential/Non-Residential Property
Completed and Under-Construction Properties	<ul style="list-style-type: none"> <li>First 2 Years: <math>IFR - 2.54\% = 4.25\%</math></li> <li>Thereafter: <math>IFR - 2.39\% = 4.40\%</math></li> </ul>

6. The Bank's Islamic Base Rate ("IBR") and Islamic Financing Rate ("IFR") effective from 4 August 2017 is 3.78% and 6.79% respectively.
7. The First 2 Years Tier Rate shall commence from the date of first disbursement of the Participating Facility(ies) or from the expiry of three (3) months from the issuance date of the Letter of Offer, whichever is earlier.
8. Eligible Customers will enjoy the Promotion Pricing Package with a 3-year holding period, which shall commence from the date of first disbursement of the Participating Facility(ies). For the avoidance of doubt, in the event that the Eligible Customers determine / terminate the Participating Facility before the maturity of the 3-year holding period, the provisions of the early redemption clause in the Letter of Offer shall apply.
9. It is the duty of the Eligible Customers to furnish all relevant documents and information to the Bank and/or fulfill the requirements as set out by the Bank (if any) when submitting application for the Participating Facility(ies) in order for the Bank to approve the Participating Facility(ies) timely. The Bank shall not be held liable/responsible in the event of any delay in issuing the Letter of Offer after the Acceptance Date for any reasons whatsoever.

## GENERAL

10. By participating in this Promotion, the Eligible Customers:-
  - a. agree to be bound by the T&Cs herein;
  - b. agree that the Bank's decision on all matters relating to the Promotion shall be final and binding;
  - c. agree that all applications for the Participating Facility(ies) are subject to the Bank's credit evaluation and approval; and
  - d. agree to access the Bank's websites at regular time intervals to view the T&Cs and to ensure to be kept up-to-date on any changes or variations to the T&Cs.
11. The Bank reserves the right to:-
  - a. add, delete or vary the T&Cs contained herein, wholly or in part, at its absolute discretion by way of posting the amended T&Cs on the Bank's Website or in any manner deemed suitable by the Bank at any time with prior notice;
  - b. reject at its sole and absolute discretion any application for the Participating Facility(ies) without assigning any reason whatsoever thereof; and
  - c. disqualify any Eligible Customers from participating in this Promotion for any reason whatsoever as the Bank in its absolute discretion deems fit.
12. The T&Cs herein shall be read with the terms and conditions of Hong Leong CM Flexi Property Financing-i (Housing/Shop Financing) as an entire agreement. In the event of any discrepancy, the T&Cs herein shall prevail to the extent of such discrepancy.
13. In the event of any discrepancy between the T&Cs and any advertising, promotional publicity and other materials relating to or in connection with the Promotion, the final T&Cs on the Bank's Website shall prevail.
14. The T&C shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the jurisdiction of the Courts of Malaysia.