

Personal Financing-i: Merdeka Exclusive Loyalty Campaign

Campaign Period

The Hong Leong Islamic Bank Berhad's ("HLISB")'s (referred to as "**the Bank**") "Personal Financing-i: Merdeka Exclusive Loyalty Campaign" ("**Campaign**") commences on 31 August 2019 and ends 5 September 2019, 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 Malaysian individual accountholders of the Bank ("**Customers**") who are within the following eligibility criteria:
 - a) Aged between 21 – 60 years old;
 - b) Employed or self-employed with a minimum income of Ringgit Malaysia Twenty Four Thousand (RM24,000.00) per annum; and
 - c) Existing Customers who have no existing balance in arrears in any of their existing HLB Personal Loan and/or HLISB Personal Financing-i with the Bank prior to the Campaign Period.
 - d) Received an invitation to participate in the Campaign from the Bank either via e-Direct Mailer ("**EDM**") and/or received a call from the Bank's telemarketing and/or direct sales and/or branch staff ("**Phone Call**") and/or targeted advertisement on Facebook platform ("**Facebook**") and/or targeted banner on Hong Leong Connect ("**Connect Banner**").
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.
 - (d) Existing Customers who hold more than one existing Facility (as defined below) with the Bank.

Campaign Mechanics

3. In order to participate in this Campaign, the Customers are required to attend to the following during the Campaign Period:
 - (a) Apply for either one of the Facility (as defined below) during the Campaign Period for two (2) to five (5) years financing tenure ("**Facility Tenure**") and the Approved Facility Amount is within the range as provided in the table below:

Facility	Approved Facility Amount (RM)	
	Minimum Amount	Maximum Amount
HLISB Personal Financing-i	5,000	150,000

*For the avoidance of doubt, the Approved Facility Amount may not necessarily be the amount of Facility applied for.

HLISB Personal Financing-i known as "**Facility**"

- (b) Submit the application of the Facility through either one of these application channels such as online application at www.hlisb.com.my ("**Bank's Website**"), Hong Leong Connect Online Banking, or application via telemarketing, direct sales and/or Bank branches.

Customers who choose to submit their application via Hong Leong Connect Online Banking must not have any existing Facility with the Bank.

For the purpose of this Campaign, Customers who have fulfilled all the criteria under Clause 3 shall be referred to as “**Eligible Customers**”.

A. Profit rate and Pay-On-Time Rebate for Facility

4. Eligible Customers whose applications for the Facility that have been approved and disbursed no later than 31 October 2019 (“**Qualified Customers**”) will be entitled to enjoy flat interest/profit rates as specified in Table 1 below depending on, Approved Facility Amount:

Table 1

Approved Facility Amount	Facility Tenures	Flat Profit Rate Charged
RM5,000 – RM 19,000	2 – 5 years	4.80% p.a.
RM 20,000 – RM150,000		4.00% p.a.

Note: The effective profit rates vary as follows for loan/financing-i tenure from 2 – 5 years:

- (i) Flat Rate 4.00%p.a. – Effective profit rates vary from 7.42%p.a. to 7.52%p.a.
(ii) Flat rate 4.80%p.a. – Effective profit rates vary from 8.81%p.a. to 8.96%p.a.

5. Table 2 below provides for an illustration of monthly instalments payable for an Approved Facility Amount of RM10,000 over a 5 year Facility Tenure.

Table 2

Facility Approved Amount*	Facility Tenure	Flat Profit Rate Charged	Total Profit Payable over Facility Tenure	Monthly Instalment**
(a)	(b)	(c)	(d)= a x b x c	(e)=(a+d) / (b x 12)
RM10,000	5	4.00% p.a.	RM2,000	RM200

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

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

GENERAL

6. By participating in the Campaign, the Customers hereby:
- agree that they have read, understood and agreed to be bound by the T&Cs herein and the HLISB Personal Financing-i Terms and Conditions;
 - agree that they have read, understood and agreed to be bound by the Bank’s Privacy Notice;
 - agree to access the Bank’s Website at regular time intervals to view the T&Cs and to keep-up-to-date on any changes or variations to the T&Cs;
 - agree 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 31 October 2019 and the Bank shall not be responsible in the event that the Facility cannot be disbursed by 31 October 2019 for any reason whatsoever;

- v. agree that the decision by the Bank on all matters relating to the Campaign (including but not limited to the approval of the Facility) shall be final, conclusive and binding and no further correspondence and/or appeal to dispute such decisions will be entertained;
 - vi. 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;
 - vii. agree that the Bank is authorized to publish and display the Customer's name and NRIC number (in masked form) on the Bank's Website for the purposes of the Campaign.
7. 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. disqualify any 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 to suspend or terminate the Campaign at its absolute discretion, by giving prior notice to the Customer by way of posting on the Bank's Website or in any other manner which the Bank deems practical.
8. The T&Cs herein and HLISB 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 HLISB Personal Financing-i Terms and Conditions, the specific T&Cs herein shall prevail to the extent of such discrepancies. 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.
9. 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.
10. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.