

Personal Financing-i: Make It Count Campaign

Campaign Period

The Hong Leong Islamic Bank Berhad (“**HLISB**”) (referred to as the “**Bank**”) “Personal Financing-i: Make It Count Campaign” (“**Campaign**”) commences on 1 November 2019 and ends on 7 January 2020, 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 all existing Malaysian individual accountholders of the Bank (“**Customers**”) who meet 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) per annum; and
 - (c) Have no existing balance in arrears in any of their existing HLISB Personal Financing-i with the Bank prior to the Campaign Period (applicable for existing Customer 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; and
 - (d) Existing Customers who have 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 any one of the following facility (“**Facility**”) during the Campaign Period with a tenure between two (2) to five (5) years (“**Facility Tenure**”) and facility amount is within the range as provided in the table below (“**Applied Facility Amount**”):

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

*For the avoidance of doubt, the Approved Facility Amount may not necessarily be the Applied Facility Amount.

The HLISB Personal Financing-i shall be known as “**PF Facility**” and the HLISB Personal Financing-i Consolidation shall be known as “**PFC Facility**”.

(b) Submit the application for the Facility through any one of the following application channels:

Channel	Channels
Offline	Branch walk-in, am:pm Terminals, InBranch Sales and Service Tablets, Direct Sales, Telemarketing
Bank's Website	Bank's website at www.hlisb.com.my
Connect	Hong Leong Connect Online Banking

For the avoidance of doubt, Customers who choose to submit their application via Connect channel, InBranch Sales and Service Tablets and am:pm Terminals must fulfil all of the criteria below:

- (i) Have a valid and active individual Hong Leong current account-i and/or saving account-i;
- (ii) Must not have any existing Facility with the Bank; and
- (iii) A registered user of Connect (applicable to applications via Connect channel).

(c) For the purpose of this Campaign, Customers who have fulfilled the criteria under Clause 3 above 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 January 2020 will be entitled to enjoy flat profit rates and rebate in the manner as specified in Table 1 below depending on application channel, type of Facility and approved Facility amount.

Table 1

Application Channel	Type of Facility	Approved Facility Amount	Flat Profit Rate Charged	Rebate	Facility Tenure
Hong Leong Connect Online Banking	PF Facility	RM5,000 – RM49,000	5.50% p.a.	Not applicable	2 to 5 years
		RM50,000 – RM150,000	4.50% p.a.		
Bank's Website	PF Facility	RM5,000 – RM49,000	6.50% p.a.	Not applicable	2 to 5 years
		RM50,000 – RM150,000	5.50% p.a.		
Bank's Website & Offline	PFC Facility	RM5,000 – RM150,000	<i>Board rates applicable as defined in Clause 5</i>	25%	2 to 5 years
Offline (Applicable to salaried segment)	PF Facility	RM5,000 – RM49,000	9.00% p.a.	30%	2 to 5 years
		RM50,000 – RM99,000		40%	
		RM100,000 – RM150,000		50%	

Offline (Applicable to self-employed segment)	PL Facility	RM5,000 – RM49,000	9.00% p.a.	35%	2 to 5 years
		RM50,000 – RM99,000		45%	
		RM100,000 – RM150,000		55%	

Note: The effective profit rates vary as follows based on the Facility Tenure:

- (i) Flat rate 4.50%p.a. – Effective profit rates vary from 8.29%p.a. to 8.41%p.a.
- (ii) Flat rate 5.50%p.a. – Effective profit rates vary from 10.01%p.a. to 10.23%p.a.
- (iii) Flat rate 6.50%p.a. – Effective profit rates vary from 11.68%p.a. to 12.02%p.a.
- (iv) Flat rate 9.00%p.a. – Effective profit rates vary from 15.71%p.a. to 16.43%p.a.

5. The flat profit charged promotion rates stated under Clause 4 are NOT applicable for PFC Facility. For PFC Facility, the board rate applicable is such that the Effective Profit Rate (“EPR”) on the PFC Facility shall be a maximum of two percent (2 %) p.a. lower than the consolidated EPR on the consolidated profit charges of the Eligible Customer’s existing outstanding personal financing-i and other financing-i facilities subject to a minimum flat profit rate of seven point five percent (7.50%) p.a.
6. Eligible Customers who have applied for Facility during the Campaign Period and whose Facility is approved and disbursed by 31 January 2020 and pay their Facility’s monthly instalment amount by the due date of each month during the Facility Tenure (“**Qualified Customer**”) will be entitled to a rebate on their total profit payable (“**Rebate**”) as specified in Table 1 above throughout the Rebate Period (as hereinafter defined).
7. The Rebate will be paid monthly to the Qualified Customer from the seventh (7th) month instalment due date onwards until the sixth (6th) month before the final instalment of the Facility (“**Rebate Period**”), i.e. **the Rebate Period will always be twelve (12) months’ less than the Facility Tenure**. For example, a sixty (60)-month tenure Facility will have a Rebate Period of forty eight (48) months.
8. An illustration of monthly instalments payable for a PF Facility with Approved Facility Amount of RM5,000.00 taken over a Facility Tenure of five (5) years with applicable Flat Profit Rate of 9.00% p.a. and Rebate of thirty percent (30%) is illustrated as per Table 2 and Table 3 below.

Table 2

Approved PF Facility Amount*	PF Facility Tenure (Years)	Profit Rate (per annum) on approved PF Facility Amount	Total Profit Payable over PF Facility Tenure	Monthly Instalment during Non-Rebate Period**
(a)	(b)	(c)	(d)= a x b x c	(e)= (a+d) / (b x 12)
RM5,000	5	9.00% p.a.	RM2,250	RM125

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

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

Table 3

30% Rebate on Total Profit Payable over PF Facility Tenure	Monthly Rebate receivable over Rebate Period	Monthly Instalment after Rebate during Rebate Period
(a)	(b) = (a)/Rebate Period	(c) = Monthly Instalment – (b)
RM2,250* x 30% = RM675	RM675/48months = RM14	RM125 – RM14 = RM115**

*Total profit payable over Facility Tenure as illustrated in Table 2.

** Monthly Instalment as illustrated in Table 2. Monthly Instalment after the Rebate will be rounded up to the nearest RM5.

Visual illustration of monthly instalments payable for an approved PF Facility amount of RM5,000 taken over a tenure of 5 years with applicable Flat Profit Rate Charged of 9.00% p.a. and Rebate of 30% throughout the PF Facility tenure:



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

9. Qualified Customers who are entitled to receive the Rebate will be notified by the Bank on the 6th month of their Facility Tenure, based on the last updated mailing addresses provided by the Qualified Customers to the Bank.
10. It is the Qualified 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 from the subsequent months' monthly instalment thereafter in the event of non-receipt of the monthly Rebate for the respective month, failing which, the Qualified Customers are deemed to have received the Rebate from the Bank and any further dispute or request for the reimbursement of the Rebate shall not be entertained by the Bank.
11. The Qualified Customers' eligibility for the Rebate will be disqualified 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 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. the Qualified Customers have committed or are suspected of committing any fraudulent or wrongful acts in relation to the use of the Facility.

B. Gift upon Disbursement for HLISB Personal Financing-i Facility

12. Eligible Customers whose application for HLISB Personal Financing-i facility effective from 1 December 2019 is approved and disbursed no later than 31st January 2020 will be entitled to receive one (1) unit of either Swan 20" Luggage Bag or Kingston Data Traveller ("**Gift**") subject to the conditions as stated in Table 4 below:

Table 4

Approved and Disbursed HLISB Personal Financing-i Amount	Gift	No of Units Available
RM5,000 – RM49,000	Kingston Data Traveller (Thumb drive)	50 units
RM50,000 – RM150,000	Swan 20" Luggage Bag (Cabin Size)	80 units

13. The Gift is limited to a total of fifty (50) units of Kingston Data Traveller and eighty (80) units of Swan 20" Luggage Bag throughout the Campaign Period and will be awarded based on a first-come, first-served basis.
14. The Eligible Customers who are entitled to receive the Gift ("**Successful Customers**") will be notified by the Bank no later than 29th February 2020.
15. The Gift will be delivered by GD Express Sdn Bhd ("**GDEX**"), (a courier service provider appointed by the Bank) to the Successful Customer's address based on the latest information reflected in the Bank's record, by 31st March 2020 ("**Delivery Date**"). Therefore, it is essentially the obligations of the Successful Customers to provide their latest, valid, accurate telephone number(s), and mailing address to the Bank and the Bank shall not be responsible in the event that Successful Customers do not receive the Gifts for any reason whatsoever.
16. In the event that the Successful Customers do not receive the Gift, the Successful Customers shall notify the Bank by 30th April 2020 in writing, failing which, the Successful Customers shall be deemed to either have received the Gift, or the Gift has been fully redeemed, failing which the Bank shall forfeit the Gift and any appeal by the Eligible Customers for the reimbursement of the Gift shall not be entertained by the Bank. The Bank bears no responsibilities for the non-receipt of the Gift and shall not replace / reimburse another Gift to the Successful Customers.
17. The Bank gives no representation or warranty with respect to the quality or suitability of the Gift to the Successful Customers and that the Bank shall not be responsible to replace any lost, stolen or defective Gift (whether due to defects in materials or workmanship by the manufacturer under warranty or otherwise).

GENERAL

18. 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 Hong Leong Personal Financing-i Terms and Conditions;
 - agree that they have read, understood and agreed to the Bank's [Privacy Notice](#) which is available at the Bank's Website;

- iii. agree 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;
 - iv. 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 January 2020 and the Bank shall not be responsible in the event that the Facility cannot be disbursed by 31 January 2020 for any reasons 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 and/or the Approved Facility Amount) 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, stamp duty and any other charges that may be levied against them under applicable laws, if any, in relation to their participation in the Campaign and/or application for the Facility.
 - vii. give consent to and authorise the Bank to disclose or publish their names, and IC number (in masked form) in Bank's Website, media, marketing or advertising materials for the purposes of the Campaign; and
 - viii. agree that the Bank shall not be liable in any circumstances for any loss, defaced, torn, damaged, expired or stolen Gift. Any request for replacement of such loss, defaced, torn, damaged, expired or stolen Gift shall not be entertained by the Bank.
19. The Bank reserves the right to:
- i. reject at its sole and absolute discretion any Facility application submitted;
 - 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 Website or in any other manner which the Bank deems practical.
 - iv. substitute the Gift with alternative gifts of similar value at its absolute discretion with prior notice.
20. 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 HLISB Personal Financing-i Terms and Conditions, the specific T&Cs herein shall prevail to the extent of such discrepancies.
21. 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.
22. 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.
23. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.