

Personal Financing-i Online Raya Campaign 2025
Exclusive for Hong Leong Personal Financing-i ONLY
 Last updated on 6 March 2025

CAMPAIGN PERIOD

The Hong Leong Islamic Bank Berhad's (2005501009144 (686191-W)) ("**HLISB**") Personal Financing-i Online Raya Campaign 2025 ("**Campaign**") commences on 17 March 2025 and ends on 28 April 2025, 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) Employed or self-employed with a minimum income of Ringgit Malaysia Twenty-Four Thousand (RM24,000) per annum; and
 - (c) Have no existing Hong Leong Personal Loan and/or Personal Financing-i.

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 ("**CASA-i**") with the Bank prior to the Campaign Period.

2. The following individuals 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; and/or
 - (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 Thirty Thousand (RM30,000)	Two (2) to five (5) years	<ul style="list-style-type: none"> HLB Connect Online ("HLB Connect") HLISB's website at https://www.hlisb.com.my ("HLISB's Website")
Last date of Facility disbursement: 31 May 2025		

**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 HLB Connect must first fulfil all the criteria below:

- (i) Have a valid and active individual CASA/-i with the Bank; and
 - (ii) Must be a registered user of HLB Connect
4. For the purpose of the Campaign, Customers who have fulfilled all the criteria under Clauses 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 cashback ("**Gift**"), as stated in Table 2 below.

Table 2

RM30,000 and above	RM50 cashback to be credited into the active CASA/CASA-i of the Eligible Customers within ninety (90) business days from the campaign expiry date

6. Eligible Customers who are entitled to receive the Gift will be notified via HLB Connect App In-App Push (IAP) within ninety (90) business days from the campaign expiry date.
7. Customers without an active CASA/-i account must open one during the Campaign Period to receive the Gift.
8. Eligible Customers will be entitled to one (1) Gift each, irrespective of the number of applications submitted throughout the Campaign Period.
9. The Gift is neither transferable nor exchangeable. In the event of any unforeseen circumstances that cause the Gift to be unavailable, HLISB reserves the right to replace the Gift with any other item of equal value at its discretion.

GENERAL

10. By participating in the Campaign, the Eligible Customers hereby agree:-
- a) that they have read, understood and agreed to be bound by the T&Cs herein and HLISB Personal Financing-i Terms and Conditions;
 - b) that they have read, understood and agreed to be bound by the [Bank's Privacy Notice](#);
 - c) to access the HLISB's Website at regular intervals to view the T&Cs and HLISB Personal Financing-i Terms and Conditions and to keep up-to-date on any changes or variations to the T&Cs and HLISB Personal Financing-i Terms and Conditions;
 - 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 31 May 2025. If the Eligible Customers are unable to furnish the relevant documents on time, the Bank shall not be responsible in the event the Facility cannot be disbursed by 31 May 2025;
 - e) 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 amount approved for the Facility) shall be final, conclusive and binding on all the Eligible Customers; and
 - f) that 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.
11. 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 and/or HLISB Personal Financing-i Terms and Conditions from participating in the Campaign; and
 - (c) add, delete, suspend or vary the T&Cs contained herein and/or HLISB Personal Financing-i Terms and Conditions, 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's website or in any other manner which HLISB deems practical.
12. 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.
13. 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.
14. 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.

- the remainder of this page is intentionally left blank -