

PROPERTY FINANCING-i: Chinese New Year Promotion - Terms and Conditions (“T&Cs”)

PROMOTION PERIOD

1. The Hong Leong Islamic Bank Berhad’s (the Bank”) **“PROPERTY FINANCING-i: Chinese New Year Promotion” (“the Promotion”)** commences on **22 January 2018** and ends on **28 February 2018**, both dates inclusive (**“Promotion Period”**) unless notified otherwise by way of posting on the Bank’s website at www.hlb.com.my and 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

1. The Promotion is open to the Malaysian and non-Malaysian individual customers who have applied for a new Participating Facilities as listed below during the Promotion Period (“Property Financing-i Customers”). In order to obtain the Acceptance Gift and to participate in the Property Financing-i Grand Prize Contest (“Contest”) as stated in Clause 6 and Clause 10 respectively, Property Financing-i Customers are required to apply for a new facility under any of the following selected financing products as listed below with a minimum facility amount of Ringgit Malaysia Three Hundred Thousand (RM300,000) only (“Participating Facilities”) during the Promotion Period and accept the said Participating Facilities by signing the Letter of Offer on or before 15 March 2018 (“Acceptance Date”):-
 - Hong Leong CM Flexi Property Financing-i (House/Shop Financing). (“Eligible Property Financing-i Customers”).
2. This Promotion is applicable to Participating Facility(ies) for refinancing purposes as well as financing the purchase of a completed or under-construction residential and non-residential properties.
3. For the avoidance of doubt, Eligible Property Financing-i 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 Promotion Period are NOT eligible to participate in this Promotion and the Contest
4. For the avoidance of doubt, in cases where there are joint applicants, the name which appears first in the Bank’s records will be the primary applicant (“Primary Property Financing Applicant”). For the purpose of this Promotion, only the Primary Property Financing-i Applicant will be eligible for the Acceptance Gift and to participate in the Contest.
5. It is essentially the obligations of the Eligible Property Financing-i Customers to provide / furnish all relevant documents required by the Bank in order for the Bank to approve the Participating Facilities in a timely manner. The Bank shall not be responsible in the event that the Participating Facilities are rejected or the Eligible Property Financing-i Customers are unable to accept the relevant Letter of Offer on or before the Acceptance Date, for any reasons whatsoever (including but not limited to insufficient documents for the approval of the Participating Facilities)

MECHANICS

(A) ACCEPTANCE GIFT

6. There are three (3) ranges of Caltex StarCash to be given out to the Eligible Property Financing-i Customers according to the financing amount of the Participating Facilities. (collectively referred to as “the Acceptance Gift”).

7. The Acceptance Gifts are available as follows:

No.	Financing Amount	Caltex StarCash
i.	RM300,000 - <RM500,000	RM68
ii.	RM500,001 - <RM800,000	RM108
iii.	RM800,001 and above	RM128

8. In order to receive the Acceptance Gift, the Eligible Property Financing-i Customers are required to redeem the same from the Bank and execute the Acceptance Gift Redemption Acknowledgement Form upon accepting the said Participating Facilities by signing the Letter of Offer, failing which the Acceptance Gift will be forfeited and any appeal for the reimbursement of the Acceptance Gift will not be entertained by the Bank.

PROPERTY FINANCING-i GRAND PRIZE CONTEST (“Contest”)

9. Three (3) Eligible Property Financing-i Customers will also stand a chance to win one (1) grand prize which is worth RM2,888 (Ringgit Malaysia Two Thousand Eight Hundred and Eighty-Eight) Caltex StarCash (“Grand Prize”) (available for HLISB and Hong Leong Bank’s customers pursuant to joint promotion) by participating in the Contest.

10. The Eligible Property Financing-i Customers are entitled to the number of Contest entries set out below based on the following criteria:-

i. Completed residential and/or non-residential properties

Qualifying Transactions	Number of Contest Entries
Every RM10,000 of the total financing amount of the approved and accepted Participating Facility(ies)	20 Entries

ii. Under-construction residential and/or non-residential properties

Qualifying Transactions	Entries
Every RM10,000 of the total financing amount of the approved and accepted Participating Facility(ies)	10 Entries

11. The Bank will track the Participating Facility(ies) and/or the Contest Entries based on the transactions posted and reflected in the Bank’s system. The manner and method on how the Bank tracks and identifies the Participating Facility(ies) and/or Contest Entries shall not be questioned and all decision made by the Bank pursuant to the tracking system shall be final.

12. A third party contest management agency, Dynamic Search Sdn. Bhd. (136574V) (“Dynamic Search”), based at Petaling Jaya, Selangor will be appointed by the Bank to manage the selection of Shortlisted Eligible Participants.

13. Ten (10) Eligible Property Financing-i Customers (collectively referred herein as “Shortlisted Eligible Participants”) shall be randomly selected at the end of the Promotion Period and shall be contacted by Dynamic Search on a best effort basis at the latest mobile number(s) furnished by the Eligible Property Financing-i Customers as shown in the Bank’s system ONCE at any time during office hours (9:00 a.m. to 5:00 p.m.) for a question and answer session (“Q&A”) to answer two (2) questions correctly within the fastest time frame.

Therefore, it is the obligations of the Eligible Property Financing-i Customers to provide their latest, valid and accurate mobile numbers with the Bank and the Bank and/or Dynamic Search shall not be responsible in the event that Dynamic Search is unable to reach the Shortlisted Eligible Participants for any reasons whatsoever.

14. If the Shortlisted Eligible Participants fail to answer the telephone after five (5) rings for any reason whatsoever, the Shortlisted Eligible Participants are deemed to have missed the winning chance and Dynamic Search shall have the absolute right to select another Shortlisted Eligible Participants / Eligible Property Financing-i Customers whenever necessary.
15. Shortlisted Eligible Participants will not be notified on-the-spot whether they are the winners of the Grand Prize upon completion of the Q&A session.
16. Three (3) of the Shortlisted Eligible Participants who answered the 2 questions correctly in the fastest time will be announced as the Grand Prize winners ("Grand Prize Winners"). In the event of a tie, Dynamic Search shall contact the Shortlisted Eligible Participants and the Shortlisted Eligible Participants will be asked one (1) tie-breaker question and the one who answer the question correctly and in the fastest time will be the Grand Prize Winner.
17. If Dynamic Search is unable to contact the Shortlisted Eligible Participants (for the purpose of Clause 17 above) after 2 attempts or if the Shortlisted Eligible Participants fail to answer the telephone after five (5) rings for any reason whatsoever, the Shortlisted Eligible Participants will be deemed to have missed the chance to win the Grand Prize.
18. The Participating Facilities account of the Grand Prize Winners must remain active and not be terminated or in delinquent/default, failing which the Grand Prize Winner shall be disqualified from winning the Grand Prize.
19. The Grand Prize Winners shall be notified by the Bank either in writing, by phone or by posting the Grand Prize Winners' names at the Bank's Website (www.hlb.com.my or www.hlisb.com.my) no later than 31 March 2018.
20. If the Shortlisted Eligible Participants do not receive a notification in writing, by phone or via publication on the Bank's Website by 31 March 2018, they are deemed NOT the Winner.
21. In order to claim for the Grand Prize, the Grand Prize Winners are required to redeem the same from the Bank and execute the Grand Prize Redemption Acknowledgement Form latest by 12 April 2018, failing which the Grand Prize will be forfeited and any appeal for the reimbursement of the Grand Prize will not be entertained by the Bank.
22. The Bank will not be responsible for any unclaimed Grand Prize after 12 April 2018.

GENERAL

23. The Acceptance Gift and Grand Prize for this Promotion will expire by **31 March 2019**. If Acceptance Gift and/or Grand Prize remain unused after 31 March 2019, the credit balance remained in the Acceptance Gift and/or Grand Prize will lapse/expire and such credit balance (if any) is not exchangeable for cash.
24. The terms and conditions applicable for the utilization of the Acceptance Gift and/or Grand Prize are beyond the Bank's control and are solely determined by Caltex Malaysia (registered under Chevron Malaysia Limited) ("Caltex") and stipulated on the Caltex StarCash or corporate website (URL: <https://www.caltex.com/my/en.html>) (if any). Any disputes relating to the terms and conditions of the Acceptance Gift and/or Grand Prize shall be settled directly between the Eligible Property Financing-i Customers / Grand Prize Winners and Caltex without recourse to the Bank. The Bank will not be responsible in replacing or cancelling the Acceptance Gift and/or Grand Prize as a result of such dispute.
25. The Acceptance Gift and/or Grand Prize are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind. The Bank is not responsible for lost or stolen Acceptance Gift and/or Grand Prize and shall not be liable to replace the same.
26. By participating in this Promotion, the Property Financing-i Customers:-
 - a. agree to be bound by the T&Cs herein;

- b. agree to be bound by the terms and conditions imposed by Caltex pertaining to the use of the Acceptance Gift and/or Grand Prize;
 - c. agree that the Bank's decision on all matters relating to the Promotion and Contest shall be final and binding;
 - d. agree to the publishing or display of their names, NRIC numbers (in masked form) and/or photo(s) in the Bank's Website;
 - e. agree and authorize the Bank to disclose their mobile phone numbers to Dynamic Search for the purposes of the Contest;
 - f. agree that all applications for the Participating Facility(ies) are subject to the Bank's credit evaluation and approval; and
 - g. 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.
27. 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 Property Financing-i Customers from participating in this Promotion and the Contest for any reason whatsoever as the Bank in its absolute discretion deems fit.
28. 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.
29. 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.
30. The T&C shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Property Financing-i Customers agree to submit to the jurisdiction of the Courts of Malaysia.
31. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*.