

PERSONAL FINANCING-i HARI RAYA CAMPAIGN

CAMPAIGN PERIOD

The Hong Leong Islamic Bank Berhad (686191-W) (“**HLISB**”) (referred to as “the Bank”) “Personal Financing-i Hari Raya Campaign” (“**Campaign**”) commences on 1st May 2018 and ends on 30th June 2018, 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 existing customers (“**Existing Customers**”) and/or new to personal financing-i customers (“**New Customers**”) who are Malaysian individuals (Existing Customers and New Customers are collectively referred to as “**Customers**”) who fulfill the following eligibility criteria:-
 - (a) received an invitation to participate in the Campaign either via Short Message Service (“**SMS**”) or e-Direct Mailer (“**EDM**”) or received a call from the Bank’s telemarketing department during the Campaign Period;
 - (b) have no existing balance in arrears on any existing HLB Personal Loan/Personal Loan Consolidation/Fixed Instalment Loan and/or HLISB Personal Financing-i/Personal Financing-i Consolidation/Fixed Instalment Financing-i and/or MACH I.O.U Personal Loan (“**Personal Loan/Financing-i Products**”);
 - (c) apply for a HLISB Personal Financing-i with a minimum amount of Ringgit Malaysia Five Thousand (RM5,000) and up to Ringgit Malaysia One Hundred and Fifty Thousand (RM150,000) (referenced as (“**Facility**”) with a Facility Tenure (“**Facility Tenure**”) of 2 to 5 years during the Campaign Period ;
 - (d) apply for a Facility via the Bank’s website at www.hlisb.com.my (referred to as “**Bank’s Website**”) or with the Bank’s telemarketing sales staff during the Campaign Period; and
 - (e) Facility is approved by the Bank and disbursed to the Customers no later than 31 July 2018.
2. For the avoidance of doubt:-
 - (a) “**New Customers**” refers to Customers who do not have any Personal Loan/Financing-i with the Bank and/or any bank or financial service provider as listed in Appendix 1 prior to the Campaign Period and who fulfil the eligibility criteria as set out in clause 1 above during the Campaign Period.
 - (b) “**Existing Customers**” refers to Customers who have an existing or have had a Personal Loan/Financing-i Product with the Bank and/or any bank or financial service provider as listed in Appendix 1 and who fulfil the eligibility criteria as set out in clause 1 above during the Campaign Period.
3. For the purpose of this Campaign, Customers who have fulfilled all the criteria in Clause 1 above shall be referred to as “**Eligible Customers**”.
4. The following Customers are **NOT** eligible to participate in the Campaign:
 - 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 HLB and/or HLISB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period;
 - ii. Customers who are determined by HLB and/or HLISB to be potentially committing any of the wrongful acts stipulated herein; and/or
 - iii. Permanent and contract employees of HLB and/or HLISB.

CAMPAIGN MECHANICS

A. Cash Back

5. Cash back is a cash amount credited back to the customer's account based on a percentage of the total profit payable by Eligible Customer ("**Cash Back**").
6. Eligible Customers whose Facility is approved during the Campaign Period and disbursed no later than 31 July 2018 will be entitled to the following Cash Back percentage (%) based on the method the Facility's application was made.
7. Customers will be entitled to the following Cash Back rates depending on the method of the Facility's application was made as illustrated below:-

i) Online applications

Eligible Customers who apply for a Facility via the Bank's website during the Campaign Period will be entitled to the following Cash Back rates:

Category	Cash Back %	Approved Facility Amount
New Customer	60%	Subject to clause 1 (c)
Existing Customer	40%	Subject to clause 1 (c)

ii) Telemarketing sales staff applications

Eligible Customers who apply for a Facility with the Bank's telemarketing sales staff during the Campaign Period will be entitled to the following Cash Back rates:

Category	Cash Back %	Approved Facility Amount
New and Existing Customer	40%	Subject to clause 1 (c)

8. Example Illustration of the Cash Back:

(i) Entitlement of 60% Cash Back

This is only applicable for **New Customers** who applied for the Facility via the following:-

- a) Bank's Website (see Clause 7(i) above)

Financing-i amount (RM)	Facility Tenure (Years)	Profit Rate (per annum)	Total Profit payable by Eligible Customer before Cash Back (RM)	Cash Back Percentage on Total Profit payable by Eligible Customer %	Total Cash Back payable to Eligible Customer (RM)	Total Profit payable by Eligible Customer after Cash Back (RM)

(a)	(b)	(c)	(d)=a*b*c	(e)	(f)=d*e	=(d)-(f)
20,000	2	12.50%	5,000	60%	3,000	2,000
20,000	3	12.50%	7,500	60%	4,500	3,000
20,000	4	12.50%	10,000	60%	6,000	4,000
20,000	5	12.50%	12,500	60%	7,500	5,000

*0.5% of the Facility amount will be deducted from the Facility for stamp duty

(ii) **Entitlement of 40% Cash Back**

This is only applicable to:

- Existing Customers who apply via the Bank's Website (see Clause 7(i) above); and
- Eligible Customers who apply with telemarketing sales staff for any approved Facility amount (see Clause 7(ii) above).

Financing-i amount (RM)	Facility Tenure (Years)	Profit Rate (per annum)	Total Profit payable by Eligible Customer before Cash Back (RM)	Cash Back Percentage on Total Profit payable by Eligible Customer %	Total Cash Back payable to Eligible Customer (RM)	Total Profit payable by Eligible Customer after Cash Back (RM)
(a)	(b)	(c)	(d)=a*b*c	(e)	(f)=d*e	=(d)-(f)
10,000	2	12.50%	2,500	40%	1,000	1,500
10,000	3	12.50%	3,750	40%	1,500	2,250
10,000	4	12.50%	5,000	40%	2,000	3,000
10,000	5	12.50%	6,250	40%	2,500	3,750

*0.5% of the Facility amount will be deducted for stamp duty

- The Eligible Customers who makes payment of the Facility's monthly instalment amount on or before the due date each month during the Facility Tenure will be entitled to receive the Cash Back.
- The Bank will notify the Eligible Customers by letter ("**Notification Letter**") within 1 month from their 6th month's instalment date on their eligibility for the Cash Back and the Notification Letter will be delivered to the Eligible Customer's latest mailing address as captured in the Bank's record. Customers who do not receive the Notification Letter from the Bank within 1 month from their 6th month's instalment date are deemed not entitled to the Cash Back.
- The Cash Back will be paid on a monthly basis with payment of the first (1st) Cash Back to commence after the seventh (7th) monthly instalment is paid by the Eligible Customers. The Cash Back which is rounded down to the nearest Ringgit Malaysia One (RM1) will be credited into the Eligible Customers' active and valid Facility account one (1) day after the seventh (7th) monthly instalment due date (subject to Clause 9 above) and subsequent months thereafter until the last Cash Back payment as stated in Clause (12) below.
- The last Cash Back together with all the adjustments due to the earlier rounding down will be paid on the sixth (6th) month before the Facility's final instalment.
- The monthly Cash Back will be treated as advance payment in the Facility account.
- For the avoidance of doubt, in the event that the monthly instalments are not paid promptly or no payment during the Facility's Tenure, the entitlement for Cash Back shall cease immediately.

14. It is the Eligible 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 the subsequent months thereafter in the event of non-receipt of the monthly Cash Back, failing which, the Eligible Customers are deemed to have received and accepted the Cash Back from the Bank and any further dispute or request to reimburse the Cash Back shall not be entertained by the Bank.
15. The Eligible Customers will be disqualified from participating in this Campaign at the Bank's sole and absolute discretion and further Cash Back payments will be immediately terminated upon the occurrence of any of the following events mentioned below, without further notification from the bank:
 - a. the Eligible 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 Eligible Customers prior to the maturity of the Facility's Tenure; or
 - c. the Eligible Customers have committed or are suspected of committing any fraudulent or wrongful acts in relation to the use of Facility.

B. RM100 PETRONAS Gift Card ("Gift Card")

16. The first 100 Eligible Customers who accepted and have successfully got disbursement with a minimum amount of Ringgit Malaysia Twenty Thousand (RM20,000) and above before 31 July 2018 will be entitled to receive a RM100 PETRONAS Gift Card. ("**Successful Customers**")
17. A total of 100 Gift Cards are allocated throughout the Campaign Period, on a first come, first-served basis.
18. The Gift Card is limited to one (1) Gift Card for each Eligible Customer regardless of the number of Facility applications submitted throughout the Campaign Period.
19. The Bank will upload a name list of the Successful Customers on the website 45 days after the Campaign Period ("**Notification Day**"). Therefore it is essentially the obligations of the Eligible Customers to access the Bank's Website at www.hlisb.com.my at regular time intervals to keep-up-to-date on the name list of Successful Customers that is going to be announced on Notification Day.
20. Successful Customers should receive the Gift Card by mail 30 days after the Notification Day.
21. The Gift Card will be delivered by GD Express Sdn Bhd ("**GDEX**"), (a courier service provider appointed by the Bank) to the latest home or office address furnished by the Successful Customers as shown in the Bank's system. Therefore it is essentially the obligations of the Customers to ensure that they have provided their latest, valid and accurate mailing address and mobile phone number to the Bank and the Bank shall not be responsible in the event that the Bank is unable to reach / contact the Successful Customers for any reasons whatsoever.
22. It is also the Successful Customer's responsibility to notify the Bank in writing for non-receipt of the Gift Card within 60 days from the Notification Day, failing which the Successful Customers are deemed to have received the Gift Card and any request or dispute for the reimbursement of the Gift Card shall not be entertained by the Bank.
23. The Bank reserves the right to substitute the Gift Card with alternative gifts of similar value at its absolute discretion with prior notice.
24. For the avoidance of doubt, the Gift Card is issued by Petroliam Nasional Berhad ("**Issuer**") and any queries or disputes pertaining to the use of the Gift Card shall be settled directly between the Successful Customers and the Issuer without further recourse to the Bank. The Bank shall not be responsible in the event that the Successful Customers fail to comply with the terms and conditions imposed by the Issuer for any reason whatsoever.

GENERAL

25. By participating in the Campaign, the Customers hereby:
- i. 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;
 - ii. agree to access the Bank's Website at www.hlisb.com.my at regular time intervals to view the T&Cs and to ensure to keep-up-to-date on any changes or variations to the T&Cs;
 - iii. agree to access the Bank's Website at www.hlisb.com.my at regular time intervals to keep-up-to-date on the name list of Successful Customers that is going to be announced on the Notification Day;
 - iv. agree that the decision by the Bank on all matters relating to the Campaign shall be final, conclusive and binding and no further correspondence and/or appeal to dispute such decisions will be entertained;
 - v. 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;
 - vi. agree that the Bank is authorized to disclose the Customer's particulars (i.e. name, address, e-mail address and phone number) to M3 Technologies (Asia) Berhad (a SMS service provider appointed by the Bank), DCATALYST Sdn Bhd (an EDM service provider appointed by the Bank) and GDEX for the purpose of fulfilment of this Campaign.
 - vii. agree that the Bank will use the latest e-mail address, phone number and home or office address furnished by the Successful Customers as shown in the Bank's system and therefore it is their responsibility to provide their latest, valid and accurate mailing address and mobile phone number to the Bank and the Bank shall not be responsible in the event that the Bank is unable to reach / contact the Successful Customers for any reasons whatsoever.
 - viii. agree that the Bank gives no representation or warranty with respect to the quality or suitability of the PETRONAS Gift Card to the Successful Customers and that the Bank shall not be responsible to replace any lost, stolen or defective PETRONAS Gift Card
 - ix. agree to the publishing or display of their names, NRIC numbers (in masked form) in the Bank's website.
 - x. agree that the PETRONAS Gift Cards are non-transferrable and non-exchangeable for cash or other kinds; and
 - xi. agree to fully comply with the terms and conditions of the use of the Gift Card imposed by the Issuer;
26. The Bank reserves the right to:
- i. reject at its sole and absolute discretion any Facility application submitted without assigning any reason thereof;
 - ii. forfeit the Cash Back and/or the Gift Card in the event of non-compliance with the T&Cs herein;
 - iii. disqualify any Customer at its sole and absolute discretion from participating in the Campaign;
 - iv. add, delete, suspend or vary the T&Cs contained herein, wholly or in part, or terminate the Campaign at its absolute discretion, by way of posting on HLB/HLISB Website or in any other manner which the Bank deems practical;
 - v. determine who will be the Successful Customers for the Gift Card, at its sole and absolute discretion.
27. The T&Cs herein and the Hong Leong 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 Hong Leong Personal Financing-i Terms and Conditions, the specific T&Cs herein shall prevail to the extent of such discrepancies.

28. 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.
29. 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.
30. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Appendix 1: List of Banks & Financial Service Providers

	Bank/Financial Service Provider
1	AEON Credit Service (M) Berhad
2	Al Rajhi Banking & Investment Corporation (Malaysia) Berhad
3	Affin Bank Berhad/Affin Islamic Bank Berhad
4	Alliance Bank Malaysia Berhad/Alliance Islamic Bank Berhad
5	AmBank (M) Berhad/AmBank Islamic Berhad
6	Bank Islam Malaysia Berhad
7	Bank Muamalat Malaysia Berhad
8	CIMB Bank Berhad/CIMB Islamic Bank Berhad
9	Citibank Berhad
10	HSBC Bank Malaysia Berhad/HSBC Amanah Malaysia Berhad
11	Hong Leong Bank Berhad/Hong Leong Islamic Bank Berhad
12	Kuwait Finance House (Malaysia) Berhad
13	Malayan Banking Berhad/Maybank Islamic Berhad
14	OCBC Bank (Malaysia) Berhad/OCBC Al-Amin Bank Berhad
15	Public Bank Berhad/Public Islamic Bank Berhad
16	RHB Bank Berhad/RHB Islamic Bank Berhad
17	Standard Chartered Bank Malaysia Berhad/Standard Chartered Saadiq Berhad
18	United Overseas Bank (Malaysia) Bhd.