

PERSONAL LOAN/PERSONAL FINANCING-i GENERIC CASHBACK PROGRAM

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The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("HLISB") (collectively referred to as "**the Bank**") "**Personal Loan/Personal Financing-i Generic Cashback Program**" ("**Cashback Program**") is open to all HLB/HLISB customers who submit a new application for a personal loan/personal financing-i facility.

Terms & Conditions

The following sets out the terms and conditions applicable to the Cashback Program ("**T&Cs**"):

Eligibility

1. The Cashback Program is open to all existing and new Malaysian individual accountholders of the Bank ("**Customers**") who fulfill 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;
 - (c) Have no existing balance in arrears in any of their existing HLB Personal Loan and/or HLISB Personal Financing-i (collectively referred to as the "**Facility**") prior to any application of the Cashback Program (applicable for existing Customers only).

2. The following individuals are **NOT** eligible for the Cashback Program:
 - (a) Customers who opt for other promotional offerings on preferential rates in other campaigns offered by the Bank;
 - (b) 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 "Facility" tenure;
 - (c) Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein;
 - (d) Permanent and contract employees of the Bank; and
 - (e) Customers who hold more than one (1) existing Facility with the Bank.

Cashback Program Mechanics

3. In order to participate in the Cashback Program, the Customers are required to perform the following:
 - (a) Apply for any one (1) of the following Facility products for the prescribed Facility Tenure and the prescribed Facility Amount as provided in [Table 1](#) below:

Table 1

Facility	Facility Amount*		Facility Tenure
	Minimum Amount	Maximum Amount	
HLB Personal Loan	RM5,000	RM250,000	2 to 5 years
HLISB Personal Financing-i	RM5,000	RM150,000	

*For the avoidance of doubt, the approved Facility Amount may not necessarily be the amount of Facility that the Customer has applied.

(b) Submit the application for the Facility through any one of the following application channels as listed in Table 2 below:

Table 2

Application Channel	Platforms
Offline	Branch walk-in, Direct Sales, Telemarketing and Inbranch Sales and Service Tablets
Online	Bank's website at www.hlb.com.my/pl or www.hlisb.com.my/pfi (" Bank's Website ")
HLB Connect	HLB Connect Online

In addition to the above, Customers who choose to submit their applications via HLB Connect channel must first fulfil all the criteria below:

- (i) Have a valid and active individual HLB/HLISB Current Account/Current Account-i and/or Savings Account/Savings Account-i;
- (ii) Must not have any existing Facility with the Bank; and
- (iii) Must be a registered user of HLB Connect.

For the purpose of the Cashback Program, Customers who have fulfilled all the criteria under Clause 3 above shall be referred to as "**Eligible Customers**".

A. Flat Interest/Profit Rate and Pay-On-Time Cashback on Total Interest/Profit for Facility

Flat Interest/Profit Rate for Facility

- 4. Eligible Customers whose applications for the Facility have been approved and disbursed within thirty (30) days from Eligible Customers' acceptance of the Facility will be entitled to enjoy the respective **Flat Interest/Profit Rates** specified in Table 3 below depending on the Application Channel, Verified Monthly Income and Approved Facility Amount:

Table 3

	Application channel: Offline, Online and HLB Connect		
	Verified Monthly Income RM2,000 – RM3,999	Verified Monthly Income RM4,000 and above	
Approved Facility Amount (RM)	Flat Interest/Profit Rate		Facility Tenure
5,000 – 19,000	12.50%	12.50%	2 to 5 years
20,000 – 49,000	12.50%	12.50%	
50,000 – 99,000	12.50%	11.00%	
100,000 – 149,000	12.50%	10.00%	
150,000 – 250,000	12.50%	9.00%	
	20% Pay-on-time Cashback on Total Interest/Profit for Facility		

Note: The effective interest/profit rates vary from 15.71% p.a. to 22.42% p.a. for HLB Personal Loan/HLISB Personal Financing-i tenure from 2 – 5 years unless specified otherwise.

Pay-On-Time Cashback on Total Interest/Profit for Facility

5. Eligible Customers whose applications have been approved and disbursed by the Bank, and who pay their Facility's monthly instalment amount by the due date of each month during the Facility Tenure ("**Qualified Customers**") will be entitled to a 20% Pay-On-Time Cashback on Total Interest/Profit payable ("**Cashback**") as specified in Table 3 above.
6. The Cashback will be credited monthly to the Facility account of the Qualified Customers after the thirteenth (13th) month instalment's due date and subsequent months thereafter until the sixth (6th) month before the final instalment of the Facility ("**Cashback Period**"). **Therefore, the Cashback Period will always be eighteen (18) months less than the Facility Tenure.** For example, a 24-month (2-year) Facility Tenure has a Cashback Period of 6 months, and a 60-month (5-year) Facility Tenure has a Cashback Period of 42 months.
7. An example of the monthly instalments payable by a Qualified Customer with a Verified Monthly Income of Ringgit Malaysia Four Thousand (RM4,000) and above, who applied through the Online Application Channel, with an Approved Facility Amount of Ringgit Malaysia One Hundred Fifty Thousand (RM150,000) taken over a Facility Tenure of five (5) years with applicable Cashback of 20% is illustrated in Table 4 and Table 5 below:

Table 4

Approved Facility Amount*	Facility Tenure (Years)	Interest/Profit Rate (per annum) on Approved Facility Amount	Total Interest/Profit Payable over Facility Tenure	Monthly Instalment during Non-Cashback Period**
(a)	(b)	(c)	(d) = a x b x c	(e) = (a + d) / (b x 12)
RM150,000	5	9.00% p.a.	RM67,500	RM3,625

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

**Instalment will be rounded up to the nearest Ringgit Malaysia Five (RM5).

Table 5

20% Cashback on Total Interest/Profit Payable over Facility Tenure	Monthly Cashback receivable over Cashback Period	Monthly Instalment after Cashback during Cashback Period (rounded to nearest RM5) **
(a)	(b) = (a) / Cashback Period	(c) = Monthly Instalment – (b)
RM67,500 x 20% = RM13,500	RM13,500 / 42 months = RM321	RM3,625 – RM321 = RM3,305

Visual Illustration:



Note: The Cashback Period is indicated by the blue shaded area.

8. Qualified Customers who are entitled to receive the Cashback will be notified by the Bank on the thirteenth (13th) month of their Facility Tenure, based on the last updated mailing addresses provided by the Qualified Customers as captured in the Bank's record.
9. For the avoidance of doubt, the monthly Cashback credited in the Qualified Customers' Facility account during the Cashback Period as per Clause 6 above will be treated as advance payment of the monthly instalment during the Cashback Period and as such, the monthly instalment payable by the Qualified Customers shall be after deduction of the Cashback amount. The Qualified Customers may contact the Bank for information on the monthly instalment payable during the Facility Tenure including the Cashback Period. It is the Qualified Customers' responsibility to notify the Bank in writing no later than one (1) month from the due date of the thirteenth (13th) monthly instalment

and/or the subsequent months thereafter in the event of non-receipt of the respective monthly Cashback, failing which, the Qualified Customers are deemed to have received the monthly Cashback from the Bank.

10. The Qualified Customers' eligibility for the Cashback will be disqualified and subsequent Cashback 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.

GENERAL

11. By participating in the Cashback Program, the Eligible Customers hereby:
 - (i) confirm that they have read, understood and agreed to be bound by the T&Cs herein and the HLB Personal Loan Terms and Conditions and/or HLISB Personal Financing-i Terms and Conditions, as applicable;
 - (ii) confirm that they have read, understood and agreed to be bound by the [Bank's Privacy Notice](#);
 - (iii) agree to access the Bank's Websites 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, and the Bank shall not be responsible in the event the Facility cannot be disbursed for any reasons whatsoever;
 - (v) agree that the decision by the Bank on all matters relating to the Cashback Program (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;
 - (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 Cashback Program; and
 - (vii) agree that their application for the Facility shall be subject to the Bank's approval.
12. The Bank reserves the right to:
 - (i) disqualify any Customers for non-compliance of the T&Cs herein from participating in the Cashback Program; and
 - (ii) add, delete, suspend or vary the T&Cs contained herein, wholly or in part, or to suspend or terminate the Cashback Program at its discretion, by giving twenty-one (21) days' prior notice to the Customers by way of posting on the Bank's Websites or in any other manner which the Bank deems practical.
13. The T&Cs herein and [HLB Personal Loan Terms and Conditions](#) or [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 Cashback Program and the HLB Personal Loan Terms and Conditions or 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.

14. 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 Cashback Program, the final terms and conditions on the Bank's Websites shall prevail.
15. 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.
16. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

If you have any enquiries regarding the terms and conditions, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.com.my or call 03-7626 8899.