

AUTO LOAN/FINANCING-i: PENANG LIGHTSTREET BRANCH OPENING SPECIAL PROMOTION
Last updated on 18 July 2024 ([Versi Bahasa Malaysia](#))

PROMOTION PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and the Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLISB**") (collectively referred to as "**the Bank**") "**Auto Loan/Financing-i: Penang Lightstreet Branch Opening Special Promotion**" ("**Promotion**") commences on 11 July 2024 and ends on 30 September 2024, both dates inclusive ("**Promotion Period**"), unless specified or notified otherwise.

TERMS & CONDITIONS

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

ELIGIBILITY

1. The Promotion is open to all Malaysian individual ("**Customers**") who applied for Auto Loan/Financing-i at the Penang Lightstreet Branch as per the details in Table 1 below:

Table 1

Customer Type	Individual customers who applied an auto loan/financing-i at the Penang Lightstreet branch only during the Promotion Period. Note: NOT applicable for non-individual customers.
Vehicle Type	Have purchased a vehicle under any of the following segments: <ul style="list-style-type: none">• New• Used• Recond
Participating Products	Applicable to the following products: (a) Hong Leong Auto Loan Fixed Rate; (b) Hong Leong Auto Financing-i Fixed Rate.
Facility Amount	Minimum loan/financing amount of Ringgit Malaysia Seventy Thousand (RM70,000) (disbursement amount)

2. The following are **NOT** eligible to participate in this Promotion:
 - (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; and
 - (ii) permanent and contract employees of the Bank.

PROMOTION MECHANICS

3. In order to participate in this Promotion, the Customers are required to perform and fulfil **ALL** the following during the Promotion Period:
 - (i) have submitted an application of any of the Participating Products (as listed in Table 1 above) at the Penang Lightstreet Branch within the Promotion Period; and
 - (ii) application for the Participating Product is successfully funded/disbursed by the Bank latest by 30 September 2024 ("**Final Disbursement Date**").
4. For the purpose of this Promotion, Customers who have fulfilled all of the criteria under Clauses 1 & 2 above shall be referred to as "**Eligible Customers**".

REWARD

5. Eligible Customers who have met all of the qualifying criteria as stated under Clause 3 above will receive a Gift Voucher worth Ringgit Malaysia (RM200) from AEON CO. (M) BHD (198401014370 (126926-H)) ("**Reward**"). The usage of the Gift Voucher will be subjected to the terms and condition of the vendor.
6. The Eligible Customers will be notified of their Reward by email or telephone within sixty (60) days after the end of the Promotion Period. The Eligible Customers are entitled to collect the Reward upon receipt of the notification from the Bank. In the event of any changes to the personal information, the Eligible Customers are required to notify the bank to update the information.
7. The collection of the Reward will be at the Penang Light Street Branch at the expense of the Eligible Customers. The Bank shall not entertain any requests for courier or delivery of the Reward.
8. The Bank shall not be obligated to replace any damaged or stolen Reward. The Reward is not transferable or exchangeable for cash, credit or other goods in part or in full.
9. The Bank is not liable for any consequential loss or damage of any nature and however arising suffered by the Eligible Customers resulting directly or indirectly from the Promotion, Reward and Product/Services redeemed.
10. The Bank reserves the right to substitute the Reward with an item of similar value at its discretion with prior notice.
11. If any of the Eligible Customers are subsequently found not to be eligible to participate in this Promotion, or has failed to satisfy any of the conditions herein, the Bank reserves the rights to recover the full value of the Reward redeemed by that person, or to forfeit that person's entitlement to the Reward if they have not been redeemed. If any Eligible Customers redeem any Reward which that Eligible Customers are not eligible to receive, the Bank reserves the rights to recover the full value of the Reward from that Eligible Customers. If any Eligible Customers fail to collect the Reward latest by 31 December 2024, the Bank reserves the right to forfeit the Reward. No Eligible Customers shall be entitled to any payment or compensation from the Bank, should any Reward be forfeited.

GENERAL

12. By participating in the Promotion, the Eligible Customers agree:
 - (i) to have read, understood and agreed to be bound by the T&Cs herein and terms and conditions applicable to the Hong Leong Auto Loan/Financing-i ("**Applicable Terms and Conditions**");
 - (ii) that all records of the fulfilment of the eligibility requirement captured by the Bank's system within the Promotion Period are final;
 - (iii) that the Bank's decision on all matters relating to the Promotion shall be final, conclusive and binding on the Eligible Customers;
 - (iv) agree to access the Bank's websites at www.hlb.com.my or www.hlisb.com.my ("**Bank's Websites**") at regular intervals to view the T&Cs of the Promotion and ensure to be kept up-to-date on any changes or variations to the T&Cs; and
 - (v) to 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 Promotion.
13. The Bank reserves the right:
 - (i) to reject any unqualified Participating Product application submitted by the Eligible Customers;



- (ii) with prior notice to the Eligible Customers, to add, delete, suspend or vary any or all of the T&Cs contained herein either fully or partially or terminate the Promotion by way of posting on the Bank's Website, or in any other manner which the Bank deems practical; and
 - (iii) to claw-back the disbursed amount under the Participating Product & Rewards in the event there is any detected fraud, breaches against the Promotion's T&Cs.
14. In addition to the T&Cs stipulated herein, the Eligible Customers agree that the Applicable Terms and Conditions shall be read together with these T&Cs as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancy.
 15. In the event of any discrepancy between the T&Cs herein and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on the Bank's Websites shall prevail.
 16. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
 17. 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 these T&Cs, please contact the Bank via email at hlonline@hlbb.hongleong.com.my or call 03-7626 8899.