

PERSONAL LOAN/PERSONAL FINANCING-i: JANUARY – MARCH 2025 ONLINE EXCLUSIVE PROMOTION

Last updated on 30 December 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**") "**Personal Loan/Personal Financing-i: January – March 2025 Online Exclusive Promotion**" ("**Promotion**") commences on 1 January 2025 and ends on 31 March 2025, 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 existing Malaysian individual account holders of the Bank ("**Customers**") who fulfil the following eligibility criteria:
 - (a) aged between 21 to 60 years old;
 - (b) employed or self-employed, with a minimum income of Ringgit Malaysia Ninety-Six Thousand (RM96,000) per annum;
 - (c) have a valid and active individual Current Account/Current Account-i and/or Savings Account/Savings Account-i with the Bank ("**CASA/CASA-i**") for purposes of disbursement of the PF Facility (as defined below); and
 - (d) have no existing balance in arrears in any of their existing HLB Personal Loan and/or HLISB Personal Financing-i at the point of application (applicable to existing Customers only).

2. The following persons are **NOT** eligible to participate in the Promotion:
 - (a) customers who have committed or are suspected by the Bank 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;
 - (b) permanent and contract employees of the Bank; and
 - (c) customers who hold more than one (1) existing PF Facility (as defined in [Table 1](#) below) with the Bank (applicable to existing Customers only).

PROMOTION MECHANICS

3. In order to participate in this Promotion, Customers are required to perform the following during the Promotion Period:
 - (a) apply for any one (1) of the following personal financing facilities products ("**PF Facility**") for the prescribed PF Facility Amount with the prescribed PF Facility Tenure as provided in [Table 1](#) below:

Table 1

PF Facility	PF Facility Amount*		PF 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 PF Facility Amount approved by the Bank may differ from the PF Facility Amount applied for by the Customers.

- (b) submit the application for the PF Facility through Bank's websites at www.hlb.com.my or www.hlisb.com.my ("**Bank's Websites**") only

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

Flat Interest/Profit Rate and Pay-On-Time Rebate on Total Interest/Profit for PF Facility

A) Flat Interest/Profit Rate on Total Interest/Profit for PF Facility

4. Eligible Customers whose applications for the PF Facility have been approved and the PF Facility is disbursed no later than 30 April 2025 will enjoy the **Flat Interest/Profit Rate** as specified in Table 2 below:

Table 2

Platforms	PF Facility	Customer's Verified Monthly Income	Disbursement to CASA/CASA-i	
			Flat Interest/Profit Rate	Pay-On-Time Rebate on Total Interest/Profit
Bank's Websites followed by a follow up call by the Bank	Personal Loan/Personal Financing-i	RM8,000 and above	8.50% p.a.	65%

In the event that the customer's verified monthly income falls below Ringgit Malaysia Eight Thousand (RM8,000) after the income verification process, the customers will be entitled to the following interest/profit rates as per Table 3 below:

Table 3

Platforms	PF Facility	Customer's Verified Monthly Income	Flat Interest/Profit Rate	Pay-On-Time Rebate on Total Interest/Profit
Bank's Websites followed by a follow up call by the Bank	Personal Loan/Personal Financing-i	RM2,000 - RM7,999	7.50% p.a.	Null

Note: The effective Flat Interest/Profit Rate vary as follows for the PF Facility Tenure from 2 to 5 years unless specified otherwise:

- (a) Flat Interest/Profit Rate 7.50% p.a.: Effective Flat Interest/Profit Rate varies from 13.32% p.a. to 13.80% p.a.
- (b) Flat Interest/Profit Rate 8.50% p.a.: Effective Flat Interest/Profit Rate varies from 14.92% p.a. to 15.55% p.a.

Flat Interest/Profit Rate is where the interest/profit is calculated based on the principal loan/financing amount disbursed at the beginning of the loan/financing period.

Effective Flat Interest/Profit Rate is calculated based on a monthly reducing balance repayment/payment method whereby as the original financing amount is repaid/paid, the interest/profit per month reduces progressively across the tenure of the financing.

For the avoidance of doubt, Eligible Customers will be notified by the Bank once their applications have been approved, based on the latest updated email addresses captured in the Bank's record.

B) Pay-On-Time Rebate on Total Interest/Profit for PF Facility

5. Eligible Customers who have fulfilled the following criteria ("**Qualified Customers**"), will be entitled to a Pay-On-Time Rebate on their total interest/profit payable ("**Rebate**") as specified in Table 2 above:-

- (a) PF Facility applications have been approved;
- (b) the PF Facility is disbursed to their CASA/CASA-i by 30 April 2025;
- (c) pay their PF Facility's monthly instalment amount prior to or by the due date of each month during the Facility Tenure; and
- (d) maintain a cumulative daily balance ("**DB**") of Ringgit Malaysia Five Hundred (RM500) in their CASA/CASA-i for the first thirteen (13) months from the first month instalment due date.

For the avoidance of doubt, if an Eligible Customer has more than one CASA/CASA-i, the DB will be calculated based on the sum of the DB of all their CASA/CASA-i.

Example of the required period to maintain a DB is illustrated in Table 4 below:

Table 4

Months on Book (MOB)	Dates
MOB 0: Disbursement date	14 January 2025
MOB 1	14 February 2025
MOB 2	14 March 2025
MOB 3	14 April 2025
MOB 4	14 May 2025
MOB 5	14 June 2025
MOB 6	14 July 2025
MOB 7	14 August 2025
MOB 8	14 September 2025
MOB 9	14 October 2025
MOB 10	14 November 2025
MOB 11	14 December 2025
MOB 12	14 January 2026
MOB 13	14 February 2026
Last day required to maintain DB	14 March 2026
DB not required anymore	15 March 2026 onwards

6. The CASA/CASA-i must be an active individual or sole-proprietor account. Joint accounts and business accounts are not allowed.
7. The Rebate will be credited monthly to the PF 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 ("**Rebate Period**"). **Therefore, the Rebate Period will always be eighteen (18) months less than the Facility Tenure.** For example, a 60-month Facility has a Rebate Period of 42 months.
8. For example, an Eligible Customer who applies for a PF Facility via Bank's Website, with a verified monthly income of RM8,000 and above, has their PF Facility disbursed into his/her CASA/CASA-i and is entitled to a Rebate of 65% based on PF Facility Amount of Ringgit Malaysia Fifty Thousand (RM50,000) with PF Facility Tenure of five (5) years is illustrated in Tables 5 and 6 below:

Table 5

PF Facility Amount*	PF Facility Tenure (Years)	Flat Interest/Profit Rate (per annum) on PF Facility Amount	Total Flat Interest/Profit Rate Payable over PF Facility Tenure	Monthly Instalment during Non-Rebate Period**
(a)	(b)	(c)	(d) = a x b x c	(e) = (a + d) / (b x 12)
RM50,000	5	8.50% p.a.	RM21,250	RM1,190

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

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

Table 6

65% Rebate on Total Interest/Profit Payable over PF Facility Tenure	Monthly Rebate receivable over Rebate Period	Monthly Instalment after Rebate during Rebate Period
(a)	(b) = (a) / Rebate Period	(c) = Monthly Instalment – (b)
RM21,250 x 65% = RM13,812.50	RM13,812.50 / 42 months = RM328***	RM1,190 – RM328 = RM862

***Monthly Rebate is rounded down to the nearest RM1.

Visual illustration of monthly instalments payable for PF Facility amount of RM50,000 over PF Facility Tenure of five (5) years with applicable Rebate of 65% is as follows:



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

9. Qualified Customers who are entitled to receive the Rebate will be notified by the Bank on the thirteenth (13th) month of their PF Facility Tenure, based on the last updated mailing addresses provided by the Qualified Customers as captured in the Bank's record.
10. For the avoidance of doubt, the monthly Rebate credited into the Qualified Customers' PF Facility accounts during the Rebate Period as per Clause 5 above will be treated as advance payment of the monthly instalment and as such, the monthly instalment payable by the Qualified Customers shall be after deduction of the Rebate amount. The Qualified Customers may contact the Bank for more information on the monthly

instalment payable. It is the responsibility of the Qualified Customers 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 Rebate, failing which, the Qualified Customers are deemed to have received the monthly Rebate from the Bank.

11. The Qualified Customers will be disqualified for the Rebate and subsequent Rebate 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 PF Facility by the due date during the PF Facility Tenure, or such other sums owing under and pursuant to the PF Facility when demanded by the Bank;
 - (b) early settlement notice is given by the Qualified Customers prior to the maturity of the PF 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 PF Facility.

GENERAL

12. By participating in the Promotion, the Customers hereby:
 - (a) confirm 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;
 - (b) confirm they have read, understood and agreed to be bound by the [Bank's Privacy Notice](#) available at the Bank's Websites;
 - (c) agree to access the Promotion Page at www.hlb.com.my/payontime at regular intervals to view the T&Cs and to keep up-to-date of any changes or variations to the T&Cs;
 - (d) agree to furnish all the relevant documents as may be requested by the Bank in a timely manner to enable approval and disbursement of the PF Facility by 30 April 2025. If the Customers are unable to furnish the relevant documents in a timely manner, the Bank shall not be responsible in the event the PF Facility cannot be disbursed by 30 April 2025;
 - (e) agree that the decision by the Bank on all matters relating to the Promotion (including but not limited to, the approval of the PF Facility and/or the amount approved for the PF Facility) shall be final, conclusive and binding on all the Customers; and
 - (f) agree that they shall be liable for 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 to:
 - (a) reject any unqualified PF Facility application submitted;
 - (b) disqualify any Customers for non-compliance of the T&Cs herein from participating in the Promotion; and
 - (c) add, delete, suspend or vary the T&Cs contained herein, wholly or partially, or to suspend or terminate the Promotion at its discretion, by giving twenty-one (21) days' prior notice to the Customers by way of posting on the Promotion Website or in any other manner which the Bank deems practical.
14. The T&Cs herein together with HLB Personal Loan Terms and Conditions and HLISB 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 Promotion and the HLB Personal Loan Terms and Conditions, 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.

15. 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 Promotion, the final terms and conditions on the Promotion Website shall prevail.
16. The T&Cs herein shall be governed by and constructed in accordance with the laws of Malaysia and the 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.

Member of Perbadanan Insurans Deposit Malaysia (PIDM). CASA/CASA-i Products are protected by PIDM up to RM250,000 for each depositor (refer to [Products Eligible for PIDM Protection](#)).

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.

PINJAMAN PERIBADI/PEMBIAYAAN PERIBADI-i: PROMOSI EKSKLUSIF DALAM TALIAN PINJAMAN JANUARI – MAC 2025

Kemas kini terakhir pada 30 Disember 2024 ([English Version](#))

TEMPOH PROMOSI

“Pinjaman Peribadi/Pembiayaan Peribadi-i: **Promosi Eksklusif Dalam Talian Januari – Mac 2025**” (“**Promosi**”) Hong Leong Bank Berhad (193401000023 (97141-X)) (“**HLB**”) dan Hong Leong Islamic Bank Berhad (200501009144 (686191-W)) (“**HLISB**”) (secara kolektif dirujuk sebagai “**Bank**”) bermula pada 1 Januari 2025 dan tamat pada 31 Mac 2025, termasuk kedua-dua tarikh (“**Tempoh Promosi**”) kecuali ditentukan dan dimaklumkan sebaliknya.

TERMA & SYARAT

Berikut adalah terma dan syarat yang terpakai untuk Promosi (“**T&S**”).

KELAYAKAN

1. Promosi ini terbuka kepada semua individu warganegara Malaysia yang merupakan pemegang akaun perseorangan dengan pihak Bank yang sedia ada (“**Pelanggan**”) yang memenuhi kriteria kelayakan berikut:
 - (a) berumur antara 21 hingga 60 tahun;
 - (b) bekerja bergaji atau bekerja sendiri dengan pendapatan minimum Ringgit Malaysia Sembilan Puluh Enam Ribu (RM96,000) setahun;
 - (c) mempunyai Akaun Semasa/Akaun Semasa-i dan/atau Akaun Simpanan/Simpanan-i individu yang sah dan aktif dengan pihak Bank (“**CASA/CASA-i**”) bagi tujuan pengeluaran Kemudahan PF (seperti yang ditakrifkan di bawah); dan
 - (d) tidak mempunyai sebarang baki tertunggak atas mana-mana Pinjaman Peribadi HLB dan/atau Pembiayaan Peribadi-i HLISB sedia ada pada masa permohonan (terpakai kepada Pelanggan sedia ada sahaja).
2. Individu berikut **TIDAK** layak untuk menyertai Promosi:
 - (a) pelanggan yang telah melakukan atau disyaki oleh pihak Bank melakukan sebarang penipuan, perbuatan atau kesalahan di sisi undang-undang yang berkaitan dengan mana-mana kemudahan yang diberikan oleh pihak Bank atau Pelanggan yang telah diisytiharkan muflis atau tertakluk pada sebarang prosiding kemuflian pada masa permohonan;
 - (b) kakitangan tetap dan kakitangan kontrak dengan pihak Bank; dan
 - (c) pelanggan yang mempunyai lebih daripada satu (1) Kemudahan PF (definisi tertakluk di Jadual 1 di bawah) sedia ada dengan pihak Bank (terpakai kepada Pelanggan sedia ada sahaja).

MEKANIK PROMOSI

3. Untuk menyertai Promosi ini, Pelanggan dikehendaki memenuhi terma yang berikut semasa Tempoh Promosi:
 - (a) memohon sekurang-kurangnya satu (1) daripada produk kemudahan pembiayaan peribadi (“**Kemudahan PF**”) berikut untuk Amaun Kemudahan PF dengan Tempoh Kemudahan PF yang ditetapkan seperti yang tertakluk pada Jadual 1 di bawah:

Jadual 1

Kemudahan PF	Amaun Kemudahan PF*		Tempoh Kemudahan PF
	Amaun Minimum	Amaun Maksimum	
Pinjaman Peribadi HLB	RM5,000	RM250,000	2 hingga 5 tahun
Pembiayaan Peribadi-i HLISB	RM5,000	RM150,000	

*Untuk mengelakkan sebarang keraguan, amaun Kemudahan PF yang diluluskan oleh pihak Bank mungkin berbeza daripada amaun Kemudahan PF yang dimohon oleh Pelanggan.

- (b) menghantar permohonan untuk Kemudahan PF melalui laman sesawang pihak Bank di www.hlb.com.my atau www.hlisb.com.my ("**Laman Sesawang Bank**") sahaja.

Untuk tujuan Promosi ini, Pelanggan yang telah memenuhi semua kriteria di Klausa 3 di atas akan dirujuk sebagai "**Pelanggan Layak**".

Kadar Faedah/Keuntungan Rata dan Rebat Bayar-Tepat-Pada-Masa atas Jumlah Faedah/ Keuntungan untuk Kemudahan PF

A) Kadar Faedah/Keuntungan Rata atas Jumlah Faedah/Keuntungan untuk Kemudahan PF

4. Permohonan untuk Kemudahan PF bagi Pelanggan Layak yang telah diluluskan dan Kemudahan PF dikeluarkan sebelum/pada 30 April 2025 layak untuk menikmati **Kadar Faedah/Keuntungan Rata** seperti yang tertera dalam Jadual 2 di bawah :

Jadual 2

Platform	Kemudahan PF	Pendapatan Bulanan	Pengeluaran dimasukkan ke dalam CASA/CASA-i	
			Kadar Faedah/Keuntungan Rata	Rebat Bayar-Tepat-Pada-Masa atas Jumlah Faedah/Keuntungan
Laman Sesawang Bank diikuti dengan panggilan susulan oleh Bank	Pinjaman Peribadi/Pembiayaan-i Peribadi	RM8,000 dan ke atas	8.50% setahun	65%

Jika pendapatan bulanan yang disahkan oleh pelanggan jatuh di bawah Ringgit Malaysia Lapan Ribu (RM8,000) selepas proses pengesahan pendapatan, pelanggan akan layak menerima kadar faedah/keuntungan seperti yang dinyatakan dalam Jadual 3 di bawah.

Jadual 3

Platform	Kemudahan PF	Pendapatan Bulanan	Kadar Faedah/Keuntungan Rata	Rebat Bayar-Tepat-Pada-Masa atas Jumlah Faedah/Keuntungan
Laman Sesawang Bank diikuti dengan panggilan susulan oleh Bank	Pinjaman Peribadi/Pembiayaan Peribadi	RM2,000 – RM 7,999	7.50% setahun	Tiada

Nota: Kadar Faedah/Keuntungan Rata efektif berbeza seperti berikut bergantung kepada Tempoh Kemudahan PF dari 2 hingga 5 tahun kecuali dinyatakan sebaliknya:

- (a) Kadar Faedah/Keuntungan Rata 7.50% setahun: Kadar Faedah/Keuntungan efektif berkisar dari 13.32% setahun hingga 13.80% setahun.
- (b) Kadar Faedah/Keuntungan Rata 8.50% setahun: Kadar Faedah/Keuntungan efektif berkisar dari 14.92% setahun hingga 15.55% setahun.

Kadar Faedah/Keuntungan Rata dikira berdasarkan jumlah pinjaman/pembiayaan asal yang dikeluarkan pada permulaan tempoh pinjaman/pembiayaan.

Kadar Faedah/Keuntungan Rata efektif dikira berdasarkan kaedah baki berkurangan bulanan di mana apabila jumlah pembiayaan asal dibayar, faedah/keuntungan setiap bulan berkurangan secara progresif sepanjang tempoh pembiayaan.

Untuk mengelakkan sebarang keraguan, Pelanggan Layak akan dimaklumkan oleh pihak Bank apabila permohonan mereka telah diluluskan melalui e-mel yang didaftarkan dalam sistem HLB.

B) Bayar-Tepat-Pada-Masa Atas Jumlah Faedah/Keuntungan untuk Kemudahan PF

5. Pelanggan Layak yang memenuhi kriteria berikut ("**Pelanggan Layak**") akan berhak mendapat Rebat Bayar-Tepat-Masa ke atas jumlah faedah/keuntungan yang perlu dibayar ("**Rebat**") seperti yang dinyatakan dalam Jadual 2 di atas:
 - (a) Permohonan Kemudahan PF telah diluluskan;
 - (b) Kemudahan PF disalurkan ke akaun CASA/CASA-i pada/sebelum 30 April 2025;
 - (c) Membayar jumlah ansuran bulanan Kemudahan; dan
 - (d) Mengekalkan baki harian terkumpul ("**DB**") sebanyak Ringgit Malaysia Lima Ratus (RM500) dalam akaun CASA/CASA-i untuk tiga belas (13) bulan yang pertama dari tarikh ansuran bulan pertama yang perlu dibayar.

Untuk mengelakkan sebarang keraguan, jika Pelanggan Layak mempunyai lebih daripada satu CASA/CASA-i, DB akan dikira berdasarkan jumlah DB bagi semua CASA/CASA-i mereka.

Contoh tempoh yang diperlukan untuk mengekalkan DB diilustrasi dalam Jadual 4 di bawah:

Jadual 4

Bulan Pada Rekod (BPR)	Tarikh
MOB 0: Tarikh Pengeluaran	14 Januari 2025
BPR 1	14 Februari 2025
BPR 2	14 Mac 2025
BPR 3	14 April 2025
BPR 4	14 Mei 2025
BPR 5	14 Jun 2025
BPR 6	14 Julai 2025
BPR 7	14 Ogos 2025
BPR 8	14 September 2025
BPR 9	14 Oktober 2025
BPR 10	14 November 2025
BPR 11	14 Disember 2025
BPR 12	14 Januari 2026
BPR 13	14 Februari 2026
Hari terakhir untuk mengekalkan DB	14 Mac 2026
DB tidak diperlukan lagi	15 Mac 2026 seterusnya

6. CASA/CASA-i mestilah akaun individu atau akaun pemilik tunggal yang aktif. Akaun bersama dan akaun perniagaan tidak dibenarkan.
7. Rebat akan dikreditkan ke dalam akaun Kemudahan PF Pelanggan Memenuhi Syarat setiap bulan SELEPAS tarikh akhir pembayaran ansuran bulanan yang ketiga belas (13) dan bulan berikutnya sehingga bulan keenam (6) sebelum ansuran terakhir Kemudahan ("**Tempoh Rebat**"). **Oleh itu, Tempoh Rebat akan sentiasa lapan belas (18) bulan kurang daripada Tempoh Kemudahan.** Sebagai contoh, untuk Kemudahan enam puluh (60) bulan, Tempoh Rebat adalah empat puluh dua (42) bulan.
8. Sebagai contoh, Pelanggan Layak dengan Pendapatan Bulanan Yang Disahkan sebanyak Ringgit Malaysia Lapan Ribu (RM8,000) ke atas yang memohon Kemudahan PF melalui Laman Sesawang Bank, dan Kemudahan PF dimasukkan ke dalam CASA/CASA-i layak mendapat Rebat 65% berdasarkan Jumlah Kemudahan PF sebanyak Ringgit Malaysia Lima Puluh Ribu (RM50,000) dengan Tempoh Kemudahan PF selama lima (5) tahun diilustrasi dalam Jadual 5 dan Jadual 6 di bawah:

Jadual 5

Amaun Kemudahan PF*	Tempoh Kemudahan PF (Tahun)	Kadar Faedah/Keuntungan Rata (setahun) atas Amaun Kemudahan PF	Jumlah Faedah/Keuntungan Yang Perlu Dibayar sepanjang Tempoh Kemudahan PF	Ansuran Bulanan semasa Tempoh Tanpa Rebat**
(a)	(b)	(c)	$(d) = a \times b \times c$	$(e) = (a + d) / (b \times 12)$
RM50,000	5	8.50% setahun	RM21,250	RM1,190

*0.50% daripada Amaun Kemudahan PF akan ditolak daripada Kemudahan PF semasa penyaluran untuk cukai setem yang perlu dibayar atas Kemudahan PF tersebut.

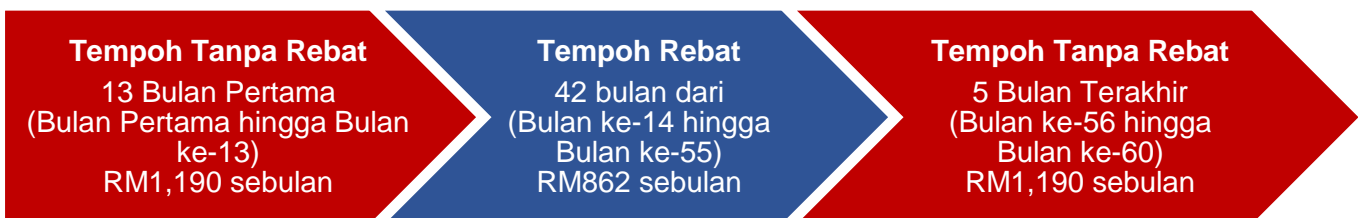
**Ansuran bulanan akan dibundarkan ke atas kepada Ringgit Malaysia Lima (RM5) terdekat.

Jadual 6

Rebat 65% atas Jumlah Faedah/Keuntungan yang Perlu Dibayar Sepanjang Tempoh Kemudahan PF	Rebat Bulanan yang akan diterima sepanjang Tempoh Rebat	Ansuran bulanan selepas Rebat semasa Tempoh Rebat
(a)	$(b) = (a) / \text{Tempoh Rebat}$	$(c) = \text{Ansuran Bulanan} - (b)$
$RM21,250 \times 65\% = RM13,812.50$	$RM13,812.50 / 42 \text{ bulan} = RM328^{***}$	$RM1,190 - RM328 = RM862$

***Rebat bulanan akan dibundarkan ke bawah kepada Ringgit Malaysia Satu (RM1) terdekat.

Ilustrasi ansuran bulanan yang perlu dibayar untuk Kemudahan PF sebanyak RM50,000 untuk tempoh lima (5) tahun dengan Rebat sebanyak 65% adalah seperti berikut:



Nota: Tempoh Rebat diwakili oleh kawasan yang berwarna biru.

- Pelanggan Memenuhi Syarat yang layak menerima Rebat akan dimaklumkan oleh pihak Bank pada bulan ketiga belas (13) Tempoh Kemudahan PF, berdasarkan alamat terkini yang diberikan oleh Pelanggan tersebut seperti yang terdapat di dalam rekod pihak Bank.

10. Untuk mengelakkan sebarang keraguan, Rebat bulanan yang dikreditkan ke dalam akaun Kemudahan PF Pelanggan Memenuhi Syarat semasa Tempoh Rebat seperti yang tertera di Klausa 5 di atas akan dianggap sebagai bayaran pendahuluan atas ansuran bulanan. Sehubungan itu, ansuran bulanan yang perlu dibayar oleh Pelanggan Memenuhi Syarat adalah selepas potongan amaun Rebat bulanan. Pelanggan Memenuhi Syarat boleh menghubungi pihak Bank untuk mendapatkan maklumat mengenai ansuran bulanan yang perlu dibayar. Pelanggan Memenuhi Syarat bertanggungjawab untuk memaklumkan kepada pihak Bank secara bertulis selewat-lewatnya satu (1) bulan dari tarikh pembayaran ansuran bulanan bulan ketiga belas (13) dan/atau bulan-bulan berikutnya jika tidak menerima Rebat bulanan. Sekiranya gagal berbuat demikian, Pelanggan Memenuhi Syarat akan dianggap telah menerima Rebat bulanan tersebut daripada pihak Bank.
11. Kelayakan Pelanggan Memenuhi Syarat untuk menerima Rebat akan dibatalkan dan bayaran Rebat berikutnya akan dihentikan segera sekiranya salah satu daripada situasi yang berikut berlaku:
 - (a) Pelanggan Memenuhi Syarat gagal membayar sebarang ansuran bulanan untuk Kemudahan PF sebelum/pada tarikh akhir pembayaran semasa Tempoh Kemudahan PF atau mana-mana jumlah lain yang dihutang di bawah dan berkaitan dengan Kemudahan PF apabila diminta oleh pihak Bank;
 - (b) Pelanggan Memenuhi Syarat memberi notis penyelesaian awal sebelum tarikh matang Tempoh Kemudahan PF; atau
 - (c) Pelanggan Memenuhi Syarat telah melakukan atau disyaki melakukan sebarang penipuan atau kesalahan yang berkaitan dengan Kemudahan PF.

UMUM

12. Dengan menyertai Promosi ini, Pelanggan dengan ini:
 - (a) mengesahkan bahawa telah membaca, memahami dan bersetuju dengan T&S yang tertakluk di sini dan [Terma dan Syarat Pinjaman Peribadi HLB](#) dan [Terma dan Syarat Pembiayaan Peribadi-i HLISB, mana yang berkaitan](#);
 - (b) mengesahkan bahawa telah membaca, memahami dan bersetuju dengan [Notis Privasi Bank](#) yang boleh didapati di Laman Sesawang Bank;
 - (c) bersetuju untuk melayari Laman Sesawang Promosi di www.hlb.com.my/payontime pada selang masa yang kerap untuk membaca T&S dan untuk mengikut sebarang perubahan atau variasi kepada T&S;
 - (d) bersetuju membekalkan semua dokumen berkaitan yang mungkin diminta oleh pihak Bank tepat pada masanya supaya Kemudahan PF dapat diluluskan dan dikeluarkan sebelum/pada 30 April 2025. Sekiranya Pelanggan tidak membekalkan semua dokumen berkaitan tepat pada waktunya, pihak Bank tidak bertanggungjawab jika Kemudahan PF tidak dapat dikeluarkan sebelum/pada 30 April 2025;
 - (e) bersetuju bahawa keputusan pihak Bank dalam semua perkara berkaitan Promosi (termasuk tapi tidak terhad kepada kelulusan Kemudahan PF dan/atau Amaun Kemudahan PF diluluskan) adalah muktamad dan mengikat atas semua Pelanggan; dan
 - (f) bersetuju akan bertanggungjawab dan secara peribadi akan menanggung semua cukai yang dikenakan, bayaran kerajaan atau sebarang caj lain yang boleh dikenakan berdasarkan undang-undang yang berkenaan, jika ada, yang berkaitan dengan penyertaan mereka dalam Promosi.
13. Pihak Bank berhak untuk:
 - (a) menolak mana-mana permohonan Kemudahan PF yang tidak layak;

- (b) membatalkan kelayakan mana-mana Pelanggan daripada menyertai Promosi ini sebagai akibat ketidakpatuhan kepada T&S yang terdapat di sini; dan
 - (c) menambah, menggugurkan, menggantung atau meminda T&S yang terdapat di sini, sama ada sepenuhnya atau sebahagiannya, atau untuk menamatkan Promosi ini dengan memberi notis awal dua puluh satu (21) hari kepada Pelanggan dengan cara memarkannya di Laman Sesawang Promosi atau menggunakan sebarang kaedah lain yang dianggap sesuai oleh pihak Bank.
14. T&S yang terkandung di sini bersama dengan Terma dan Syarat Pinjaman Peribadi HLB, Terma dan Syarat Pembiayaan Peribadi-i HLISB hendaklah dibaca sebagai perjanjian menyeluruh. Sekiranya terdapat percanggahan di antara T&S Promosi ini dengan Terma dan Syarat Pinjaman Peribadi HLB, Terma dan Syarat Pembiayaan Peribadi-i HLISB, T&S spesifik di sini akan diguna pakai setakat percanggahan tersebut.
 15. Sekiranya terdapat percanggahan di antara T&S di sini berbanding sebarang bahan pengiklanan, promosi, publisiti dan sebarang bahan lain yang berkaitan dengan atau mengenai Promosi ini, T&S di Laman Sesawang Promosi akan diguna pakai.
 16. T&S yang terkandung di sini dikawal selia oleh dan ditafsirkan berdasarkan undang-undang Malaysia dan Pelanggan bersetuju untuk berserah kepada bidang kuasa eksklusif Mahkamah Malaysia.
 17. Perkataan yang menggambarkan satu jantina termasuklah semua jantina dan kata-kata lain yang menandakan tunggal termasuk jamak dan sebaliknya.

Ahli Perbadanan Insurans Deposit Malaysia (PIDM). Produk-produk CASA/CASA-i dilindungi oleh PIDM setakat RM250,000 bagi setiap pendeposit (rujuk [Produk-produk Layak Mendapat Perlindungan PIDM](#)).

Jika anda mempunyai sebarang pertanyaan berkenaan dengan T&S ini, sila hubungi pihak Bank melalui e-mel di hlonline@hlbb.hongleong.com.my atau telefon di 03-7626 8899.