ASB Financing-i: Consumer Tactical Cash Reward Promotion (Versi Bahasa Malaysia)
Last updated on 10 June 2026

PROMOTION PERIOD

Hong Leong Islamic Bank Berhad's (Registration No. 200501009144 (686191-W) ("**HLISB"** or **"Bank**")'s **"ASB Financing-i: Consumer Tactical Cash Reward Promotion"** (**"Promotion"**) commences on 13 February 2026 and ends on 31 July 2026, both dates inclusive, or upon reaching the promotion set target, whichever comes first ("**Promotion Period**"), unless notified otherwise.

TERMS & CONDITIONS

The terms and conditions applicable to the Promotion ("**T&Cs**") are as follows:

ELIGIBILITY

1. The Promotion is open to all existing and new individual accountholders with bumiputera status ("**Customers**") of HLISB and Hong Leong Bank Berhad ("**HLB**") who fulfil the following eligibility criteria:

    a) Aged between eighteen (18) to sixty (60) years old;
    b) Applicant or joint applicant who is employed or self-employed;
    c) Joint Applicant must be a Malaysian citizen or permanent resident who is either the spouse or biological parent/child;
    d) Apply for ASB Financing-i (**"Facility"**) for a minimum amount of Ringgit Malaysia One Hundred Thousand (RM100,000) during the Promotion Period;
    e) Apply the Facility with a minimum tenure of the Facility between five to thirty-five (5 – 35) years or up to the age of sixty-five (65), whichever is earlier ("Facility Tenure");
    f) Valid and active of Current/Savings Account-i ("**CASA-i**") and/or Current/Savings Account ("**CASA**") with the bank;
    g) Submit the application through your nearest branch sales representative.

2. The following are NOT eligible to participate and/or shall be immediately disqualified from participating in this Promotion:

    a) Customers who have committed or HLISB has reasonable grounds to believe the customer has committed 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) Customers who have breached any of the T&Cs herein, Terms and Conditions of ASB Financing-i and applicable terms and conditions ("Applicable Terms & Conditions").

PROMOTION MECHANICS

3. In order to participate in this Promotion,
    a) The Customers are required to apply for the Facility from 1 February 2026.
    b) The profit rates that will be charged are as specified in Table 1 below:

Table 1

Minimum Application Amount of Facility	Effective Profit Rate	SBR* + Spread
RM100,000	4.05%	SBR + 1.30%

** SBR – Standardised Base Rate*
Current SBR is 2.75%

c) The Facility disbursed not later than 31 August 2026.

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

4. Eligible Customers will stand a chance to win the Cash Reward (Reward) as per Table 2 below.

Table 2

Facility Amount	Reward	No. of Reward
RM100,000 and above	RM100	First 100 funded

5. The Reward is provided on a first-come, first served basis which is limited to first hundred (100) Eligible Customers only ("**Entitled Customers**"). Each Entitled Customer is eligible for only one (1) Cash Reward during the Promotion Period.

6. Entiled Customers will be notified within ninety (90) days after 31 August 2026 by the Bank either by email, phone, In App Push ("**IAP**") notification or in any other manner that the Bank deems practical ("**Winners' Notification**") on a best effort basis based on customer details provided by the Entitled Customers in the Bank's record. It is the Customer's duty to ensure that the bank is provided with the most current information.

7. The Entitled Customers will be notified and reward will be credited into the Entitled Customers' CASA-i/ CASA account within ninety (90) days following the Winners' Notification. In the event of a Joint Facility Application, the Reward will be credited to the Principal Applicant's CASA-i/ CASA account.

8. The Reward is neither transferable to any third party nor exchangeable for any credit, cheque or benefit-in-kind, whether partial or in full.

9. In the event of non-receipt of the Reward, it is the obligation of the Entitled Customers to inform the Bank within ninety (90) days from the date of the Winners' Notification. Failing to do so, the Entitled Customers are deemed to have received the Reward and any complaints of non-receipt thereof shall not be entertained by the Bank.

GENERAL

10. By participating in this Promotion, the Eligible Customers:

a) confirm to have read, understood, accepted and agreed to be bound by the T&Cs herein and Terms and Conditions of ASB Financing-i;
b) confirm that they have read, understood and agreed to be bound by the Bank's Privacy Notice available at the HLISB's website;

c) agree to access the HLISB's website at regular intervals to view the T&Cs and keep up-to-date on any changes and variations to the T&Cs;
d) agree to furnish all the relevant documents as may be requested by the Bank as and when required to enable approval and disbursement of the Facility by 31 August 2026. Save for the Bank's wilful default and gross negligence, the Bank shall not be responsible for any delay in, or inability to effect, approval or disbursement of the Facility by 31 August 2026, to the extent the delay or failure is caused by the following:
i) the Eligible Customer's failure to provide any required document or information, or the provision of incomplete, inaccurate or misleading information; or
ii) any circumstances relating to the Eligible Customer that the Bank reasonably determines may adversely affect the Eligible Customer's ability to perform the Eligible Customer's obligations (including a material adverse change in the Customer's financial condition); or
iii) any events beyond the Bank's reasonable control;
e) agree that the HLISB's decision on all matters relating to the Promotion shall be accurate, final, conclusive and binding on all Eligible Customers; and
f) 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 Promotion.

11. HLISB reserves the right to:

a) reject any unqualified ASB Financing-i application submitted;
b) disqualify any Eligible Customers for non-compliance of the T&Cs herein from participating in the Promotion;
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 way of posting on the HLISB's website or in any other manner which HLISB deems practical, with prior notice to Customers in such manner as HLISB deems appropriate; and
d) forfeit and claw back the Cash Reward credited in the event there is any detected fraud, non-compliance of any of the T&Cs of this Promotion and /or the Applicable Terms & Conditions.

12. In addition to the T&Cs stipulated herein, the Eligible Customers agree that the Terms and Conditions of ASB Financing-i 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 discrepancies.

13. In the event of any discrepancies between the T&Cs stipulated herein as compared to advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the final terms and conditions on the HLISB's website shall prevail.

14. 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.

15. 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, you may seek clarification from our staff who attended to you. Alternatively, please contact the Bank via email at hlonline@hlbb.hongleong.com.my.