

ASB FINANCING-i: JANUARY – DECEMBER 2026 PROMOTION

Last updated on 8 September 2026

PROMOTION PERIOD

Hong Leong Islamic Bank Berhad's (Registration No. 200501009144 (686191-W) ("HLB Islamic")'s "ASB Financing-i: January – December Promotion" ("Promotion") commences on 1 January 2026 and ends on 31 December 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 HLB Islamic and Hong Leong Bank Berhad ("the Bank") 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 of the Customer; and
 - d) 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 HLB Islamic 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; and
 - 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 ASB Financing-i ("Facility") during the Promotion Period.
 - b) The profit rates that will be charged are as specified in Table 1 below:

Table 1

Application Amount of Facility	Effective Profit Rate	SBR* + Spread
RM10,000 – RM200,000	4.05%	SBR + 1.30%

* SBR – Standardised Base Rate

Current SBR is 2.75%

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".

GENERAL

4. 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 as maybe amended, when required with prior notification ("Privacy Notice") available at the HLB Islamic's website;
 - c) that the Eligible Customer has obtained the consent of all persons and/or the Joint Account holder(s) named in its application for the Facility or such other document submitted to the Bank in support of such application ("Relevant Data Subjects"), for the Bank's collection, holding and use of the personal information of the Relevant Data Subjects in accordance with the Bank's Privacy Notice. As the Bank relies on correct and complete information to be provided by the Customer, the Customer's continued representation and warranty that all necessary consents have been duly obtained shall also be relied on by the Bank to ensure compliance with the Personal Data Protection Act 2010 (as amended from time to time).
 - d) agree to access the HLB Islamic's website at regular intervals to view the T&Cs and keep up- to-date on any changes and variations to the T&Cs;
 - e) agree to furnish all the relevant documents as may be requested by HLB Islamic as and when required to enable approval and disbursement of the Facility.. Save for HLB Islamic's wilful default and gross negligence, HLB Islamic shall not be responsible for any delay in, or inability to effect, approval or disbursement of the Facility., 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 HLB Islamic 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 HLB Islamic's reasonable control;
 - f) agree that the HLB Islamic's decision on all matters relating to the Promotion shall be accurate, final, conclusive and binding on all Eligible Customers; and
 - g) 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.
5. HLB Islamic reserves the right to:
 - a) reject any unqualified ASB Financing-i application submitted;
 - b) disqualify any Eligible Customers for non-compliance with 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 way of posting on the HLB Islamic's website or in any other manner which HLB Islamic deems practical, with prior notice to Customers in such manner as HLB Islamic deems appropriate.
6. 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.
7. 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 HLB Islamic's website shall prevail.

8. 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.
9. 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 and/or require a copy of the Bahasa Malaysia version, please email us at hlonline@hlbb.hongleong.com.my.

Sekiranya anda mempunyai sebarang pertanyaan mengenai T&S ini dan/atau memerlukan salinan dalam versi Bahasa Malaysia, sila e-mel kami di hlonline@hlbb.hongleong.com.my.