

ONLINE REWARD PROMOTION

Last update: 26 July 2023

The amendment of this T&Cs is to extend the Promotion Period to 30 September 2023.

PROMOTION PERIOD

The **Hong Leong Bank Berhad** [Company No. 193401000023 (97141-X)] ("**HLB**") and **MSIG Insurance (Malaysia) Bhd** [Company No. 197901002705 (46983-W)] ("**MSIG**"). jointly organised **Online Reward Promotion** ("**Promotion**") commences on **01 February 2023** and ends on **30 September 2023** both dates inclusive ("**Promotion Period**"), unless otherwise notified.

TERMS AND CONDITIONS

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

ELIGIBILITY

1. This Promotion, is open to all HLB customers including Malaysian and non-Malaysian individuals ("**Eligible Customers**").
2. Eligible Customers who have committed or are suspected of committing any fraudulent or wrongful acts in relation to any products and/or any of the facilities granted by HLB/Hong Leong Islamic Bank ("**HLISB**") [Company No. 200501009144 (686191-W)] or have been declared bankrupt (pursuant to a petition by either HLB/HLISB, other banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period shall **NOT** be eligible to participate in the Promotion.
3. For the purpose of this Promotion, the eligible insurance products by MSIG ("**Eligible Insurance Products**") are as follows:
 - (a) Private Car Comprehensive Insurance ("**Motor Insurance**");
 - (b) Flexi Protector Personal Accident Insurance ("**Flexi Pro PA**");
 - (c) Critical Illness Plan;
 - (d) Flexi Home Guard; and
 - (e) TravelRight Plus Insurance ("**Travel Insurance**").

PROMOTION MECHANICS

4. During the Promotion Period, Eligible Customers who have successfully signed up for any of the Eligible Insurance Products through **MSIG's Website** at <https://takeiteasy.msig.com.my/hlb/> and whose Eligible Insurance Products have been approved by MSIG with payment of insurance premium accepted by MSIG during the Promotion Period ("**Successful Sign Up**") will be entitled to receive the following:

Touch 'n Go (TNG) Reload PIN	
One (1) TNG Reload PIN worth Ringgit Malaysia Fifty (RM50), which will be issued in the form of an e-wallet reload pin.	
Eligible Insurance Product:	
(a) Motor Insurance	
One (1) TNG Reload PIN worth Ringgit Malaysia Twenty (RM20), which will be issued in the form of an e-wallet reload pin.	
Eligible Insurance Products:	
(a) Flexi Pro PA	
(b) Critical Illness Plan	
(c) Flexi Home Guard	
(d) Travel Insurance	

- The total TNG Reload PIN allocation for this Promotion is capped at Ringgit Malaysia Forty-Five Thousand (RM45,000) and will be awarded to the Eligible Customers on a first come, first served basis.

For the avoidance of doubt, Eligible Customers are able to sign up more than one (1) Eligible Insurance Product during the Promotion Period and each Successful Sign Up will entitle the Eligible Customers to a TNG Reload PIN subject to the Promotion's maximum allocation capped at Ringgit Malaysia Forty-Five Thousand (RM45,000) for the TNG Reload PINs throughout the Promotion Period.

- Eligible Customers will receive the TNG Reload PIN together with the e-Insurance Certificate and e-Policy Wording for each Successful Sign Up via email based on the email address which they have provided to MSIG during the sign-up process.
- Eligible Customers are responsible for providing accurate and full contact details such as email address and contact number as required during the sign-up process to MSIG. MSIG shall not be held responsible if MSIG is unable to contact the Eligible Customers based on the contact details provided by the Eligible Customers during the sign-up process.
- In the event the Eligible Customers do not receive the TNG Reload PIN due to inaccurate contact information provided or the Eligible Customers are not contactable, MSIG reserves the right to forfeit the TNG Reload PIN and MSIG's decision is final and conclusive, and no correspondence will be entertained.
- TNG Reload PIN is only valid for redemption through TNG's e-wallet mobile application ("**TNG App**"). The TNG Reload PIN is valid before the expiry date as stated in the TNG Reload PIN. The use of the TNG Reload PIN will also be subject to such terms and conditions imposed by TNG Digital Sdn Bhd [Company No. 201701042478 (1256651-M)] ("**TNGD**"). The TNG Reload PIN is not exchangeable for cash and is non-refundable.

HLB and/or MSIG make no representation or warranty in respect to the suitability or validity of the TNG Reload PIN and services provided by TNGD and any complaints or disputes concerning the

TNG Reload PIN under this Promotion shall be settled between the Eligible Customers and TNGD without any recourse to HLB and/or MSIG.

10. All applications for any of the Eligible Insurance Products shall be subject to MSIG's approval and terms and conditions as may be imposed by MSIG at MSIG's discretion.
11. The insurance premium paid for any Successful Sign Up of the Eligible Insurance Products under this Promotion is not refundable and not exchangeable for up-front cash, credit, and cheque or benefit-in-kind.
12. The Eligible Customers are liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to their participation in the Promotion.

GENERAL

13. By participating in this Promotion, Eligible Customers:
 - (a) confirm that they have read, understood and agreed to be bound by the T&Cs of the Promotion, the respective terms and conditions of the Eligible Insurance Products and any other relevant terms and conditions that HLB and MSIG may impose from time to time with prior notice by posting on HLB's website at www.hlb.com.my ("**HLB's Website**");
 - (b) agree that all records of transactions within or outside Malaysia captured by MSIG's system(s) for the Promotion are final;
 - (c) agree to access HLB's website and MSIG's Website at <https://www.msig.com.my/> ("**MSIG's Website**") at regular time intervals to view the T&Cs and to ensure to be kept up-to-date on any changes or variations to the T&Cs and/or details of the Eligible Insurance Products;
 - (d) agree that HLB's and/or MSIG's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Eligible Customers;
 - (e) authorise and consent for HLB and/or MSIG to disclose their personal data i.e., name, contact number and email address to an authorised third (3rd) party vendor (i.e. courier services) appointed by HLB and/or MSIG for the purpose of delivering the hardcopy policy (if required) signed up in respect of the Eligible Insurance Products of this Promotion to the Eligible Customers; and
 - (f) agree that they have read, understood and agree to be bound by HLB's Privacy Notice, which is available at HLB's Website.
14. HLB and/or MSIG reserve the right to:
 - (a) add, delete, suspend or vary the T&Cs contained herein and/or details of the Eligible Insurance Products, wholly or in part by way of posting on HLB's Website and/or MSIG's Website, or in any manner deemed practical by HLB and/or MSIG in order to give prior notice to the Eligible Customers on such additions, deletions and amendments; and
 - (b) disqualify any of the Eligible Customers for non-compliance with the T&Cs herein to participate in this Promotion and/or be entitled to the TNG Reload PIN.
15. The T&Cs herein, and the terms and conditions of the Eligible Insurance Product shall be read together as an entire agreement and if there is any discrepancy between these T&Cs and the terms and conditions of the Eligible Insurance Products, the specific T&Cs herein shall prevail to the extent of such discrepancy.

16. In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the final terms and conditions on MSIG's Website shall prevail.
17. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
18. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

INSURANCE DISCLAIMER

This document is not intended to be an invitation or offer for subscription of insurance nor does it amount to solicitation by HLB for subscription of insurance by anyone. Eligible Customers are advised to read and understand the contents of the Eligible Insurance Products brochure/policy contract before signing up.

IMPORTANT NOTES:

The Eligible Insurance Products are underwritten by MSIG Insurance (Malaysia) Bhd [Company No. 197901002705 (46983-X)] ("MSIG"). MSIG is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by MSIG are protected against loss of part or all of the insurance benefits by PIDM, in the unlikely event of an insurer member failure. The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. For further details of the protection limits and the scope of coverage, please visit the PIDM website (www.pidm.gov.my) or call the PIDM toll free line (1-800-88-1266).