

## **ONLINE PROMOTION**

Last update : 1<sup>st</sup> December 2025

### **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 Promotion (“Promotion”)** commences on **1 July 2025** and ends on **31 December 2025** 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 Berhad (**“HLISB”**) [Company No. 200501009144 (686191-W)] or have been declared bankrupt (pursuant to a petition by either HLB/HLISB or 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. Subject to the approval of HLB, this Promotion is open to all existing HLB principal and supplementary credit cardholders (**“HLB Cardholders”**) who meet the following criteria (**“Eligible Cardholders”**):
  - (a) HLB credit card accounts of such HLB Cardholders (**“Credit Card Accounts”**) are not in default and are in good standing;
  - (b) HLB Cardholders who have not or are not suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB/HLISB;
  - (c) HLB Cardholders who have not been declared bankrupt (pursuant to a petition by any banks or any third party) or are subject to any bankruptcy proceedings; or
  - (d) HLB Cardholders who have not committed or are not determined by HLB/HLISB to be potentially committing any of the wrongful acts stipulated herein.
4. For the purpose of this Promotion, the eligible insurance products by MSIG are as follows (hereinafter referred to as **“Eligible Insurance Product”** or, in plural, **“Eligible Insurance Products”**):
  - (a) Private Car Comprehensive Insurance;
  - (b) Flexi Protector Personal Accident Insurance;
  - (c) Critical Illness Plan;
  - (d) Flexi Home Guard;
  - (e) TravelRight Plus Insurance; and
  - (f) Safe Deposit Locker Insurance.

## **PROMOTION MECHANICS**

5. Under this Promotion, Eligible Cardholders who apply for any of the Eligible Insurance Products listed in Clause 4 (a) to (f) above will be entitled to apply for the Hong Leong 0% Extended Payment Plan (“**EPP**”) to facilitate payment of premium for the relevant Eligible Insurance Product by monthly instalments.
6. The Eligible Cardholders have the option to select the EPP of either 6 or 12 months tenure offered by MSIG whereby the interest rate is zero per cent (0%) subject to Clauses 7 and 8 below.
7. The Eligible Cardholders are allowed to apply up to a maximum of ninety per cent (90%) of the Eligible Cardholder's combined credit limit for EPP transactions, regardless of the number of HLB credit cards held. The combined credit limit refers to the total credit limit common to and shared by all the HLB credit cards issued to each Eligible Cardholder excluding the temporary increase in the credit limit amount, if any.
8. The Eligible Cardholders must pay the monthly instalment specified in full which, for the first instalment, shall be at the time of EPP enrolment and for subsequent monthly instalments, shall be as indicated in the Eligible Cardholder's monthly credit card statement (“**EPP Monthly Instalment**”).
9. The EPP Monthly Instalment is required to be paid in full together with all other items comprising the Minimum Payment Due (as defined in the Cardholder Agreement) such as the minimum five per cent (5 %) of the total outstanding amount of the credit card, on or before the payment due date as specified in the monthly credit card statement. If Eligible Cardholders fail to settle the EPP Monthly Instalment in full, the balance of the EPP Monthly Instalment which remains unpaid shall be added to the credit card outstanding balance. All outstanding balance in the Credit Card Accounts shall be subject to Finance Charges and/or Late Payment Charges (if applicable), as defined in and in accordance with the Cardholder Agreement.
10. If the Eligible Cardholder fails or omits to pay the Minimum Payment Due (as defined in the Cardholder Agreement) two (2) times consecutively or if at any time the Credit Card Account(s) are suspended or terminated, the 0% EPP interest rate offer shall be withdrawn and the prevailing retail interest rate shall apply and the total outstanding unbilled amount of the EPP shall become due and immediately payable and billed to the relevant Credit Card Account.
11. HLB will not be concerned with any dispute between the Eligible Cardholders and MSIG. Notwithstanding the dispute between Eligible Cardholders and MSIG, Eligible Cardholders shall continue to pay the EPP Monthly Instalment due as per the statement to the Cardholders' Credit Card Account.

## **GENERAL**

12. 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](http://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 (3<sup>rd</sup>) party vendor (i.e. courier services) appointed by HLB and/or MSIG for the purpose of delivering the hardcopy insurance 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.
13. HLB reserves the right to add, delete, suspend or vary the T&Cs contained herein, wholly or in part, by giving twenty-one (21) days' prior notice by way of posting on HLB's Website or in any manner deemed practical by HLB.
14. By applying for the EPP, the Eligible Cardholders agree:
- (a) To have read, understood and to be bound by the T&Cs herein;
  - (b) That HLB's decision on all matters relating to the EPP shall be final, conclusive and binding on all Eligible Cardholders;
  - (c) To access HLB's Website at [www.hlb.com.my](http://www.hlb.com.my) at regular intervals to view the T&Cs of EPP and keep up-to-date on any changes or variations to the T&Cs;
  - (d) Eligible Cardholders will not be entitled to any reward points and / or cash rebates unless otherwise notified by HLB for EPP transactions; and
  - (e) HLB reserves the right:
    - i. To approve or reject the EPP application submitted by the Eligible Cardholder;
    - ii. To disqualify any Eligible Cardholders from enrolling for the EPP if the Eligible Cardholder does not meet the eligibility criteria set out in Clause 3 above of these T&Cs;;
    - iii. To disqualify any of the Eligible Customers' participation in this Promotion due to non-compliance with any T&Cs herein; and
    - iv. To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, by way of posting on HLB's Website, or in any manner deemed suitable by HLB at any time with prior notice.
15. The T&Cs herein, and the terms and conditions of the Eligible Insurance Product and the Cardholder Agreement 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 and the Cardholder Agreement, 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-W)] ("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](http://www.pidm.gov.my)) or call the PIDM toll free line (1-800-88-1266).