

HONG LEONG MOTOR INSURANCE PROMOTION

Last update: 25 July 2022

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 **Hong Leong Motor Insurance Promotion** ("**Promotion**") commences on 01 August 2022 and ends on 31 December 2022 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 Malaysian, Permanent Residents of Malaysia, Malaysian Work Permit/Employment Pass Holders or otherwise legally employed person in Malaysia ("**Customers**") who have purchased a **Motor Private Car Policy** which is underwritten by MSIG ("**Motor Insurance**") via MSIG's website at <https://takeiteasy.msig.com.my/hlb/> ("**MSIG's Website**") during the Promotion Period.
2. HLB reserves the right to disqualify any Customer from this Promotion if the Customer:
 - (a) has in the past committed, or is currently suspected of committing any fraudulent, unlawful or wrongful acts in relation to the Motor Insurance and/or any of the facilities granted by HLB; and/or
 - (b) is facing bankruptcy proceedings, or has been declared bankrupt either before or during the Promotion Period.

PROMOTION MECHANICS

3. Customers who have successfully purchased Motor Insurance through MSIG's Website and whose Motor Insurance is approved by MSIG with payment of insurance premium accepted by MSIG during the Promotion Period ("**Successful Purchase**") will be entitled to receive:
 - (a) 10% rebate on their Motor Insurance premium, excluding service tax and stamp duty; and
 - (b) one (1) Shopee Voucher worth Ringgit Malaysia Fifty (RM50), which will be issued in the form of a Shopee e-store promotional code ("**Shopee Voucher**").

Customers who have fulfilled the requirements of Clause 3 above shall be referred to as the "**Eligible Customers**".

4. The total Shopee Voucher allocation for this Campaign is capped at one thousand (1,000) units only, equivalent to Ringgit Malaysia Fifty Thousand (RM50,000) (RM50 x 1,000 units) and will be awarded to the Eligible Customers on a first come, first served basis.

For the avoidance of doubt, Customers are able to purchase more than one (1) Motor Insurance during the Promotion Period and each Successful Purchase will entitle the Eligible Customers to a

Shopee Voucher subject to the Promotion's maximum allocation of one thousand (1,000) Shopee Vouchers throughout the Promotion Period.

5. Eligible Customers will receive the Shopee Voucher together with the e-Insurance Certificate and e-Policy Wording upon a Successful Purchase through the email address which they have provided during the purchase process.
 6. Eligible Customers are responsible for providing accurate and full contact details as required during the purchase process. MSIG shall not be held responsible if MSIG is unable to contact the Eligible Customers with the information provided by the Eligible Customers during the purchase process.
 - (a) In the event the Eligible Customers do not receive the Shopee Voucher due to inaccurate contact information provided or the Eligible Customers are non-contactable through adequate, reasonable means possible and on a best effort basis, MSIG reserves the right to forfeit the Shopee Voucher; and
 - (b) MSIG's decision is final and conclusive, and no correspondence will be entertained.
 7. Shopee Vouchers are only valid for redemption for purchases made through Shopee's mobile application ("**Shopee App**"). The Shopee Voucher is valid before the expiry date as stated in the Shopee Voucher. The use of the Shopee Voucher will also be subject to such terms and conditions imposed by Shopee Mobile Malaysia Sdn Bhd [Company No. 201501009497 (1134832-W)] ("**Shopee**").
 - (a) Eligible Customers can only use one (1) Shopee Voucher per transaction on the Shopee App; and
 - (b) the Shopee Voucher 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 Shopee Voucher and services provided by Shopee and any complaints or disputes concerning the Shopee Voucher under this Promotion shall be settled between the Eligible Customers and Shopee without any recourse to HLB and/or MSIG.
8. All applications for the Motor Insurance shall be subject to MSIG's approval and terms and conditions as may be imposed by MSIG in MSIG's sole and absolute discretion.
 9. The insurance premium paid for the Motor Insurance under this Promotion is not refundable and not exchangeable for up-front cash, credit, and cheque or benefit-in-kind.
 10. 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

11. By participating in this Promotion, Eligible Customers:
 - (a) agree that they have read, understood and agreed to be bound by the T&Cs of the Promotion and any other relevant terms and conditions that HLB and MSIG may impose from time to time;
 - (b) agree that all records of transactions within or outside of Malaysia captured by MSIG's system(s) for the Promotion are final;

- (c) agree to access HLB's website at www.hlb.com.my ("**HLB's Website**") and 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/details of the Motor Insurance;
 - (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 Customers;
 - (e) authorise and consent for HLB and/or MSIG to disclose their personal data i.e., contact number to an authorised third (3rd) party vendor as HLB and/or MSIG deems fit for the purpose of this Promotion; and
 - (f) agree that they have read, understood and agree to be bound by the HLB/Hong Leong Islamic Bank Berhad ("**HLISB**") Privacy Notice, both of which are available at HLB's Website and HLISB's website (www.hlb.com.my / www.hlisb.com.my).
12. HLB and/or MSIG reserve the right to:
- (a) add, delete, suspend or vary the T&Cs contained herein and/or details of the Motor Insurance, wholly or in part at HLB's or MSIG's absolute discretion ("**Variation**") by way of posting on HLB's Website and/or MSIG's Website, or in any manner which HLB and/or MSIG deems practical, in order to give prior notice to the Customers on such Variation of this Promotion; and
 - (b) disqualify any Customer at HLB's or MSIG's sole discretion from participating in this Promotion.
13. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
14. This document is not intended to be an invitation or offer for subscription of Motor Insurance nor does it amount to solicitation by HLB and/or MSIG for subscription of Motor Insurance by anyone. Customers are advised to read and understand the contents of the product brochure/policy contract before signing up for the Motor Insurance.
15. The T&Cs herein, and any relevant terms and conditions that HLB may specify from time to time shall be read together as an entire agreement and if there is any discrepancy between these T&Cs, the specific T&Cs herein shall prevail to the extent of such discrepancy.
16. The T&Cs herein are to be read together with the terms and conditions governing MSIG's Motor Insurance as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.
17. 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 the MSIG's Website shall prevail.
18. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

If Customers have any enquiries regarding the T&Cs, Customers may seek clarification from HLB's staff who attended to Customers. Alternatively, please email HLB at hlb_online@my.msig-asia.com.