

Hong Leong Travel Insurance, Critical Illness Plan Insurance & Home Contents Insurance Promotion

PROMOTION PERIOD

The Hong Leong Bank Berhad (“HLB”) Travel Insurance, Critical Illness Plan Insurance, Home Contents Insurance (“Promotion”) commences on 01 July 2017 and ends on 30 September 2017, both dates inclusive (“Promotion Period”), unless otherwise notified.

Terms & Conditions

The following sets out the terms and conditions applicable to the Promotion (“T&Cs”):-

ELIGIBILITY

1. The Promotion, which is jointly organized by HLB and MSIG Insurance (Malaysia) Bhd (“MSIG”), is open to all Malaysians, Permanent Residents, Work Permit / Employment Pass Holders or otherwise legally employed persons in Malaysia and their Dependants¹ (“Customers”) and who purchase the following insurance products (which shall be collectively referred to as “Insurance Plans”, each an “Insurance Plan”), which are underwritten by MSIG online via MSIG’s website at <https://takeiteasy.msig.com.my/hlb/> (“MSIG’s Website”) during the Promotion Period:
 - a) Hong Leong Travel Insurance (“Travel Insurance”);
 - b) Hong Leong Critical Illness Plan Insurance (“Critical Illness Plan Insurance”); and/or
 - c) Hong Leong Home Contents Insurance (“Home Contents Insurance”)
2. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to the Insurance Plans and/or any of the facilities granted by HLB and/or MSIG or have been declared bankrupt 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. Customers who have committed, or determined by HLB and/or MSIG to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Promotion.

MECHANICS

4. Customers who purchase the Travel Insurance, Critical Illness Plan Insurance and/or Home Contents Insurance online via MSIG’s Website during the Promotion Period shall be entitled to receive a UNIQLO e-voucher worth RM10 in value, which will be issued in the form of a UNIQLO Online Store promotional code (“UNIQLO e-Voucher”), with a minimum gross premium of RM 50 in a single transaction (“Minimum Premium”) for the purchase of one (1) of the Insurance Plans (exclusive of goods and services tax (“GST”) and stamp duty, if applicable).
5. Subject to the requirements set out in clause 4 above, each Customer will be limited to receive ONE (1) UNIQLO e-Voucher only per transaction throughout the Promotion Period. The Minimum Premium shall be determined by each of the Insurance Plans purchased. No aggregation of gross premiums paid if the Customer successfully purchases more than one (1) of the Insurance Plans is allowed for the purposes of determining whether the Minimum Premium is met.
6. Customer will receive the UNIQLO e-Voucher together with the e-Insurance Certificate and e-Policy Wording upon a successful transaction via his / her email address that has been provided during the purchase process.

1. Definition of ‘Dependants’ varies. Please refer to the respective insurance policy for further information.

7. UNIQLO e-Voucher is only valid for redemption for purchases made through UNIQLO Online Store and is not valid for purchases at UNIQLO retail outlets.
8. The total shopping cart price in UNIQLO Online Store will be deducted by the amount of the UNIQLO e-Voucher, i.e. RM10 once the Customers key in the UNIQLO Online Store promotional code at the check-out page.
9. Customers can only use one (1) UNIQLO e-voucher per transaction at UNIQLO Online Store.
10. The UNIQLO e-voucher is not exchangeable for cash and is non-refundable.
11. Customers may purchase multiple Insurance Plans during the Promotion Period.
12. Customers shall sign all standard documents for insurance which includes the application form, nomination form and customer fact finding form. All applications for the Insurance Plan shall be subject to MSIG's approval and terms and conditions as may be imposed by MSIG in MSIG's sole and absolute discretion. In order to be eligible for the Promotion, Customers' application for the relevant Insurance Plans and payment of insurance premium must be accepted by MSIG during the Promotion Period.
13. The premium paid for the Insurance Plans under this Promotion is not refundable and not exchangeable for up-front cash, credit, and cheque or benefit-in-kind.
14. This Promotion is not valid and cannot be used in conjunction with any other on-going promotions, vouchers, rebates or privileges applicable to the Insurance Plans, unless notified otherwise.
15. 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

16. By participating in the Promotion, the Customers:-
 - (a) agree that they have read, understood and agree 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 to access HLB's website at www.hlb.com.my ("HLB'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;
 - (c) agree to access MSIG website at regular time intervals to view and to ensure to be kept up-to-date on any changes or variations to the details of the Insurance Plans; and
 - (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 and no further correspondence and/or appeal to dispute such decision will be entertained.
17. HLB and/or MSIG reserve the right to:
 - (a) add, delete, suspend or vary the T&Cs contained herein/details of the Insurance Plans, wholly or in part at its absolute discretion by way of posting on HLB's and/or MSIG Website, or in any manner deemed suitable by HLB and/or MSIG in order to give prior notice to the Customers of such additions, deletions or amendments; and
 - (b) decline Customers' eligibility for the Promotion for any reason whatsoever as HLB and/or MSIG may in its sole and absolute discretion deem fit.
18. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Customers agree to submit to the non-exclusive jurisdiction of the Courts of Malaysia.

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