



HONG LEONG Individual Personal Accident Promotion

Updated on 22 June 2023

PROMOTION & PROMOTION PERIOD

The **Hong Leong Individual Personal Accident Promotion** (“**Promotion**”) is jointly organised by **Hong Leong Bank Berhad** [Company No. 193401000023 (97141-X)] (“**HLB**”) and **MSIG Insurance (Malaysia) Bhd** [Company No. 197901002705 (46983-W)] (“**MSIG**”). The Promotion commences on **1 March 2023** and ends on **30 June 2024**, both dates inclusive (“**Promotion Period**”), unless otherwise notified.

TERMS AND CONDITIONS

The terms and conditions applicable to the Promotion (“**T&Cs**”) are set out below:

ELIGIBILITY

1. This Promotion, is open to all Malaysian citizens, Permanent Residents of Malaysia, Malaysian Work Permit/Employment Pass holders, or otherwise legally employed persons in Malaysia (“**Customers**”, and each a “**Customer**”) who have purchased an “Individual Personal Accident Insurance – HLB” policy with sum assured under Plan P1K with optional benefit(s) which is underwritten by MSIG (“**Individual Personal Accident Insurance**”) via MSIG’s website at <https://takeiteasy.msig.com.my/hlbbcb/> (“**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 Individual Personal Accident Insurance and/or any of the facilities granted by HLBB; and/or
 - (b) is facing bankruptcy proceedings, or has been declared bankrupt (but not discharged) either before or during the Promotion Period.

PROMOTION MECHANICS

3. A Customer who has successfully purchased the Individual Personal Accident Insurance through MSIG’s Website and whose Individual Personal Accident Insurance is approved by MSIG with payment of insurance premium accepted by MSIG during the Promotion Period (“**Successful Purchase**”) will be entitled to receive:

one (1) TNG Reload PIN worth Ringgit Malaysia Fifty (RM50), (“**TNG Reload PIN**”).

Customers who have fulfilled the requirements above shall be referred to as the “**Eligible Customers**”, and each of them shall be referred to as an “**Eligible Customer**”.

For the avoidance of doubt, an Eligible Customer is able to purchase more than one (1) Individual Personal Accident Insurance during the Promotion Period and each Successful Purchase will entitle the Eligible Customer to a TNG Reload PIN.

4. Each Eligible Customer will receive the TNG Reload PIN together with the e-Insurance Certificate and e-Policy upon a Successful Purchase through the email address which the Eligible Customer provided during the purchase process.
5. Eligible Customers are responsible for providing accurate and full contact details required during the purchase process. MSIG shall not be held responsible if MSIG is unable to contact an Eligible Customer at any time with the information provided by the relevant Eligible Customer during the purchase process.
 - (a) In the event an Eligible Customer does not receive the TNG Reload PIN due to inaccurate or incomplete contact information provided or the Eligible Customer is non-contactable through available adequate, reasonable means and on a best effort basis, then MSIG reserves the right to forfeit the TNG Reload PIN; and
 - (b) MSIG's decision is final and conclusive, and no correspondence will be entertained.
6. The 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 email attachment accompanying 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)] ("**TNG**"). The TNG Reload PIN is not exchangeable for cash and is non-refundable.
7. HLB and MSIG make no representation or warranty in respect of the suitability or validity of the TNG Reload PIN and services provided by TNG. Any complaints or disputes concerning the TNG Reload PIN under this Promotion shall be settled between the Eligible Customers and TNG without any recourse to HLB and/or MSIG.
8. All applications for the Individual Personal Accident Insurance shall be subject to MSIG's approval and the terms and conditions as may be imposed by MSIG in MSIG's sole and absolute discretion.
9. The insurance premium paid for the Individual Personal Accident Insurance under this Promotion is not refundable and not exchangeable for cash, credit, cheque or benefit-in-kind.
10. Eligible Customers are liable for and shall personally bear all applicable taxes, duties, 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, the 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 Individual Personal Accident Insurance within or outside of Malaysia in respect of the Promotion captured by MSIG's system(s) are final;
 - (c) agree to access MSIG's Website at regular time intervals to view the T&Cs and to ensure they are kept up-to-date on any changes or variations from time to time to the T&Cs and/or the details (e.g. of the Individual Personal Accident Insurance) available;
 - (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 (including but not limited to contact number(s), 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 (www.hlb.com.my) and HLISB’s website (www.hlisb.com.my).
12. MSIG reserve the right to:
- (a) add, delete, suspend or vary the T&Cs contained herein and/or details of the Individual Personal Accident Insurance, available wholly or in part at MSIG’s absolute discretion (“**Variation**”) by way of posting on MSIG’s Website, or in any manner which MSIG deems practical, in order to give prior notice to the Customers of such Variation of this Promotion; and
 - (b) disqualify any Customer at 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 the 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 Individual Personal Accident Insurance nor does it amount to solicitation by HLB and/or MSIG for subscription of Individual Personal Accident Insurance by anyone. Customers are advised to read and understand the contents of the product brochure/policy contract before signing up for the Individual Personal Accident Insurance.
15. 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 in respect of this Promotion on MSIG’s Website shall prevail.
16. 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, the Customers may seek clarification from the HLB staff who attended to the relevant Customers and suggested the purchase of the Individual Personal Accident Insurance or participation in the Promotion. Alternatively, please email MSIG at hlb_online@my.msig-asia.com.