



ONLINE REWARD PROMOTION

Last update: 09 June 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 Reward Promotion** (“Promotion”) commences on **1 January 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 employees of HLB and Hong Leong Islamic Bank Berhad [Company No. 200501009144 (686191-W)] (“HLISB”) (“**Eligible Staff**”).
2. Eligible Staff 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/HLISB 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. For the Eligible Staff who wish to subscribe the Eligible Insurance Product specified in Clause 4 below by instalments through making an application to HLB for Hong Leong 0% Extended Payment Plan (“**EPP**”):

Subject to the approval of HLB, EPP is open to all existing HLB principal and supplementary credit cardholders (“**HLB Cardholders**”) who meet the following criteria at the time of EPP application (“**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 (“**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 (“**Home Insurance**”); and
 - (e) TravelRight Plus Insurance (“**Travel Insurance**”).

PROMOTION MECHANICS

5. During the Promotion Period, Eligible Staff who have successfully signed up for any of the eligible MSIG insurance products as specified in the table below through MSIG's Website at <https://takeiteasy.msig.com.my/hlgroup/> and MSIG has approved the Eligible Customers' application for the relevant insurance products and accepted payment of the applicable insurance premium during the Promotion Period ("**Successful Sign Up**") will be entitled to receive the following applicable **Touch n Go (TNG) Reload PIN**:

Eligibility for 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. Applicable 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. Applicable eligible insurance products: (a) Flexi Pro PA (b) Critical Illness Plan (c) Home Insurance (d) Travel Insurance

6. **The total TNG Reload PINs allocation for this Promotion is capped at Ringgit Malaysia Twenty-Five Thousand (RM25,000) and will be awarded to the Eligible Staff on a first come, first served basis.**

For the avoidance of doubt, Eligible Staff are able to sign up more than one (1) Eligible Insurance Product for **TNG Reload Pin** during the Promotion Period and each Successful Sign Up will entitle the Eligible Staff to a TNG Reload PIN subject to the Promotion's maximum allocation capped at Ringgit Malaysia Twenty-Five Thousand (RM25,000) for the TNG Reload PINs throughout the Promotion Period.

7. Eligible Staff 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.
8. Eligible Staff 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. Both HLB and MSIG shall not be held responsible if MSIG is unable to contact the Eligible Staff based on the contact details provided by the Eligible Staff during the sign-up process.
9. In the event the Eligible Staff do not receive the TNG Reload PIN due to inaccurate contact information provided or the Eligible Staff 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.

10. 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 Staff and TNGD without any recourse to HLB and/or MSIG.

11. 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.
12. 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.
13. The Eligible Staff 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.

For the **Eligible Cardholders** who wish to subscribe the Eligible Insurance Product through EPP:

14. The Eligible Cardholders shall choose the choice of the EPP with 6 or 12 months tenures offered by participating merchants ("**Merchants**") whereby the interest rate is zero per cent (0%) subject to Clauses 15 and 16 below.
15. The Eligible Cardholders are allowed to apply up to a maximum of 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.
16. The Eligible Cardholders must pay the monthly instalment specified in full at the time of EPP enrolment, which is usually at the point of time of purchase, or as indicated in his/her monthly credit card statement ("**EPP Monthly Instalment**").

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 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 and will incur finance charges at HLB's prevailing rate and late payment charges (if applicable), in accordance with the terms and conditions of HLB's Cardholder Agreement.**

17. **Failure to comply with Clause 16 will result in the Eligible Cardholders' Credit Card Accounts being subject to the Finance Charges and/or the Late Payment Charges (as defined in the Cardholder Agreement) on the outstanding balance.**

18. 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 EPP 0% interest rate will be withdrawn and the total outstanding unbilled amount of the EPP will be billed to the relevant Credit Card Account. The prevailing retail interest rate will be charged on the total outstanding amount until full settlement of the total outstanding amount.
19. HLB will not be liable for any inadequate, damaged or defective merchandise or 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

20. By participating in this Promotion, Eligible Staff:
- (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 Staff;
 - (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 insurance policy (if required) signed up in respect of the Eligible Insurance Products of this Promotion to the Eligible Staff; 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.
21. 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 Staff on such additions, deletions and amendments; and
 - (b) disqualify any of the Eligible Staff for non-compliance with the T&Cs herein to participate in this Promotion and/or be entitled to the TNG Reload PIN.
22. 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 ("**HLB's Website**") 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 EPP for any reasons HLB may deem fit;
 - iii. To disqualify any of the Eligible Staff 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.
23. 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.
24. 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.
25. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Eligible Staff and Eligible Cardholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
26. 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 Staff 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) or call the PIDM toll free line (1-800-88-1266).