

Hong Leong Motor Insurance Promotion

(Last updated on 21 April 2020)

PROMOTION PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and MSIG Insurance (Malaysia) Bhd (Company no. 197901002705 (46983-W)) ("**MSIG**") jointly presents the **Motor Insurance Promotion** ("**Promotion**") commences on 15 June 2020 and ends on 30 September 2020, 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, is open to all Malaysians, Permanent Residents, Work Permit/Employment Pass Holders or otherwise legally employed persons in Malaysia and who have purchased the **HLB Online Motor Insurance** ("**Motor Insurance**"), which is underwritten by MSIG online via MSIG's website at <https://takeiteasy.msig.com.my/hlb/> ("**MSIG's Website**") during the Promotion Period ("**Customers**").
2. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to the Motor Insurance and/or any of the facilities granted by HLB/Hong Leong Islamic Bank Berhad ("**HLISB**") (200501009144 (686191-W)) and/or MSIG or have been declared bankrupt (pursuant to a petition by either HLB/HLISB, other banks or by 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. Customers who have committed, or determined by HLB/HLISB and/or MSIG to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Promotion.
4. HLB/HLISB and MSIG staffs, representatives and/or MSIG agents (including Advertising/Creative/Campaign management agencies) are **NOT** eligible to participate in the Promotion.
5. HLB and MSIG reserve the right to decline any Customer's eligibility for the Promotion for any reason whatsoever that HLB and/or MSIG may in its sole and absolute discretion deem fit.

MECHANICS

6. To participate in this Promotion, the Customers must perform the following steps within the Promotion Period:
 - (a) Purchase the Motor Insurance online via MSIG's Website;
 - (b) Register through <https://forms.gle/K9wQL1N2wPkSBuzP7> ("**Contest Page**"); and
 - (c) Submit an answer to the quiz question on the Contest Page.
7. Upon completion of Clause Point 6 all correct responses to the quiz question ("**Potential Winners**") will be collected and verified by MSIG.

8. MSIG’s automated system will select one (1) monthly winner (“**Winner**”) on a random basis from the list of Potential Winners. There will be a total of four (4) Winners, one Winner per month throughout the Promotion Period.
9. Any purchases or entries before or after Promotion Period would be deemed invalid.
10. Customers will stand a chance to win a Promotion prize (“**Prize**”) as defined in the table below.

Prize	No. of Units Available	Allocation
Apple* iPad (10.2-inch, Wi-Fi, 128GB)	4 units	June, 2020 – 1 unit July, 2020 – 1 unit August, 2020 – 1 unit September, 2020 – 1 unit

**Please note that Apple is not a sponsor or partner of this Promotion. Apple’s logo and iPad are trademarks of Apple, registered in the United States and other countries. MSIG and HLB/HLISB are not liable shall there be any issues with the product or usage of the product.*

11. Customers may purchase multiple Motor Insurances during Promotion Period, every successful purchase would grant Customers one (1) valid entry to participate in the contest.
12. Each Customer has the chance to win one (1) Prize only during the Promotion Period. (Prize eligibility is one (1) prize per policy holder.)
13. The Winners will be contacted via telephone or email by a representative from MSIG by the end of every subsequent promotion month and after verification has been done by both MSIG and HLB that the Winner is not HLB/HLISB and MSIG staffs, representatives and/or MSIG agents (including Advertising/Creative/Campaign management agencies).
14. Announcement of the Winners (e.g. Name and masked MyKad/passport number) will be made on MSIG’s Website by the end of every subsequent promotion month.
15. Customers are responsible to provide accurate contact details as required in the purchase process. MSIG and HLB shall not be held responsible in the event MSIG or HLB is unable to reach the Winners for any reasons whatsoever.
16. MSIG shall not be obliged to contact the same Winner again if he/she did not respond after three (3) attempts. MSIG shall move on to the next Potential Winner until a Winner has been confirmed.
17. MSIG reserves the right to forfeit the Prize in full and no alternative will be provided or transferred in lieu of the Prize if the Winner does not have an in-force policy which is duly reflected in MSIG’s systems at the point of awarding and fulfilment.
18. 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. In order to be eligible for the Promotion, Customers’ application for the relevant Motor Insurance and payment of insurance premium must be accepted by MSIG during the Promotion Period.
19. The 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.

20. 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.
21. All prizes are to be delivered directly from <https://www.apple.com/my> and logistic process will be under the responsibility of the prize product distributor, Winners would have to ensure the confirmed location of delivery and acceptance of the prize.

GENERAL

22. 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; and
 - (b) 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; and
 - (c) agree to access MSIG's website at <https://takeiteasy.msig.com.my/hlb/> ("**MSIG's 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 Motor Insurance; 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;
 - (e) consent for MSIG to disclose or publish their names, ID numbers (in masked form) on MSIG's Website; and
 - (f) authorise and consent for HLB and MSIG to disclose their personal data i.e. contact numbers to an authorised 3rd party vendor as HLB and MSIG deems fit for the purpose of this Promotion.
23. 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 its absolute discretion by way of posting on HLB's Website and/or MSIG's 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) disqualify any of the Customers for any reason whatsoever as HLB and/or MSIG may in its absolute discretion deem fit to participate in the Promotion.
24. 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.
25. This document is not intended to be an invitation or offer for subscription of the Motor Insurance nor does it amount to solicitation by HLB and/or MSIG for subscription of the Motor Insurance by anyone. Customers are advised to read and understand the contents of the product brochure / policy contract before signing up for the relevant insurance products.
26. 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.
27. 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 HLB's Website shall prevail.